

**ECONOMIC PROFILE OF FISHERMEN WITH SPECIAL
REFERENCE TO VYPPIN**

Dissertation submitted to

MAHATMA GANDHI UNIVERSITY

In partial fulfillment of the requirement for the award of the degree of

MASTER OF ARTS IN ECONOMICS

By

SYAMLI. K

Register No: AM14ECO014

Under the guidance of

Dr. ANUPA JACOB



DEPARTMENT OF ECONOMICS

ST. TERESA'S COLLEGE (AUTONOMOUS)

ERNAKULAM

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CERTIFICATE

This is to certify that the dissertation titled "ECONOMIC PROFILE FISHERMEN WITH SPECIAL REFERENCE TO VYPPIN", submitted in partial fulfillment of the requirement of MA Degree in Economics to the Mahatma Gandhi University, Kottayam, is a record of bona fide research work done under my supervision and guidance.

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Head of the Department

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Guide and Supervisor

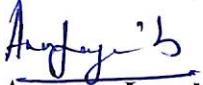
Anupa Jacob
Dr. Anupa Jacob



DECLARATION

I hereby declare that the dissertation titled "ECONOMIC PROFILE OF FISHERMEN WITH SPECIAL REFERENCE TO VYPPIN" submitted by me for the M.A. Degree in Economics is my original work.

Signature of Supervisor



Dr. Anupa Jacob

Signature of Candidate



SYAMLICK



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CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION

Fish and fisheries is an important sector in most of the developing and developed countries of the world from the stand point of income and employment generation. The role of fisheries in Indian economy is gaining momentum as a result of introduction of advanced techniques to increase the yield per unit area of water and due to its role in earning foreign exchange. Apart from this, the twin problems of unemployment and malnourishment at the rural sphere in India can be simultaneously addressed to by proper and planned utilization of available local resources through involvement of local people.

Kerala alone possesses nearly 0.52 million hectares of fresh water resources, of which only 0.15 million hectares are under fish cultivation. Though Kerala has one of the largest water spread area, its contribution is 8 percent to the total Indian fish production. This gives an indication that there are several technical and socio-economic constraints coming in the way of increasing fish production. Several fish production groups / co-operatives are best with untoward socio-economic and socio-cultural features and in many cases there are illiterate / semiliterate, indigent fisherman who lack the knowledge of latest fishery technologies and proper attitude towards fishery development. This is further strengthened by lack of institutional support and finance that hinder their smooth performance. These co-operatives are supposed to play an important role not only for the development of fishery but also for the amelioration of the status of fishing community.

The total inland fisherman population of India was estimated around nine lakh people in 2007. There is dearth of systematic data on the socio-economic status of these fishermen population. It has been felt that there is urgent need to carryout systematic study on fisherman population and formulation of schemes to help them to improve the overall status. Unlike marine fisherman, the inland fisherman population are scattered throughout the country and their dependence on fisheries varies. Hence local surveys need to be conducted to understand the extent of dependence on fisheries and thereby devising a policy approach to suit the local needs.

The fishermen were classified into full time, part time and occasional, depending on the number of fishing days they undertake in a year. Out of the total 845 members of fishermen in Vyppin in Ernakulam district 608, 150 and 87 were classified as full time, part time and occasional fishermen respectively. Though the fishermen families are distributed throughout

the district, the Vyppin Panchayath has a good number of families fully dependent on fishing. Hence, an attempt was made to conduct a study on the socio- economic status of the fishermen community of this panchayath at the micro-level.

In the coastal belt, fishing is the main occupation of a large number of people. Around 25000 fishermen are directly involved in fishing activities. The allied industries such as ice plant, freezing and processing units also provide employment to around 5000 people in the District. The fishing industry makes a sizeable contribution to the economy of the District as well as the State.

The male population constituted around 52.33 percent indicating the dominance of males in the fisheries sector. Amongst the total fishermen's only 13.84 percent were found to be literate. 45.78 percent of the population fall under the age group of less than 20 years and the total earning population constituted around 56.60 percent. The dominance of male population was evident in all the categories giving an indication that fishing and related activities are the domain of males. On further examination, it was found that smoking, betel nut chewing and consumption of liquor were the common habits of adult fisherman community. As the major occupation was fishing, majority of the population were engaged in fishing activity and 56.14 percent were under the income group of less than 30,000.

1.2 REVIEW OF LITERATURE

1. CMFRI (1997) points out those fishermen of our country have a distinct tradition of their own. Majority of the fishermen belong to an economically weaker section. By and large, they are perennially indebted to the middlemen who advance financial help to them in times of need in return for their entire catch assessed at a low price. Several factors such as low social status, poor economic conditions, literacy, heavy interest service of middlemen traditional fishing equipment and methods of fishing, low production rate and income influence the socio-economic conditions of fishermen.¹
2. Libero (1985) Investigated the economics of small fisheries particularly, total catch, costs and returns, employment and income for the different types of crafts and gears in the Philippine Municipal fishing.²
3. Rajan (1990) in his article on Credit and Capital Structure of Small Scale Fishing Units in Kerala had studied to what extent did fishermen depend on credit for investment in fishing units and also the association between magnitude of investment and borrowings. He had analysed the capital structure, debt equity ratio and solvency ratio. He had also examined the correlation between investment and debt.³
4. Paul Valiakandathil (1981) studied the socio-economic conditions of fishermen in Poonthura, Kerala. He points out that since fishing is a seasonal occupation, majority of the fishermen are actively employed for a period of 6 months in a year. Under employment is a major problem in the area. The scanty income and the numerous demands upon it, keep the fishermen in a permanent state of bondage to the money lenders.⁴
5. The CMFRI (1998) in a study on the socio-economic condition of fishermen in north west coast of India points out that illiteracy was high (48 – 75%) in all the fishing villages along the coast. Significant difference existed in the annual income between the mechanized and non-mechanized groups and also between villages. The level of indebtedness was found to be high in Maharashtra. The Fishermen were not getting remunerative price for their catch owing to the involvement of middlemen who advanced money and do marketing of catches. Fishermen remained unemployed and were not able to meet even their household expenditure during lean season.⁵
6. Gupta (2006) In this work on “Challenges in sustaining and increasing fish production to combat Hunger and Poverty in Asia” has concluded that while there are ample opportunities for fish and fisheries to make a major contribution to food and

nutritional security and to contribution to the eradication of the poverty, the number of challenges that need to be addressed, their requirements and political will, policy change and effective and efficient implementation. Out fight against hunger is a long process and we need patients, endurance and great commitment.⁶

7. Shukla (1990). In his article had outlined the basic characteristics of the Indian Fishery Sector and stated that the contribution of the Indian Fisheries to World Fisheries was just three percent even though investment to employment ratio was very high. According to him necessary provisions were to be made in regard to infrastructural, technological, financial, managerial, policy strategy and other such inputs.⁷
8. Namasivayam. N. (2007) in his article entitled 'Indian Marine Exports, an Overview', observed that the marine food export fetches several crores of foreign exchange to our country and provides employment opportunities for people directly and indirectly. To increase of marine food products to various countries, the hurdles such as excise duties, over tax in the exports is to be taken into consideration with immediate effect.⁸
9. Chekutty, N.P. (2010) writes that the recent phenomena of globalization and mechanization in fisheries leading to international subsidies, the stringent conditions of global trade and intense competition for fishing have been a sharp decline in fish catch and profits leading to poverty, deprivation and consequent anger and discontent amongst the fisher folk. This has led to increasing instances of communalism and violence among the fisher folk in Kerala over the last few years.⁹
10. Kurien (1981) pointed out that there are two reasons for the poverty of fishermen, namely the inequality in the asset holdings among them and secondly the exploitation of all of them by those who are involved in the process of buying what they produce. As a result for the average traditional fishermen, saving from his income for investment is a painful task. Indebtedness among the fisher folk is high.¹⁰
11. Ibrahim (1992) examines the socio-economic impact of the introduction of mechanized techniques of production from outside in to the traditional and labour incentive sector. This employs indigenous and conservational technology. After tracing out the mechanization in fisheries, the study examines its impact on the growth of fish output, employment, income and consumption. It also looks in to the changes brought about in the organization and structure of fishing economy with particular reference to distributional justice.¹¹

12. Subha Rao (1986) reviews and examines critically the process and progress of fisheries development in Andhra Pradesh and the problem encountered by the fishing industries. He also attempts to provide a better understanding about the parameters of fisheries development history, potential fisheries resource, fisheries development during Five-year plan and the policies pursued by the government in this regard.¹²
13. Katar Singh (1992) states that marine fisheries have been over exploited in many coastal areas of India, including Kerala. Co-operative management of marine fisheries seems to hold high promise as to manage them on sustainable yield basis, as well as improving the socio-economic well-being of marine fishermen. It also presents an overview of the origin, growth and present status of marine fishermen co-operatives in Kerala and examines their role and impact.¹³
14. John Kurien and Willman (1982) who conducted a detailed study on the economics of artisanal and mechanized fisheries in Kerala , production efficiency and productivity of various crafts and gears , cost and cost effectiveness , net profit or loss incurred to the marine fishermen by adopting various methods in fish catching point out that one of the outstanding characteristics of the artisanal sectors of the Kerala fishing industries is its flexibility in respect of crafts and gears according to season, weather and other operational conditionals.¹⁴
15. A study conducted by Pillai (1959) revealed that there was an acute shortage of effective and remunerative was only Rs.37.7 per fortnight, while average expenditure per household for a fortnight came to Rs.43.5. The research council also revealed that nearly 25 percent of the households have heavy deficit above 50 percent of the size of their income.¹⁵

1.3 OBJECTIVES

1. To analyse the economic contribution of fishermen to household income.
2. To examine the pattern of expenditure of fishermen.
3. To identify the pattern of savings of fishermen

1.4 SIGNIFICANCE OF STUDY

Fishing forms an important occupation along the coastal belt of Kerala. There are a number of studies which point out that the economic profile of fishermen community is rather weak. . The annual income, savings and investment and housing facilities are very low along with a very high level of indebtedness among the fishing community in Vyppin. Large sum of money are spent by them on ceremonies such as births, deaths and marriages. Fishermen always face a shortage of money. They have a high rate of dependence on money lenders. They spend all their lives managing the burden of debts. The standards of living and working conditions do not appear to be comfortable and safe. Their incomes depend on the games of seasons and vagaries of nature. So savings are not possible for many and debts are common. The current level of earnings or wages from fishing and trade leaves very little surplus. Keeping this in mind the economic analysis of fishermen community is necessary in order to study their contributions to household income as well as to analyse their expenditure and saving pattern.

1.5 METHODOLOGY

The study was conducted using primary data and secondary data.

Primary data were collected from 50 fishermen in the coastal area of Vyppin, island inhabited by traditional fisherman community. The survey was conducted during the year 2015-2016. The selection of fishermen from the population was done by simple random sampling method. After obtaining the list of workers from the Panchayath, selection of samples were done using lottery method. Structured questionnaires were administered to the fishermen to elicit first-hand information regarding their economic contribution, expenditure pattern and saving. Simple tables, ratios and percentages are used to analyse and explain data.

The study has also made use of secondary data. For this, various libraries were visited. Secondary data were collected from various articles published in magazines, journals, newspapers, published books and websites.

