

A study on income and expenditure pattern of fishermen in veerapandianpattinam area

¹ Dr. A Asok, ² R Saranya

¹ Guide and Associate Professor of Economics, PG and Research Centre in Economics, Kamaraj College, Tuticorin, Tamil Nadu, India

² Assistant professor of Economics, Govindammal Aditanar College for women, Tiruchendur, Tamil Nadu, India

Abstract

The fisheries sector of India is immensely contributing to the economy of the country. It contributes to the national income, exports, food and nutritional security and in employment generation. Tamilnadu is an important marine fishing centre of the east coast of India, accounting for 14 per cent of India's total fish production. Tamilnadu has 13 coastal districts. Tamilnadu is having a total number of 422 fishing villages, 375 landing centres and 75,721 households. The prominent maritime fishing districts in Tamilnadu are Chengalpattu, Chennai, South Arcot, Thanjavur, Pattukottai, ramanathapuram, Kanyakumari and Thoothukudi. The present study also analyzing various problems encountered by the fishermen in veerapandianpattinam area. To study the socioeconomic status of fishermen. To analyze the income and expenditure pattern and asset structure of fisher households. This study is confined to Veerapandianpattinam Area. Majority (58 percent) respondents are in the age group of 30-45 years all the respondents are educated, and they have sent their children to school and colleges.

44 per cent of the sample households are large in size, (40 per cent with 4-6 members, 12 per cent with 6 to 8 members and 4 per cent with more than 8 members).

Keywords: Fishermen, Income, Expenditure

Introduction

The fisheries sector of India is immensely contributing to the economy of the country. It contributes to the national income, exports, food and nutritional security and in employment generation. Among the 7 continents of the earth, Asia is the world's largest continent with 4.2 billion people or constituting 60 % of the world's population. Within Asia, India is second most populous country in the world with 1.21 billion people or 17.5 % of the world's population (FAO, 2010). In India 65% of the people is still dependent on agriculture as their livelihood and employment source which includes fisheries as one of its components. Fisheries also serve as the valuable and cheap source of protein of the country. According to 2001 census India's total population is 1,027,015,247 of which 5959144 people are fishermen. In 2002, there were 38 million commercial and subsistence fishermen and fish farmers all over the world. Of this total, 74 percent are engaged in capture fisheries and 26 percent in aquaculture. The world total fishery production of 133 million tonnes equated to an average *productivity* of 3.5 tonnes per person. By 2006, the number of world fishers increased to 43.5 million and the total fishery production was 143.6 million tonnes with an average productivity of 3.3 tonnes per person (FAO, 2011).

Statement of the problem

Tamilnadu is an important marine fishing centre of the east coast of India, accounting for 14 per cent of India's total fish production. Tamilnadu has 13 coastal districts. Tamilnadu is having a total number of 422 fishing villages, 375 landing centres and 75,721 households. The prominent maritime fishing districts in Tamilnadu are Chengalpattu, Chennai, South Arcot, Thanjavur, Pattukottai, ramanathapuram, Kanyakumari and Thoothukudi.

Veerapandianpattinam Area is one of the fishing centres in Thoothukudi district. In veerapandianpattinam, the fishermen are confronted with a lot of economic problems. Hence the study namely, "A Study on Income and Expenditure pattern of fishermen in veerapandianpattinam Area" is undertaken.

Even though fishing sector occupies a vital position in Indian economy, most of the fishermen are living in poverty. They are economically backward. They have no permanent and regular income. The present study also analyzing various problems encountered by the fishermen in veerapandianpattinam area.

Objective of the study

- To study the socioeconomic status of fishermen.
- To analyze the income and expenditure pattern and asset structure of fisher households.
- To evaluate the extent of indebtedness' among fishermen and the credit facilities available to them from formal and informal markets.
- To bring out the major constraints encountered by the fishermen for their economic upliftment and
- To suggest necessary remedial measures to overcome the problems of the fisherman.

Methodology of the study

This study is confined to Veerapandianpattinam Area. The study is based on the field survey conducted with the help of a well-structured questionnaire and interviews with the respondents. The secondary data was collected from books and journals.

Nature and source of Data

The primary data were used in this study. Primary data were collected by direct personal interview with the help of the

interview schedule.

Sampling Design

Among them, 150 fishermen are selected through convenience sampling method.

Period of Study

The Primary data were collected during the month of June 2016.

Reasons for being in the Business

Fishing is a hereditary occupation for most of the coastal population of India. The table shows the reasons for being in the business by the sample respondents is given below.

Table 1: Reasons for being in the business

Reasons	Number of respondents	Percentage (%)
Hereditary	111	74
More Profit	33	22
Any other reason	6	4
Total	150	100

Source: Survey data

Table 1 depicts that, 74 per cent of the fishermen are being in this field because fishing is their hereditary occupation. 22 per cent of the fishermen are being in this field because it is more profitable. 4 per cent of the fishermen are being in this field because of no other alternative job. They don't know any work other than fishing.

Ownership of Boat

A fishing household that owns boat enjoys a higher status in the community. Whether the sampled respondents are having own boat or not is shown in the following table.

Table 2: Ownership of Boat

Own Boat	Number of Respondents	Percentage (%)
Yes	51	34
No	99	66
Total	150	100

Source: Survey data

The above table shows that 34 per cent of the respondents are having own boats, and 66 per cent of the respondents do not have own boat.

Average annual income of the fishermen

The following table shows the average annual household income of the fishermen in singidurai village

Table 3: Average annual income of the fishermen

Income (in Rs.)	Number of respondents	Percentage (%)
Up to 24,000	21	14
24,000 – 50,000	54	36
50,000-75,000	63	42
75,000-1,00,000	3	2
Above 1,00,000	9	6
Total	150	100

The above table reveals that only 14 per cent of the respondents are having an annual income of less than Rs.24, 000, and so that they are living below the poverty line. But,

majority of the respondents (86 per cent) are having better standard of living. This can be seen from the following figure also.

Consumption Expenditure

The standard of living of individual respondents is revealed mainly by the pattern of expenditure of the respondents. Engel has stated in his famous law of family expenditure that the family which spends the major portion of its income on food and other necessities of life and less on luxuries and comforts, leading to a poor life. Table 4 shows the pattern of expenditure of a respondents of the veerapandianpattinam.

Table 4: Average Annual expenditure of fishermen

Particulars	Average annual expenditure (in Rs)	Percentage (%)
Food	38912	76
Rent	912	1
Fuel & Lighting	38904	9
Clothing	11472	5
Education	10632	3
Social & Religious festivals	20064	4
Medicine	18396	2
Miscellaneous	6600	5
Total	145892	100

Source: Survey data

The total expenditure incurred by the household are classified as Food and Nonfood items. The table 5 reflects expenditure incurred on food items comes on 26 percent. Thus it is clear that food item absorbs major share of income and non – food items absorbs major share of income, next to fuel and lighting, repairing of boat and net.

The money spent on education is insignificant i.e., only a meager of 7 percent of the total expenditure goes for education.

The calculation of ratio of household expenditure to household income reveals that it is more than one. This indicate that fishermen are spending more than what they are earning, thereby apparently falling in the debt trap.

Indebtedness among fishing households

An attempt is made to examine the pattern of indebtedness among sample fishing households in the selected village. It is found that a large majority of the fishing households are suffering from heavy debts.

Table 5: Indebtedness among fishing households

Loan	Number of households	Percentage
Yes	150	100
No	--	--
Total