The present study is both descriptive and analytical. It is descriptive in the sense that it traces the economic contributions of fishermen to household income, their expenditure and saving pattern. It is analytical in the sense that it analyses and interprets data.

1.6 CHAPTERISATION

The scheme of the study is organized in the following way:-

Chapter 1: Introduction- First chapter deals with introduction, review of literature, objectives, significance of the study, objectives, methodology and limitations.

Chapter 2: Income, Saving and Expenditure of fishermen- An Overview.

Chapter 3: An Analysis of income, expenditure and saving pattern of fishermen- In this chapter, collected information is analysed through percentage method, bar diagrams, pie charts and quantitative methods.

Chapter 4: Findings, Recommendations and Conclusion.

1.7 DEFINITION OF CONCEPTS

- 1) **Income:** The amount an individual can spend in a period while leaving his or her capital unchanged. For an individual with neither assets nor debts, personal income can be defined as receipts from wages, or earned income, plus receipts from transfers, such as pensions.
- 2) **Expenditure:** Spending, by consumers, investors, or the government. Consumer expenditure is restricted to purchasing real goods and services; acquiring assets or making transfers to others by individuals does not count as expenditure.
- 3) **Saving:** Saving is a flow and refers to the excess of "income over consumption" in a given period. Savings are a stock and refer to the quantities of assets held. The average propensity to save is the ratio of saving to income; the marginal propensity to save is the proportion of any addition to income that is saved.
- 4) **Consumption:** In economics, the final use of goods and services by economic agents to satisfy their needs, as opposed to providing for future production.

1.8 LIMITATIONS OF THE STUDY

1. Some of the fishermen were resistant to give accurate information regarding their income.
2. The secondary data has been obtained from various reports and publications. Therefore, the accuracy of the study based on the reliability of the secondary data.
3. Time period available for the study was limited.

In spite all these limitations an earnest attempt has been made to analyse the available data tactfully and arrive at meaningful conclusion.

CHAPTER 2

SOCIO-ECONOMIC CHARACTERISTICS OF FISHING COMMUNITY

The fisheries sector in Kerala has undergone drastic changes with the advent of globalised economy. The traditional fisher folk are one of the outlier communities in the state and are left out of the overall development process mainly due to the marginalization of this community both in the sea and in the market due to modernization and mechanization of the sector during 1960s. These factors, together with resource depletion resulted in the backwardness experienced by the traditional fishermen compared to other communities who were reaping the benefits of the overall development scenario. Employment in this sector is seasonal in nature and technological advancement has made traditional fisher folk more marginalized from the mainstream society due to income inequality and livelihood insecurity. The SHGs in coastal Kerala have a greater role to play as a result of the reduction in employment opportunities in fish processing, peeling, etc. It is important to derive a strategy and best practice methods for the effective functioning of these SHGs so that the traditional fisherman can be saved from the waves of globalization and the tragedy of technology and the associated sustainable livelihood option.

Fishermen community is a distinctive group of people geographically located in coastal areas and have their own way of life and distinctive culture, and to understand the special relationship, they share with the sea and the environment. The life of the fishermen community is centered on the fishing seasons. They are the victims of middlemen and money lenders.

Fishing communities in India are not homogeneous, as they belong to different castes. These communities have their distinct social, cultural governance structures and traditional practices, depending on the coast, where they inhabit. The fishermen community in Kerala belongs to the social categories of Mukkuva and Anjootty (Latin Catholic) Dheevera (Hindu) and Pooislan (Muslim).

A large percentage of fishermen are involved in artisanal, small-scale fishing operations in open water bodies including the sea, rivers and creeks as well as in fish trading, processing and related activities.

Fisheries sector plays an important role in the socio economic development of India, generating employment for a large coastal population – about 14 Million fishermen draw their livelihood from fisheries. The fisheries sector is not only an important source of direct employment, but generates employment in downstream industries – the sector provides

employment to over 11 Million people engaged fully, partially or in subsidiary activities. Fishing helps in rising nutritional levels, augmenting food supply and being major foreign exchange earnings. Fishing industry in India contributes heavily to the GDP.

Fishing as an occupation is being practiced in India. It has been regarded as a supplementary enterprise of the fishermen community on the subsistence level with little external input. With the changing consumption patterns, technological developments and emerging market forces, it has assumed added importance in India and is undergoing a rapid transformation.

India has export competitiveness in exporting fishery products. Trade through exports has brought prosperity to the sector. Since this export is largely dependent on limited / specific species and only to 2 to 3 countries (Japan, USA and EU), the income of the sector faces relatively high risk.

The economic returns from the fisheries sector have been found to be highly attractive. On an average, the Internal Rate of Return (IRR) has been estimated as 42 to 55 percent, B-C ratio as 2.1 to 3.4 and Net Present Value (NPV) as Rs. 82 to 176 Billion.

A fisherman or fisher is someone who captures fish and other animals from a body of water, or gathers shellfish. Worldwide, there are about 38 million commercial and subsistence fishermen and fish farmers. The term can also be applied to recreational fishermen and may be used to describe both men and women. Fishing has existed as a means of obtaining food since the Mesolithic period.

Fishermen form an important community in Kerala, but remain neglected and marginalized in spite of the higher socio-economic progress the state has made as a whole. In this article, the author points out, that it is important to understand that the fishing community is a distinctive group of people geographically located in the coastal areas and have their own way of life and a distinctive culture, and to understand the special relationship, they share with the sea and the environment.

FISHERFOLK AND THE FISHERIES SECTOR IN KERALA

Kerala is situated on the southwest coast of the Indian sub-continent with an area of about 38,863 square kilometres, which makes about 1.27% of the Indian Territory. The state is separated from the rest of India by the Western Ghats in the east and the Arabian Sea in the west. The territory of Kerala can be divided into three regions, the highlands, midlands and the lowlands. The lowland lies close to the sea.

Kerala has a coastline of 589.5 kilometres, which forms 10% of India's total coastline and this has facilitated trade with other countries since a very long time. The density of population is very high all along the coastline as compared to the midlands and the highlands (Asia Development Bank, 2003). A very rich marine wealth with a large variety of fish and a highly skilled population of fishermen has made Kerala a leading producer and consumer of fish (Aerthayil, 2000).

The high rainfall and a large number of rivers make the Kerala coast especially fertile for fish. One speciality of the Kerala coast is the mudbanks, known in Malayalam as *chakara*. It is the formation of clay and organic matters on the coast that occurs after monsoon with the sea remaining calm, thus resulting in good harvest of fish. Fish is a source of livelihood and of rich protein for the fishworkers as well as the people of Kerala and fishing plays an important part in the economy of the state (Kurien, 2001).

The average fishlanding in Kerala accounts for about 20% of the total landing of the country (Department of Fisheries, 2005). The average share of fish exports of fish products from Kerala was 10.24% in 2000-2001, while it has increased to 15.97% in 2002 and 19% in 2005-2006 (Department of Fisheries, 2005) of the total marine export of India in the same period. The average fishing area in Kerala is the lowest as compared to this output. This shows that the fishing pressure on the coastal areas is very high in Kerala (Dietrich and Nayak, 2002; Aerthayil, 2000).

Apart from fishing, the fisheries sector also includes allied activities such as working on the beach, fish distribution on a small scale, fish curing, work in peeling sheds and fish processing work in the plants.

DISTRIBUTION OF THE FISHERMEN POPULATION IN THE STATE

Fishermen form an important segment of the population of the state. Kerala has the eighth position, with regard to the population of fisherfolk among the fourteen coastal states. The total populace of fisherfolk residing in the state of Kerala is estimated to be 11.114 lakh, which includes 8.55 lakh in the marine sector and 2.55 lakh in the inland sector. Out of this, the number of active fishermen is 2.28 lakh (1.90 lakh in marine sector and 0.42 in the inland sector).

Currently, there are 222 fishing villages in the marine and 113 fishery villages in the inland sector, where fishing and related aspects provide livelihood to a vast majority of the population (Department of Fisheries, date not specified). Out of the two types of fishermen, the marine and the inland, the concentration of marine fishermen is more in Trivandrum district, followed by Allapuzha, and then by Kollam and Kozhikode districts, while the inland fishermen are concentrated in Ernakulum, Allapuzha and Kollam districts respectively (Department of Fisheries, 2005).

Nearly 12% of the fisherfolk depend on allied activities like marketing/repairing nets, fish vending, processing and other fishery related activities, for their livelihoods. The state's fisheries sector is a huge one, comprising of 19,173 crafts out of which 7% are mechanised, 44% motorised and the remaining 49% are non-motorised crafts. Although the fish catch from Kerala coast includes more than 300 different species, the commercially important number are about forty and the prominent ones, amongst these are seer fish, pomfret and prawn (Department of Fisheries, date not specified).

SOCIO-ECONOMIC ORGANISATION OF TRADITIONAL FISHERFOLK

Fisherfolk in Kerala come from three different religious groups - the Hindus, Muslims and the Christians. Each of the groups has its own social organisation and mostly occupies separate places in a typical fishing village, although they do share some commonalties. The distribution of the three religious groups varies according to regions.

HINDU FISHERFOLK

Hindu fisherfolk are mostly found in the central and northern districts of Kollam, Allapuzha, Thrissur and Kasargode districts of Kerala. They come from the caste groups of 'aravans', 'velan', 'mukkuvas' and the 'marakkans', respectively. The Hindus worship Bhagvati and

Kali, but also have their own culture of cult worship. The totem tree is a regular part of their worship. The religious leaders among the Hindus are the priests who are also involved in the occupation of fishing and are elected by the community (Dietreich and Nayak, 2002).

CHRISTIAN FISHERFOLK

Christian fisherfolk are concentrated in the southern and central parts of Kerala. They belong to the Latin Catholic community and are mostly converts from the *Mukkuva* caste groups. The Church is the main institution around which the social organisation and the community of the Christian fisherfolk is organised. The priest is the main leader who looks after not only the religious concerns, but also the socio-economic concerns of the community. In many cases, the Church levies a tax on the fishermen, which is usually 5% of their income. This right to collect tax, the *Kuthuka* is auctioned and usually goes to someone better off, who hands this money to the Church (Dietrich and Nayak, 2002).

MUSLIM FISHERFOLK

Muslim fisherfolk live mostly in the northern districts of Kerala. They also have a very strong organisational set-up with social cohesion and class differentiation. The main religious body amongst these fisherfolk is the Mosque. The elected council of the Mosque decides on ethical matters of the community. These '*imams*' who conduct prayers are highly respected among the Muslim community. There are also the madrasa committees that are in charge of schools for religious instruction and for the council of elders who take decisions about the working of the village and even the fishing operations. The members of both these bodies are elected by the fishermen (Houtart and Nayak, 1988; Aerthayil, 2000).

SOCIO-ECONOMIC BACKWARDNESS AMONGST THE FISHERMEN

Although, Kerala boasts of the highest quality of life in the country as measured by human development indicators, the state's fishing community has largely been left out of the general development experience. For example, the literacy level, educational attainment of fishermen is much lower than that of the general population (Department of Fisheries, 2005).

Other development related indicators such as lack of income-earning opportunities, poverty and deprivation, insanitary and overcrowded living conditions, lack of access to basic services such as water, sanitation, electricity, poor health conditions amongst men and women, higher infant mortality rates, lower sex ratio and lack of access to health facilities,

also show evidence of this neglect and marginalization of the fishermen in the state (Asian Development Bank, 2003).

FISHING VILLAGES

The fishing villages have a distinctively different appearance as compared to other villages in Kerala as well as India. The fishing villages are characterised by a very high density of population along the coast and are made up of a large number of houses clustered together and occupying the coastal fringes of the state. Unlike the rest of Kerala, which gives a clean appearance, the fishing villages are characterised by extremely congested houses and lack of basic facilities.

In general, the houses are hutments or semi-permanent structures made with mud with thatched roofs or tiles, varying according to socio-economic status. However, one can also see some dotted concrete double storied structures belonging to the richer fish merchants, to salaried civil servants, teachers and others. However, even these houses have a shortage of basic amenities such as water, electricity and sanitation. The annual income, land ownership and housing facilities are also very low along with a very high level of indebtedness among the fishing community (Arya, 2003). Fisher folk always face a shortage of money and live on a day to day basis. They have a high rate of dependence on moneylenders and traders (Dietrich and Nayak, 2002). They spend all their lives managing the burden of debts. This leads to 'cyclical poverty' as Deitrich and Nayak (2002) call it, leading to poverty, low income, poor health and malnutrition.

Inspite of the differences on the basis of religion, the pattern of living for all the fish workers is similar. The life of the fisher folk is centered on the fishing seasons, the fish they catch and the technology they use. Fishermen are deeply religious and they fully depend on the sea and the other natural forces that control it. The fishermen thus have different rituals to please the forces of nature.

As Houtart and Nayak (1988) write, the fisher folk have various representations of the forces of nature that control their lives. They personify all forms of nature in which they are in contact with and think of all forms of nature as alive, affecting their lives in both positive as well as negative ways. Various rituals are practiced to prevent the anger or the backlash of these elements of nature. It is very important to note that although all the three religious communities among the fisher folk practice their own religions, all the three share many common beliefs, practices and rituals. This has been attributed to their similar patterns of

living and their common Hindu origins. For example, Mathur (1985) who has worked amongst the Muslim fish workers of Kerala and Ram (1991) who has worked amongst the Mukkova Christian fisher folk of Kerala, write that in spite of the religious differences, both the communities display a strong connection with their Hindu counterparts with respect to the rituals, beliefs and practices.

GRADUAL DETERIORATION IN THE SOCIO-ECONOMIC AND CULTURAL TIES WITHIN THE TRADITIONAL FISHING COMMUNITIES

Kerala's fishing communities have shared the ocean's resources and maintained close social and economic ties despite cultural and religious differences since a very long time. However, Chekutty, N. P (2010) writes that the recent phenomena of globalisation and mechanisation in fisheries leading to international subsidies, the stringent conditions of global trade, and intense competition for fishing have seen a sharp decline in fish catch and profits leading to poverty, deprivation and consequent anger and discontent amongst the fisher folk. This has led to increasing instances of communalism and violence among the fisher folk in Kerala over the last few years.

He informs that the phenomenon of mechanisation, which was introduced from the mid-'60s in the Kerala waters, led to the gradual marginalisation of the traditional fishermen, whose small vessels were unable to compete with the trawlers and their traditional skills started becoming redundant. This not only affected the livelihoods of the fishing communities, but also led to massive losses to the economy, reduction in the production and catch of fish and the emergence of a new class of entrepreneurs, the moneylender-cum-boat-owners who took economic control of the beaches.

This has led to increasing clashes between the new class of mechanised boat workers and the traditional fish workers, which has become more acute with the area becoming a fertile ground for the spread of social and communal tensions along the Kerala coast. However, he also argues that the changed scenario has created circumstances that have forced the fishing communities to come together, to face the common external economic aggression (Chekutty, N.P., 2010).

According to Thomas Kocherry in the paper "suggestion for improvement of socio- economic status of traditional fisher folk", the traditional fisher folk are all those men, women and

children who earn a livelihood by involving in harvesting, handling, processing and marketing of fish and fish products." Therefore traditional fishermen folk include:

- 1) Artisan fishermen, working on non mechanised and motorised crafts in coastal waters.
- 2) Fishermen working on mechanised boats in coastal waters.
- 3) Workers at fish landing centres involved in unloading, sorting and icing.
- 4) Workers involved in traditional methods of fish curing and drying.
- 5) Workers involved in prawn peeling shed.
- 6) Workers in fish processing firms.
- 7) Workers involved in marketing of fish inside the state. They include men, women and children. They need not belong to the fishing castes as well.

Even in the above stated definition, one could see anomalies if it is analysed in the context what the present situation is offering. There are middlemen proactive at the landing centres and markets and trade union - again both at landing centres, harbours and markets and so on - eating away the pie meant for traditional fishermen.

It is very difficult to separate the non-mechanised from mechanised sectors. At least most of the traditional fishermen have stepped into the threshold of mechanisation by and large. This has been necessitated by various reasons.

- 1) The lack of fishing activities along the coastal line since the fish wealth there being over exploited. This compels the fishermen to go for the deep-sea fishing.
- 2) Unparallel or mismatch among the fishermen with respect to the mechanisation. Trawlers and large fishing vessels go for deep-sea fishing which compels the ordinary fisherman also to strive for the same.
- 3) Fluctuating "price" mechanism prevailing everywhere. The middlemen decide the price of the fish once the fishermen land up after a heavy toll in the sea.
- 4) Mismatch in the market price of fish in relation with the increase of fuel price. But it does not permit the traditional fishermen to revert back to the old style of fishing as it might only head to the poverty.

5) Increased activity of trade union at the harbours and markets. Earlier, if all the workers related with fisheries were done by the community people, today the trade union has a claim under the labour regulations.

Eventually the money has been taken out of the poor fisherman's pocket. The increased trade union activities in Kerala have attracted the people from outside the fishermen community to embrace this job at large. Though the fishermen are also a part of the trade unions, there is a growing trend of outsiders to dominate this segment in the recent times. The government gave emphasis to the foreign exchange earnings through increase in production."

Since then, the might of the larger groups decided the course of action. In the increased competitive environment, traditional fishermen also went after mechanisation at large. But this has been developed into new dimensions. The conflicts between the trawler crews and the kattumaram fishermen grew in intensity over the time. Many incidents are reported on the fighting between traditional fishermen vs. boat crew away in the sea. If trawling is carried out in the same area as kattumaram fishing there is great risk of damage to the latter fishermen's gear as well as to their lives. Moreover, since the catching capacity of the trawlers is very high, it affects the catch of traditional fishermen. Even though there is a law stipulating twenty-two kilometres depth of sea only for traditional fishermen, the trawlers never kept the rule. Whether the person working in motorised or non-motorised area, the following are his daily earnings (approx.): it is tentative since the rough weather and bad season costs around two hundred and fifty days for non-motorised fisherman while the motorised fisherman goes for fishing two hundred and fifty days on an average annually.

INCOME, INTER-SECTORAL DISPARITY AND POVERTY

The pressure for employment in active fishing is increasing more than proportionate to harvestable yield in the open access marine fisheries. The proportion of catch by mechanised sector as a whole increased from 40 per cent during 1980 to 68 per cent in 1997 and again declined to 66 per cent in 2003. At the same time, number of active fishermen depending on mechanised fisheries increased from 1.14 lakh to 2 lakh and again increased to 4.1 lakh respectively during the same period. Among those engaged in the mechanized sector, 75 per cent work in trawl fisheries and rest 25 per cent in other sectors. In case of motorized sector, 50 per cent are engaged in ring seine fishery alone. There is a wide disparity in income between those engaged in different sectors. It may be noted that still non-mechanized sector is providing about 30 per cent of employment in active fishing, yet harvesting hardly 7 per

cent of annual landings (Sathiadhas, 2005). Marginalisation of indigenous non-motorised sector by motorized and mechanized sectors frequently creates conflicts among fishers. The number of annual fishing days per worker reveals that level of employment for hired labourers as well as those not having sufficient equipment is low and they are very much underemployed. The seasonal nature of fishery and risk and uncertainties associated with marine fishing entangled fishermen in low-income trap. The poor economic condition coupled with less availability of finance from institutional agencies compel them to sustain with less equipped fishing implements which in turn results in diminishing returns.

INCIDENCE OF POVERTY

The cornerstones of development agenda of a nation is based on strategies that rests on economic growth, poverty and inequality. In India rising poverty is of great concern and the official estimates of poverty tend to vary very sharply from year to year. According to the results of the 55th round of the National Sample Survey, the percentage of people below poverty line in India decreased from 36 per cent in 1993-94 to 26 per cent in 1999-2000. The vast majority of India's poor, estimated to be anywhere between 320-400 million, live in rural areas. A study by An Overview of Marine Fisheries Sector and Fisheries Financing Department of Applied Economics, CUSAT 118 the International Food Policy Research Institute (IFPRI) notes that while overall economic growth has been impressive since the start of reforms in the early 1990s, positive impact on rural poverty was not observed. The failure to reduce rural poverty is attributed to declining public investment in agriculture, which provides a livelihood to 70 per cent of Indians.

The incidence and persistence of poverty in marine fisheries sector can be attributed mainly to open access nature of marine fisheries and unconstrained labour mobility (FAO, 2005). At times labour mobility to fisheries is accentuated by social factors such as caste system prevailing in India. Notwithstanding the above factors there is considerable growth of population within the fishing community and the newer technologies are adopted that pave way to biological and economic over fishing, lesser per capita production stressing the need for efficient fisheries management essentially directed towards sustainable development ensuring distributive justice. The economics of different craft gear combinations and per capita earnings of fishing labour clearly indicates that the people living below poverty line is not less than 60 per cent in the coastal rural sector (Sathiadhas, 2005). It is explicitly clear that the coastal rural people could not get much of the benefits of the economic development

taken place in our country since independence. The policies for alleviating poverty in fisheries sector should focus on certain specific points in addition to common measures adopted. The marine inshore fisheries resources are already over exploited and this result in loss of potential resource rents. The capture of these resource rents by appropriate management efforts can add to economic growth in long run. Further increasing adoption of newer technologies coupled with inadequate use of property rights is an important cause of sectoral disparity and inequitable income distribution. The policies pertaining to advent of alternative avocations to fishers by providing awareness, training and initial resource capabilities can do better in the way of providing mobility to other sectors.

FISHERMEN COMMUNITY IN VYPPIN

Vyppin is one of a group of islands that form part of the city of Kochi, in the southwestern Indian state of Kerala. The island is about 27 kilometers (17 mi) long and is connected to mainland Kochi by a series of bridges known as the Ghosree bridges, which start at Kalamukku in Vyppin, touch other two islands then finish at Marine Drive, Kochi.

The western coast of Vyppin has the longest beaches in Kochi namely, the Cherai Beach, Kuzhuppilly Beach and the Puthuvype Beach. Munambam, at par the northern tip of Vyppin, is home to the Munambam Fishing Harbour, the largest fishing harbour in Kochi. Puthuvype has become the major industrial hub in Kerala and the fastest growing city suburb due to the SPM project run by Kochi Refineries, the Puthuvype LNG Terminal, the IOC Bottling Plant and the proposed Oceanarium.

Vyppin is endowed with a coastline of 71 kilometers, stretching from Vyppin to Munambam, and it offers enormous resources for development of fisheries.

In the coastal belt, fishing is the main occupation of a large number of people. Around 25000 fishermen are directly involved in fishing activities. The allied industries such as ice plant, freezing and processing units also provide employment to around 5000 people in the District. The fishing industry makes a sizeable contribution to the economy of the District as well as the State.

Based on the definition of Poverty as the inability to secure a minimal standard of living (National Institute of Rural Development – NIRD, 1998), the majority of coastal fishers can be defined as poor. In fact, the nature of their livelihood and their living conditions make them one of the poorest and most marginalized groups in the country.

INCOME, SAVINGS AND INVESTMENTS OF FISHERMEN COMMUNITY IN VYPPIN

The annual income, savings and investment and housing facilities are very low along with a very high level of indebtedness among the fishing community. Large sum of money are spent by them on ceremonies such as births, deaths and marriages.

Fishermen always face a shortage of money. They have a high rate of dependence on money lenders. They spend all their lives managing the burden of debts. The standards of living and working conditions do not appear to be comfortable and safe. Their incomes depend on the games of seasons and vagaries of nature. So savings are not possible for many and debts are common.

The monthly earnings of fishermen depend greatly on their work, the volume of fish and other items harvested and sold which are usually influenced by natural conditions and the manifestations of the market morphology.

The current level of earnings or wages from fishing and trade leaves very little surplus. Even those households that generate some surplus use it up during the lean periods or for ongoing production and consumption needs. A majority of fishers are perpetually indebted. Borrowings during lean periods has to become constitute a livelihood strategy for many people. This borrowing from tomorrow may occur through pawning productive assets, jewellery or family utensils, entering into trade agreements for next season's catches or removing children from school to put them to work.

The income of the fishermen is based on the category of the fishing unit they own. Majority of the families borrow money to meet their expenditure during the lean season even for buying food. The main reason for the indebtedness of the fishermen depends on their income and expenditure pattern. The income earned per trip varies according to season and the number and quality of nets used. During the peak season, they earn in surplus. This surplus, however, is not sufficient to prevent indebtedness during the lean season when their earnings are low.

The income of the fishing communities are generally below the poverty line, especially during the lean period (December – June). Income is not evenly spaced throughout the year

due to seasonality in fishing. The uneven pattern of earnings and expenditures leads to indebtedness. Earnings from fishing activities are the main source of their income.

The fishermen family income is based on the size of the family. When the size of the family increases, the income of the family also increases. Fishing communities are notorious for their extravagances and lack of savings. While this partly derives from the low surplus in their wages and the need to apply this surplus to lean periods, it also has to do with the lack of a saving culture. This in turn may be attributable to the nature of the fishing occupation, which traditionally – unlike agriculture and other primary occupations – provided for fishers needs on a daily basis and in relative abundance. Their investments were low and fishers had relatively few needs that required cash.

As part of the catch on good fishing days is donated to old people, widows and children, it can be assumed that even retired fishers had a sense of security. They had no reason to believe that the future would be any different and so no need to save for a rainy day.

Fishermen get trapped in an endless and hopeless cycle of debt as their borrowing progressively overwhelms their capacity to repay. Up to 90% of households in a typical fishing village remain in debt for a good part of the year. As fishers face increasing days of poor catches or no fishing opportunities at all, many fishing households report and increase in the number of days those they go hungry.

There is a clear relationship between a family's number of working person – days (and more importantly daily earnings) and its food security. Fluctuations in daily earnings are reflected in the quality, quantity, variety and frequency of food consumption. The consumption of various food stuffs are determined by the earnings of family numbers at different times. Cost of food as a percentage of income. In terms of percentage of income spent on food, estimates varied between different poor groups in a village and also within the same economic groups in different villages. In general, a large proportion of a poor household's income goes into meeting their food needs.

The income of fishermen communities are generally below the poverty line. Their incomes depend on the season. During the lean period their income is very low. So they do not have any large sum for investment purpose. The following are the major investment patterns of fishermen community in Vypin in Ernakulam District.

1. Bank Deposits:-

Almost every Indian family has investment in the form of bank deposit at some time or other. In the case of fishermen community also bank deposit is the major investment. There are various kinds of deposits – Fixed Deposit, Recurring Deposit, Savings Bank Deposit and Current Deposit. Saving Bank Deposit is the most popular kind of deposit among fishermen. Savings Bank Deposits indented for inculcating the habit of saving and developing the tendency of thrift among the fishermen.

2. Life Insurance Policy:-

Life Insurance also may be viewed as an investment. Insurance premiums represent the sacrifice and the assured sum, the benefit. Life Insurance policies with low premium are preferred by the fishermen community in Vyppin.

3. Chit Fund:-

A chit fund is a kind of savings scheme practiced among fishermen. These schemes may be conducted by organized financial institutions, or may be unorganized schemes conducted between friends or relatives. In Kerala chitty is a common phenomenon practiced by all sectors of the society. Fishermen community in Vyppin using these schemes for savings in an unorganized manner.

4. Post Office Savings:-

A Post Office savings account is similar to savings Bank Account. Small savings schemes are designed by Indian Postal System to provide safe and attractive investment options to the public and at the same time to mobilize resources for development. The fishermen community in Vyppin is rarely using this scheme for investment. Cooperatives or Sangams, Savings at Home or with friends etc. are other forms of investment patterns of Fishermen Community in Vyppin. Investors are savers but all savers cannot be good investors, as investment is a science and an art. Savings are autonomous and sometimes induced by the incentives like fiscal concession or income or capital appreciation.

CHAPTER 3

INCOME EXPENDITURE PATTERN AND SAVINGS OF FISHERMEN IN VYPPIN

The study conducted throws light into the economic contribution of fishermen to the family income. It also analyses data relating to the savings and expenditure patterns of Fishermen Community. A comprehensive field survey got conducted in selected coastal areas of Vyppin in Ernakulam District. A total of 50 fishermen were selected for the study. The data analysed is presented in the following paragraphs.

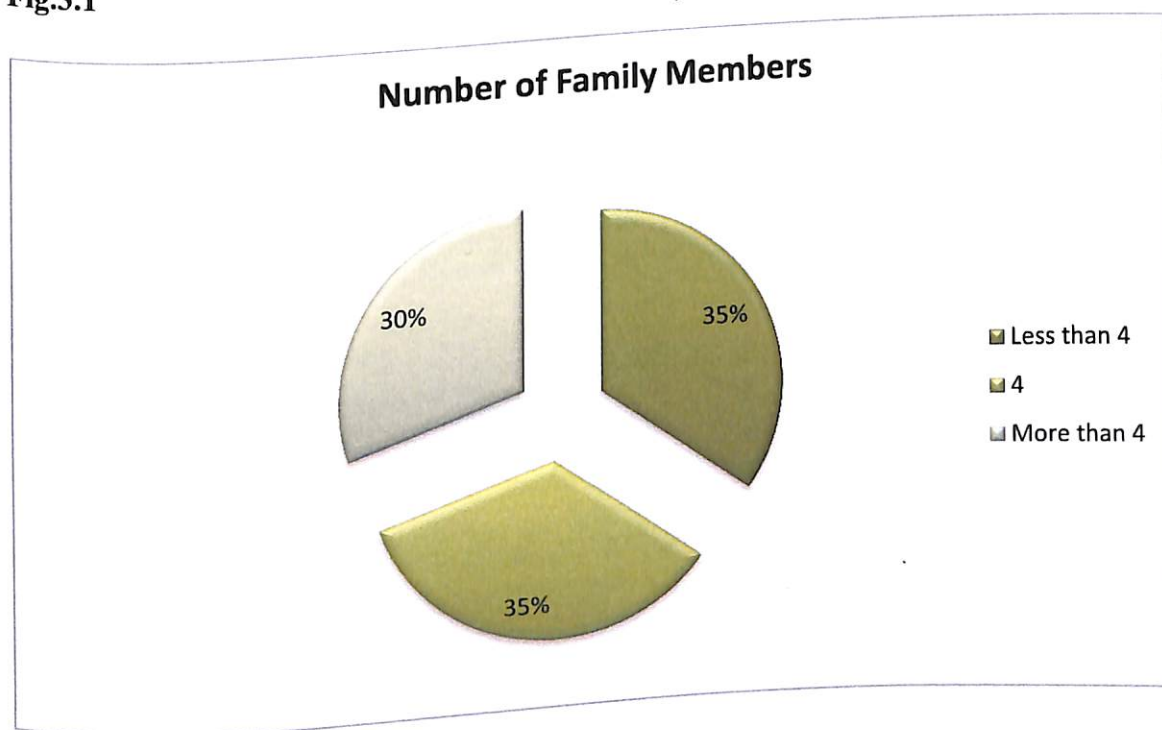
SOCIO-ECONOMIC BACKGROUND

To begin with certain background information about the households can be gathered. The number of family members, number of dependents, nature of dwellings, and educational levels can be understood.

3.1 Number of Family Members in a Households

Figure 3.1 show that the households with four members and more than four members in the family have equal proportion of members. This constitutes 35 per cent each. The rest belongs to the size less than four members in the family.

Fig.3.1



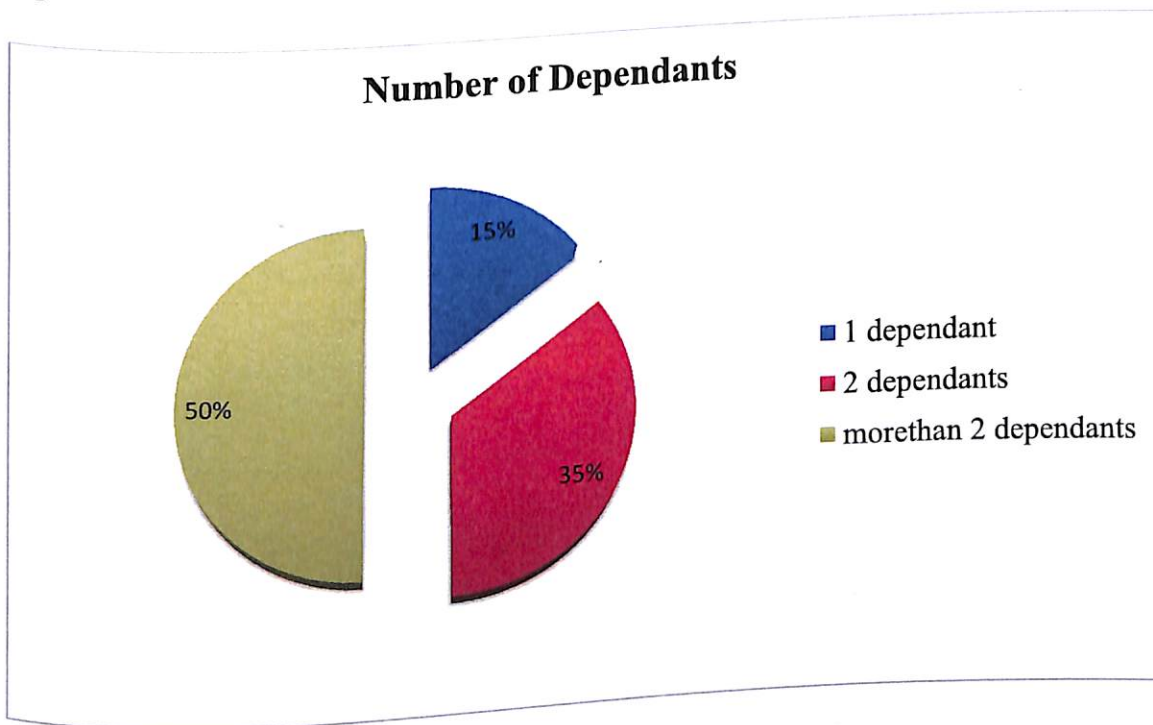
Source: Primary Data

Trends of joint family are continuously decreasing in the fishermen society. This may be due to the poor economic condition of the fishermen. Maximum numbers of fishermen lived in small family with four or less than four members (70%) while very small number of the responded prefers extended family (30%).

3.2 Number of Dependants in a Household

Figure 3.2 shows that the dependent data makes it clear that number of households with more than two dependents is the highest. It is almost 50 per cent of the total. Almost 35 per cent of households have 2 dependents (wife, mother) in the family.

Fig.3.2



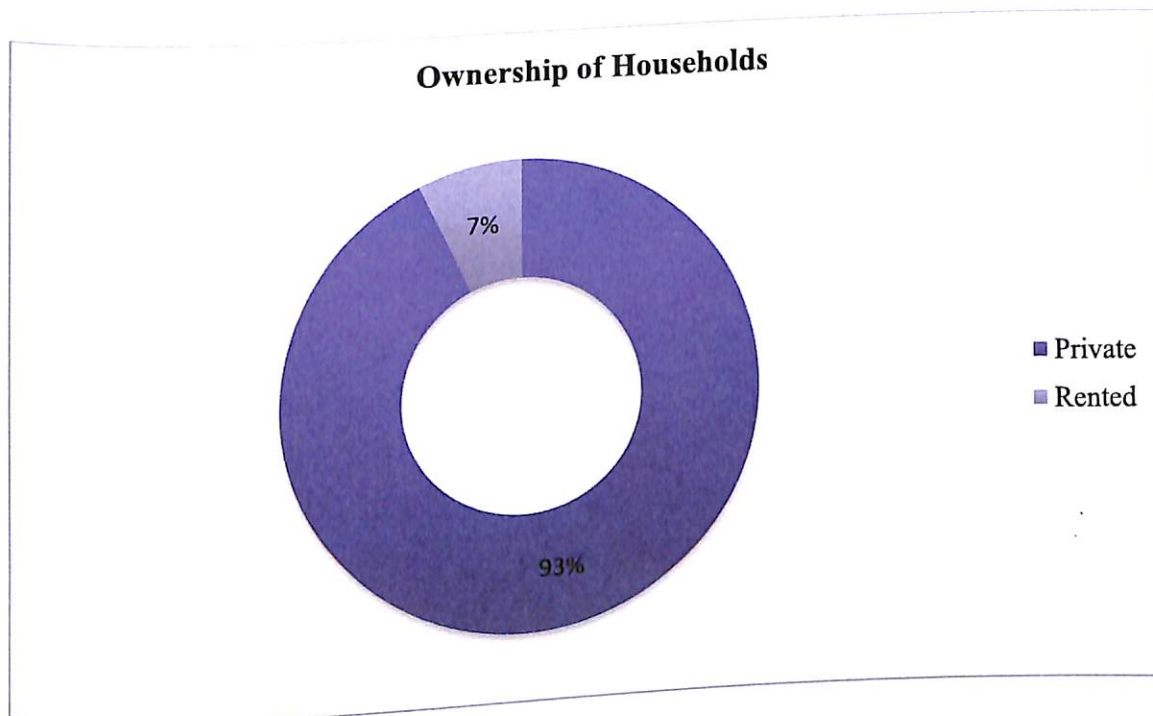
Source: Primary Data

This study reveals that the number dependants are very much higher. Almost 50 percent of family members are dependent on fishermen.

3.3 Nature of Households

The study shows that most of the households (more than 93 per cent) reside in their own houses. Figure 3.3 reveals the nature of households of fishermen.

Fig.3.3



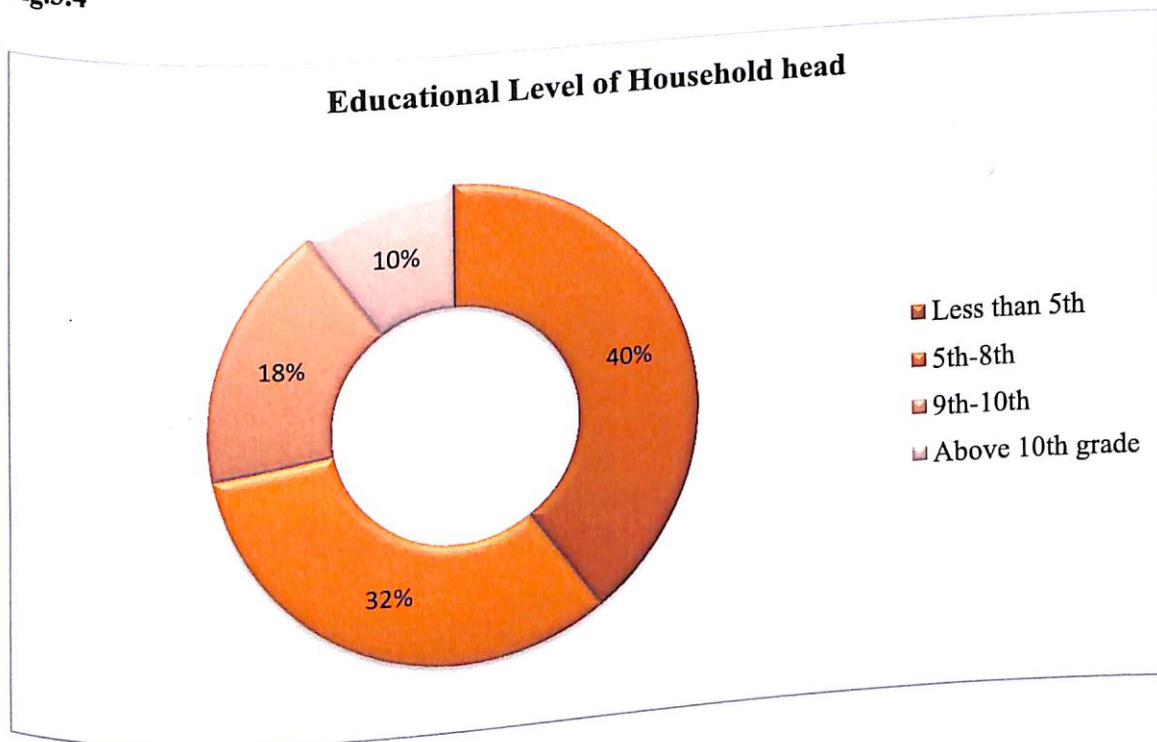
Source: Primary Data

The ownership of the house is not same for all. Present study showed that a great portion of fishermen reside in their own house. Among the entire respondents, about 93 percent of fishermen reside in their own houses and almost seven percent of them live in rented house.

3.4 Educational Level of Head of the Household

Educational level of household heads is given in diagram 3.4 and it depicts that 40 per cent of them only studied below 5th standard. This is followed by 5th-8th grade with 32 per cent. Hardly 10 per cent of the household heads have education level of above 10th standard.

Fig.3.4



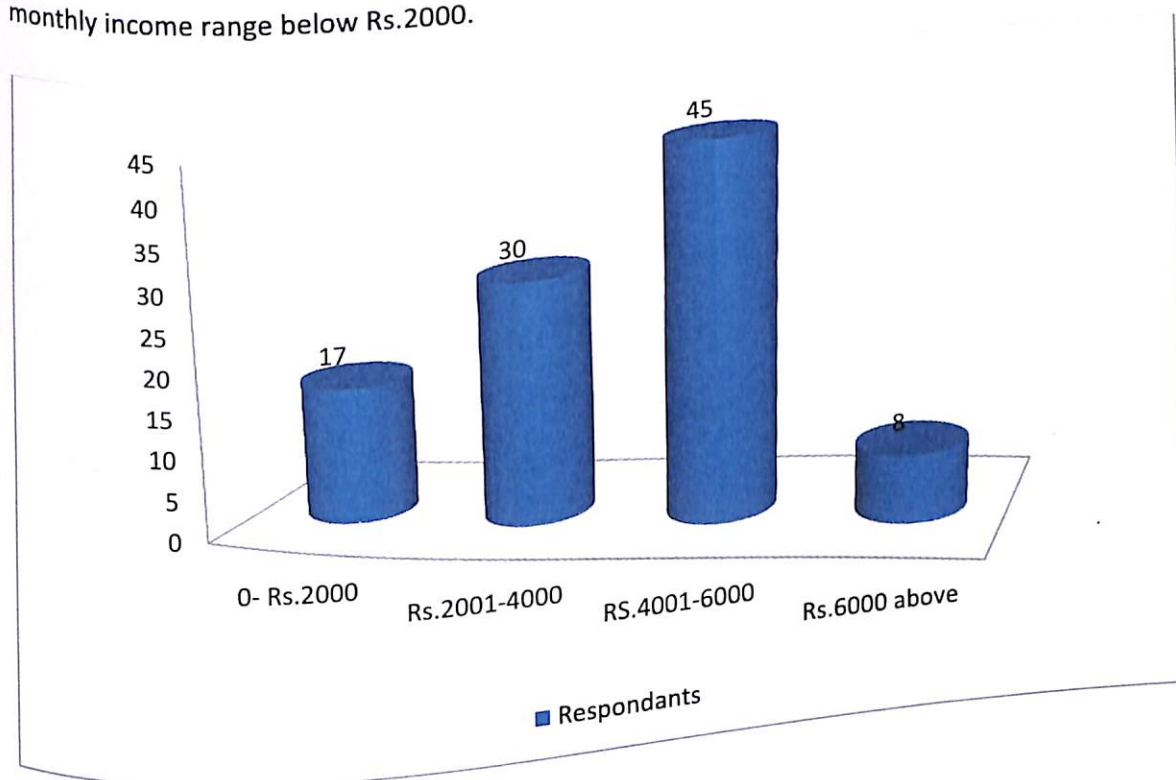
Source: Primary Data

The study reveals that majority of the fishermen are illiterate (40 percent), while 28 percent of fishermen had only primary level of education and only 10 percent of them had only secondary level of education respectively.

ECONOMIC CONTRIBUTION OF FISHERMEN TO HOUSEHOLD INCOME

3.5 Income Level of Household Head

Figure 3.5 shows the income level of household head. Almost 45 percent of them earned income between Rs.4000 and Rs.6000. The study showed that 17 percent of the studied fishermen earn monthly income range below Rs.2000.



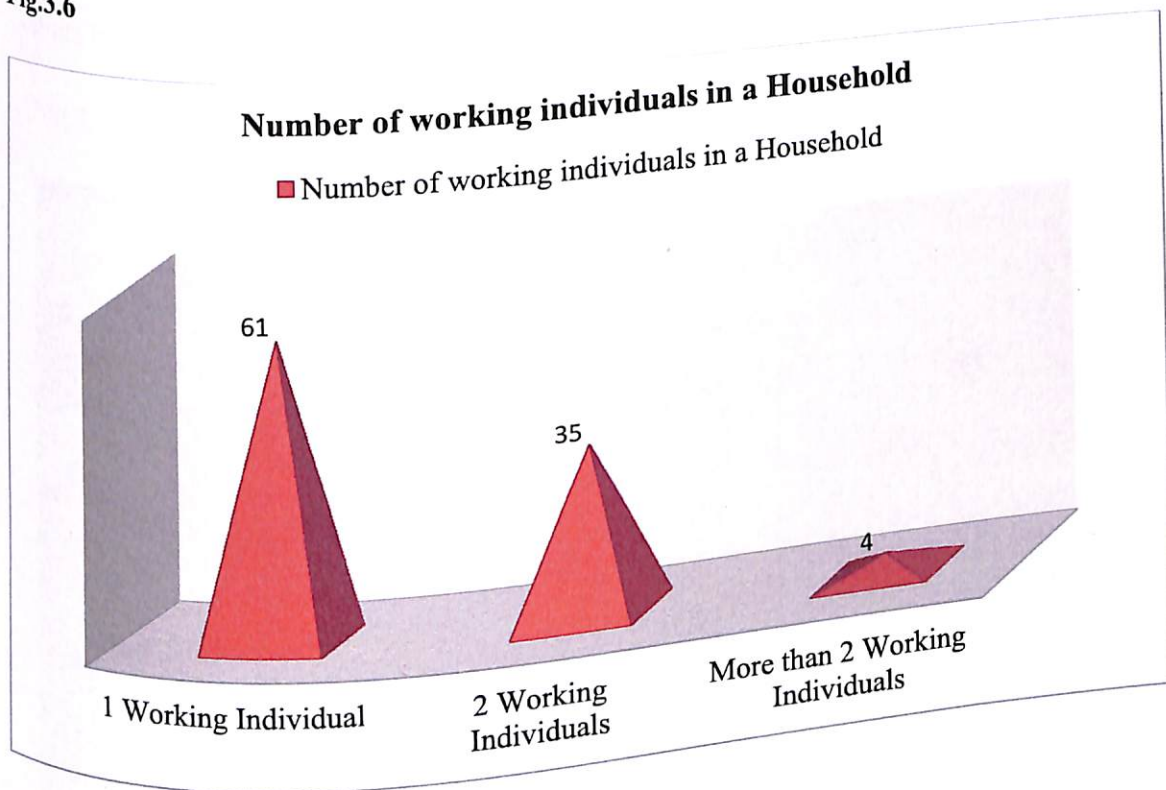
Source: Primary Data

The present study reveals that 30 percent and 45 percent of the study area respondents has monthly income range between Rs.2000-4000 and Rs.4000-6000 respectively. About eight percent of fishermen earned above Rs.6000 respectively.

3.6 Number of Working Members in a Household

Figure 3.6 depicts the details of number of working members. Most of the families i.e. 61 per cent have one working member only. While 35 per cent families have two working members and the rest four per cent families have more than two working members.

Fig.3.6



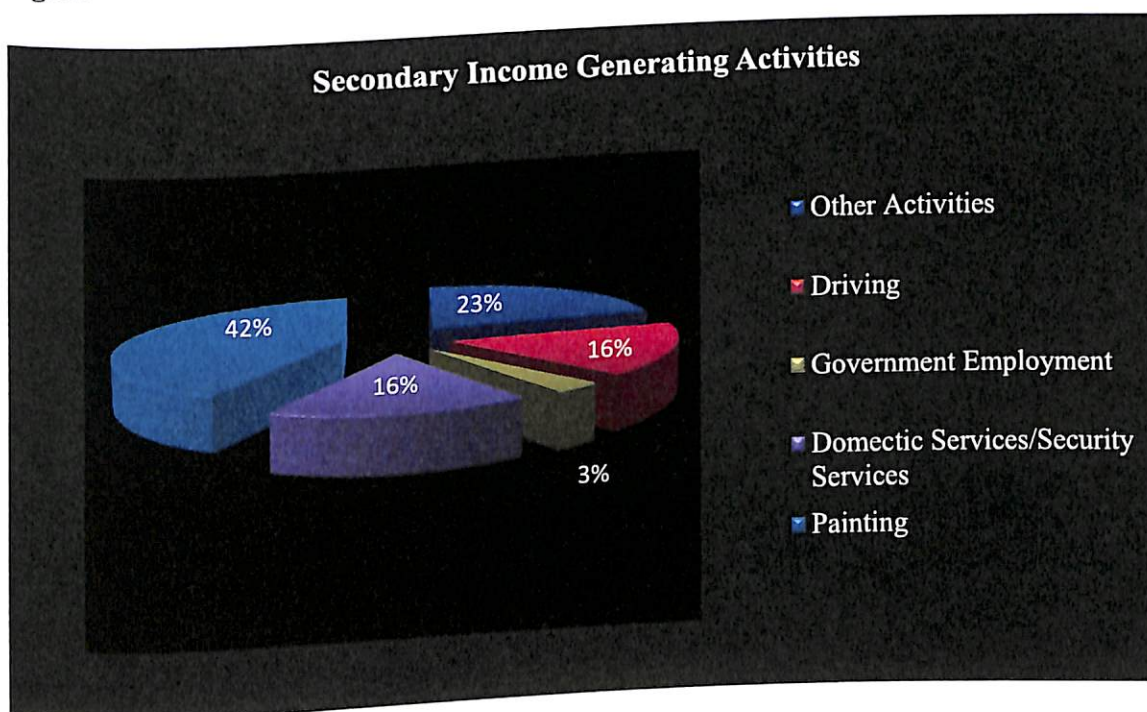
Source: Primary Data

The study reveals that the income contributes by the family members are very meager. In most of the house it has been seen that only few individuals were earning income other than household head.

3.7 Secondary Income Generating Activities of Head of Households

Figure 3.7 shows that of total working members, 23 per cent constitute the fishermen who were engaged in other activities. Other services include welding, polishing and sewing nets etc. The other two categories like driving, and domestic services constitute 16 per cent each and only three per cent is employed in the public sector. Painting is the most common category that is done by these people as their secondary income generating activity.

Fig.3.7



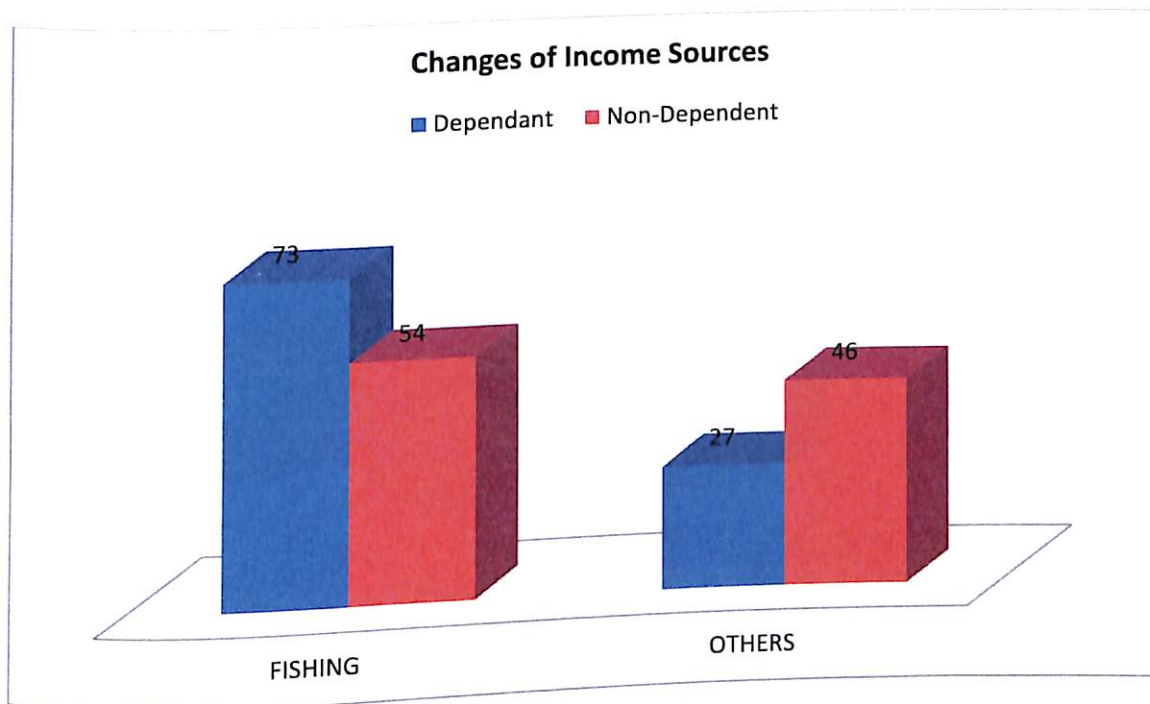
Source: Primary Data

Present study estimated that the monthly income rose during June to September but that is not handsome for fishermen. Fishermen opine that tender system has increased their investment costs and their dependency on middlemen. So, the people involved in painting, driving, and so on as their secondary and tertiary alternative options.

3.8 Changes in the Income Sources

Figure 3.8 shows the changes in the income sources of fishermen. In the study area, 73 percent fishermen caught fish all the year and 27 percent were other sources dependent family. But the graph showed that fishing dependent families were decreasing and families dependent on other sources of income were increasing.

Fig.3.8



Source: Primary Data

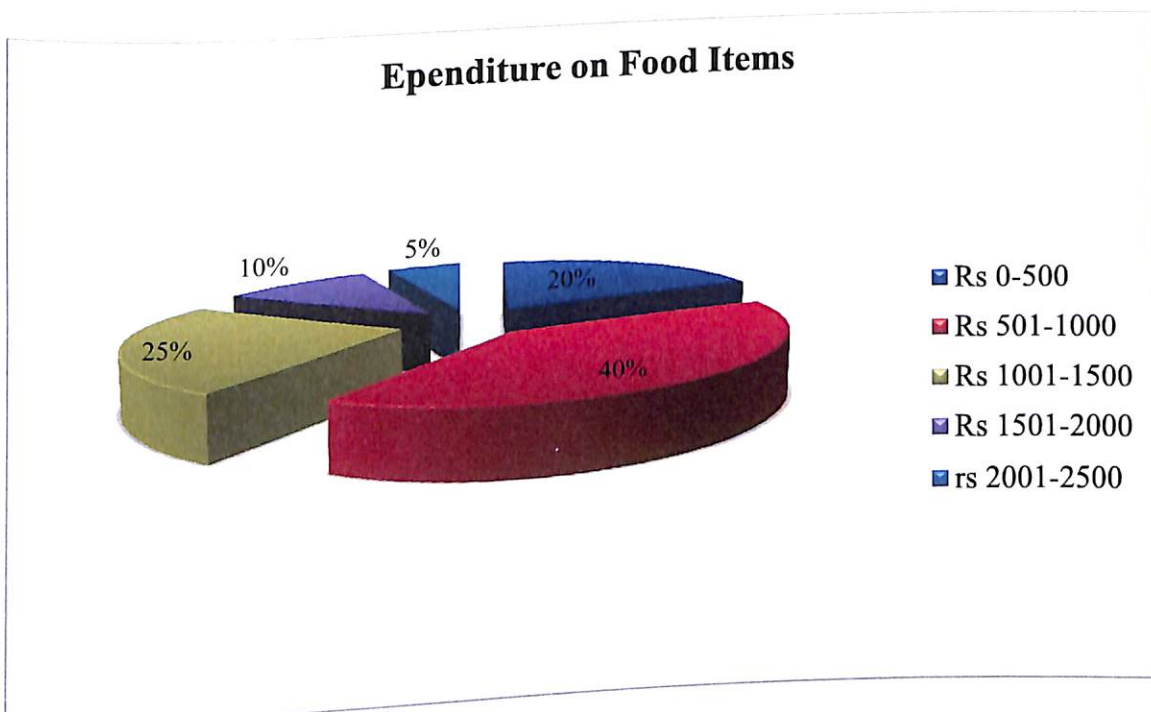
A maximum fisherman of the study area belongs to poor and underprivileged class. They cannot improve their socio-economic condition by fishing profession as the income from fisheries sector is continuously reducing. So, they are shifted to other sources.

CONSUMPTION EXPENDITURE

3.9 Consumption Expenditure on Food Items and Non-Food Items

The consumption expenditure has been examined by taking data on expenditure on food items and non-food items. Consumption is defined as a household expenditure on food and non-food items. Diagrams 3.9.1 and 3.9.2 depict the expenditure on food and non-food items respectively.

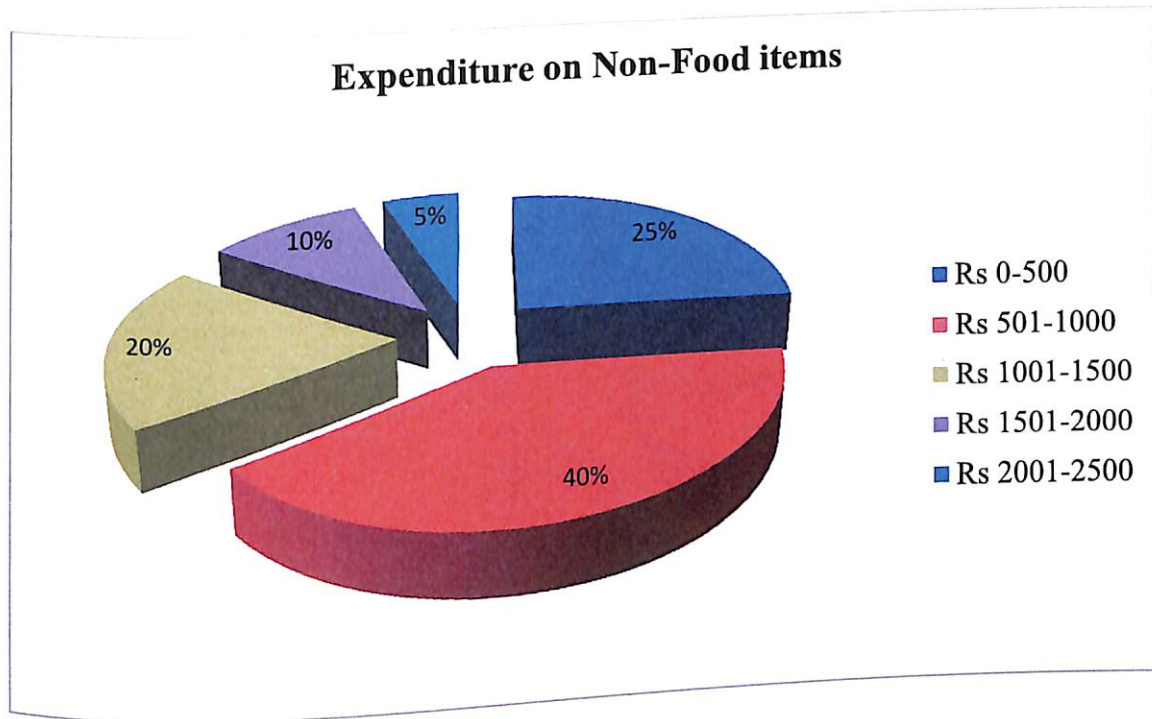
Fig.3.9.1 (Food items)



Source: Primary Data

It is made clear that the expenditure of most of the households is in the bracket of ₹ 501 –1000 per month. This is followed by the next expenditure bracket of 1001-1500. Mostly they spend their income on the consumption of cereals and grocery.

Fig.3.9.2 (non-food items)



Source: Primary Data

Figure 3.9.2 shows that, in the case of non-food items people mostly spend their income on the consumption of clothing, foot wares. They spend more income for the treatment purposes. It was found that there was no significant difference between food and non-food expenditure among the fishermen households surveyed. This analysis made similar to the case of food items. Here most of the households are also in the bracket of 500 –1000 per month. This is followed by the next expenditure bracket of 1001-1500.

SAVINGS AND INVESTMENT PATTERN

3.10 Level of awareness about various investment patterns:-

Table 3.1 reveals that most of the fishermen know about various investment patterns available in the area. Almost 100 per cent fishermen are aware about Bank Deposits, LIC, and Chit Fund. Twelve per cent of them are not aware of the investment facilities that are provided by the post office. Seventy Six per cent were not even deposit their earnings

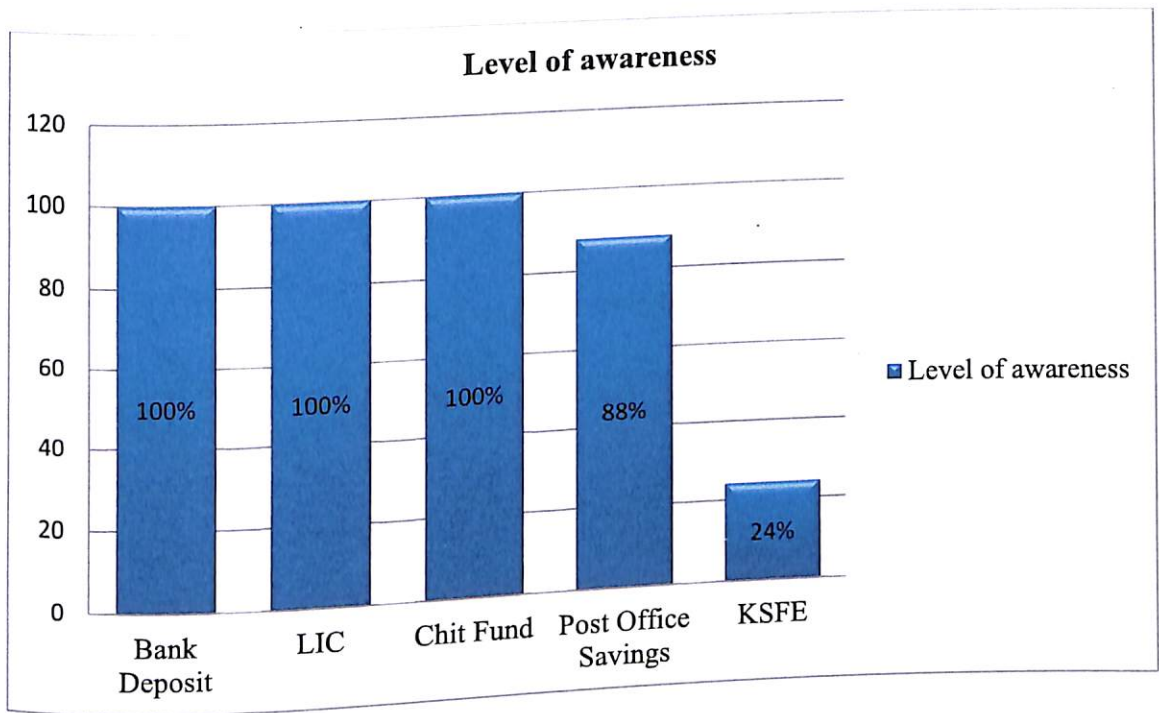
Table3.1

Level of Awareness

Sl. No.	Types of Investment	Level of awareness in %	
		Yes	No
1	Bank Deposit	100	-
2	LIC	100	-
3	Chit Fund	100	-
4	Post Office Savings	88%	12%
5	KSFE	24%	76%

Source: Primary Data

Fig.3.10



Source: Primary Data

Bank deposits, LIC and Chit Fund are the important investments of Fishermen Community in Vyppin.

3.11 Purpose of Saving and Investment

Table 3.2 reveals that 19 fishermen out of 50 were using investment for home construction or modification. Another important purpose of saving is to purchase any durable household item in the future. The number of fishermen who save their income to provide better education to their children is only eight per cent.

Table 3.2
Purpose of Savings

Sl. No.	Purpose	No. of Fishermen	Rank
1	Home construction / Modification	19	1
2	For purchasing any household product	12	2
3	Education for children	8	3
4	Marriage of daughter	6	4
5	To earn interest	5	5

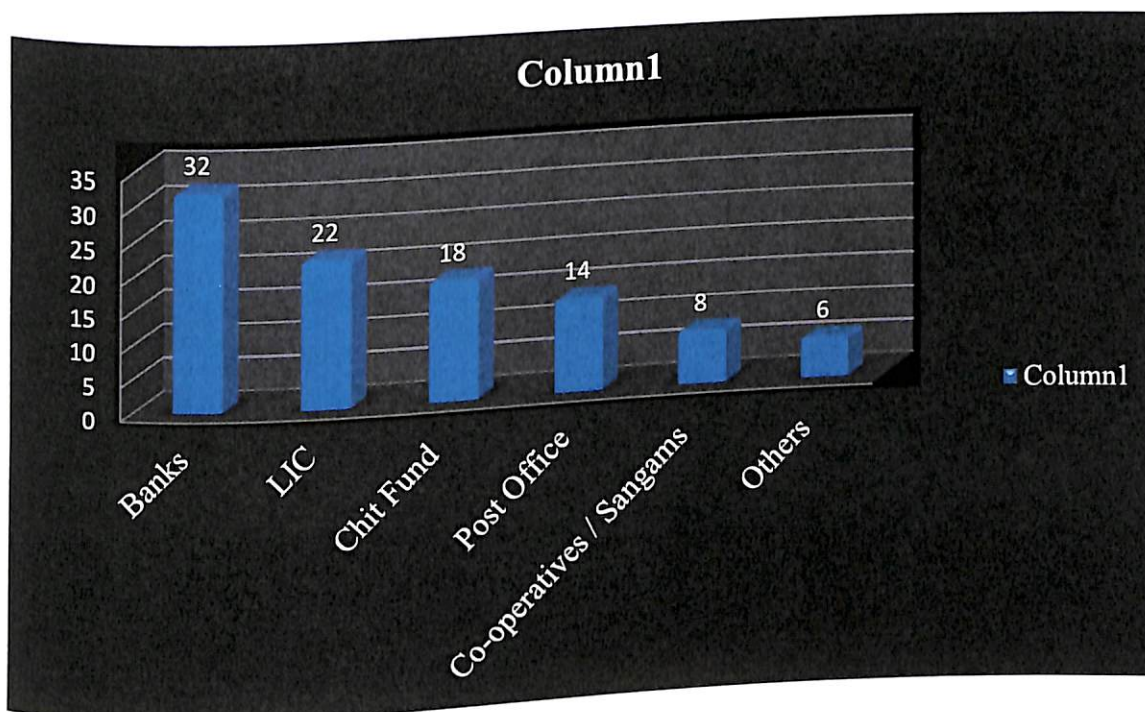
Source: Primary Data

Major part of the income is used for food, cloth and shelter and spending small amount for education and health care.

3.12 Investment or Saving Patterns of Fishermen Community

Figure 3.11 shows the different types of investment and saving channels that is available for fishermen community. About 32 per cent of fishermen invest in their Savings account. LIC has the second place among the investment options available for Fishermen Community. Post Office and Co-operatives/ Sangams are the other investment patterns.

Fig.3.11



Source: Primary Data

In respect of saving it is reported that fishermen community have less savings except the assets they acquired. They have small houses along with two or three cents of land, two wheelers, little amount of gold and home appliance like television etc. they mainly save their income on banks. At the same time they have reported dissaving i.e. borrowing and they are depending on both formal and informal sources for the borrowing.

3.13 Factors Affecting Savings and Investment

Table 3.3 reveals that changes in weather climate is the most important factor affecting the savings and investment of Fishermen Community. Changes in the monthly income is the another important factor affecting saving and investment with a relative frequency of .39.

Table 3.3
Factors Affecting Savings

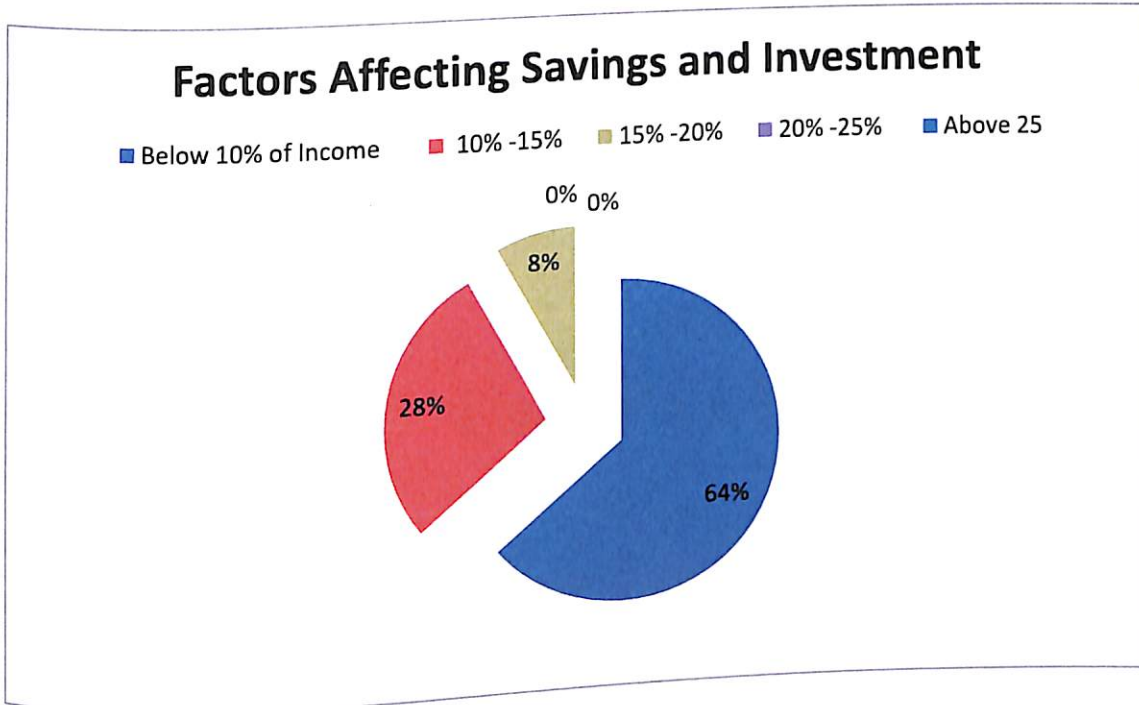
Sl. No.	Factors	Frequency	Relative Frequency
1	Changes in monthly income	10	.2
2	Changes in season	16	.32
3	Borrowings	6	.12
4	Diseases	9	.18
5	Children's Education	4	.08
6	Unexpected Expenses	3	.06
7	Others	2	.04

Source: Primary Data

Fishermen spend more amounts for personal habits such as smoking and drinking. Fishermen have not understood the importance and benefits of savings also. Fishermen are getting disproportionate income per month during lean and peak season. Major part of the income is used for food, cloth and shelter and spending small amount for education and health care.

This can be analysed with the help of a pie diagram 3.13, it shows the range of investment of fishermen community in Vyppin area.

Fig.3.12



Source: Primary Data

The above analysis reveals that 64 percent of fishermen are saving only 10 percent of their income. 28 per cent fishermen are saving below 15 percent of their income. Nobody save more than 20 percent of their income.

By analysing we get an abstract picture about the economic profile of fishermen. The socio-economic condition of the fishermen in the area was not satisfactory. The education level of the fishermen was so poor.

CHAPTER 4

FINDINGS, RECOMMENDATIONS AND CONCLUSION

FINDINGS

The present study on the economic profile of fishermen in Vyppin analyses the economic contribution of fishermen to household income, the expenditure pattern and the saving pattern of fishermen community. The study was conducted by using primary and secondary data. Primary data were used to collect samples from fishermen in coastal area of Vyppin. The study has also made use of secondary data.

The findings are summarized in the following paragraphs.

Most of the fishermen reside in their own house; only seven percent of the entire respondents live in rented house. Majority of the fishermen were illiterate. Hardly, 10 percent of them have education level of above 10th standard. Forty percent of them were illiterate

The study on the economic contribution of fishermen to family reveals that almost 50 percent of family members are dependent on fishermen. The dependents are mainly his wife, mother, children etc. Almost all fishermen earn between Rs.4000- Rs.6000 per month. The fact is that, the incomes contributed by the family members are very meager. Most of them are going for private employment. In most of the house it has been seen that only one or two individuals were earning income other than household head. Out of the total working members, 23 per cent constitute the fishermen, who were engaged in other activities. They were engaged in different activities like painting, driving etc. A maximum fisherman (70 percent) of the study area belongs to poor and underprivileged class. As they cannot improve their socio-economic condition by depending on fishing profession alone, they have shifted to other sources like painting, driving etc.

Expenditure pattern of fishermen is as follows: food items form a major share of total consumption expenditure. They spend 8.4 percent of their income for clothing and other miscellaneous activities. 8.1 percent of the income is spending on the health, followed by 7.5 percent for fuel. Indebtness is the main problem of fishermen. Generally, they borrow from money lenders, fish merchants, commercial banks, relatives, friends and co-operative societies. Most of the commercial banks need security. Majority of the fishermen of the study area had a debt above Rs.6000/-. They were striving hard to repay the loans taken.

SUGGESTIONS

- ❖ District authorities should arrange awareness classes relating to saving habits and investment. Banks and other financial institutions make necessary arrangements for collecting the savings from Fishermen Community on daily or weekly basis. Give more attention to post-harvest operations.
- ❖ To promote the economic well-being of fishermen. Reduce fishing pressure in the traditional fishing area.

CONCLUSION

In spite of tremendous increase in the GDP income of the Government of India, from the Fisheries Sector during the last two decades, the standard of living of the Fishermen all over India still remains unchanged. In this situation it is essential to take steps to improve their income and reduces their expenditure to obtain economic balanced society. The fishermen should be encouraged to get proper education in order to plan their budget and flourish their life. They should be motivated and educated to save the surplus of their income for their future and for the nation. It will boost up our economy.

Appendix

END NOTES

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QUESTIONNAIRE

AN ECONOMIC PROFILE OF FISHERMEN WITH SPECIAL REFERENCE TO VYPPIN

1) Name of the head of the household:

Ward No: _____ House No: _____

2) Age:

3) Sex: Female Male

4) Education: Illiterate Literate Primary

Secondary Degree Professional

5) Main Occupation :

6) Subsidiary occupation, if any :

7) Nature of the family : Nuclear Joint

8) Number of family members :

Name	Age	Sex	Marital status	Relation with head of the household	Education	Occupation

9) Asset of the household :

(a) Land area (family): Less than 10 cents Between 10 to 30 cents

Above 30 cents

Ownership in your name:

(b) Assets in self-employment activities, if any:

10) Income of the head of the household(per month): Less than 5000 5000-
 10000

Above 10000

Consumption Expenditure Pattern

1) Food:

SL/NO	Items of consumption	Average quantity consumed per month	Monthly Expenditure				
			RS.0- RS.500	RS.501- RS.1000	RS.1001- RS.1500	RS.1501- RS.2000	RS.2001- RS.2500
	Cereals/Grocery						
	Fish, Meat, Egg and Milk						
	Fruits and vegetables						
	Bakery Items						
	Any Other Items						

2) Clothing:

SL/N O	Name	Age	Male/Fem ale	Yearly Expenditure				
				0- Rs.50 0	Rs.501 -1000	Rs.1001 -1500	Rs.1501 -2000	Rs.2001 -2500

3) House Rent. If any(monthly rent in Rs): Yes No

If yes, mention the monthly rent in Rs:

4) Electricity Bill (Monthly): 0-Rs.500 Rs.501-1000 Rs.1001-1500

Rs.1501-2000 Rs.2001-2500

5) Water Bill, If any:

6) Furniture:

Amount Spent in Rs	Items of Furniture								
	Table	Chair	Cot	Bed	Dining Table	Stands	Shelf	Sofa set	Any Other
New Purchase									
Maintenance of old one									

7) Kitchen Ware (Amount spent in a year):

8) Consumer Durables:

Amount spent in Rs.	Fridge	TV	Music System	VCD / VCR / DVD	Telephone	Washing Machine	Cycle / Bikes	Any other
Purchase of new ones								
Maintenance of old ones								

9) Medical Care and Health Services:

SL/NO	Expenditure on Consultation			Expenditure On Medicine			Nature of illness
	Ayurveda	Allopathy	Homeopathy	Ayurveda	Allopathy	Homeopathy	

10) Education:

SL/NO	Course Studying	Aided/Un-aided	Monthly Income	Uniform Expenditure	Book	Stipend received, if any	Hostel fee

11) Recreation and Entertainment:

Items	Films	Tours and Travels	Cable TV Subscription	CD's/Videos	Any Other
Amount in Rs.					

Savings and investment

- 1) Financial saving: Less than Rs.10000 Rs.10000-15000
 More than Rs.15000

a) Savings in Commercial Bank, Co-operative Banks and Other Financial Institutions:

SL/NO	Name	No: of Commercial Bank Account	No: of Co-operative Bank Account	Amount Save in SB Account Yearly	Account in Other Financial Institution	Reason for saving in Bank

b) Chitties and Kuries:

SL/NO	Name	Nature of Chitties joined	Amount saved	Salary	Prize Money

c) Post Office saving:

SL/NO	Name	Maturity of scheme joined	Monthly Remittance	Total Remittance	Paid Direct	Through Agent	Why Post Office Saving

d) Insurance:

SL/NO	Name	Nature of Policy	Sum Insured	Maturity Period	Quarterly premium	Why Insurance

Why Insurance: Channel of Saving Risk covered Tax Saving

Persuasion by agents and officers any other reason

2) Any other form of financial saving and amount invested: Yes No

If Yes (Reason):

3) Any problem in making financial investment: Lack of Bank Branches in the locality

Lack of agents for collecting the amount Lack of sufficient returns

Formalities involved any other reason

4) Motivation of saving: Old age Wedding of children Education of children

Construction of house Emergencies any other reason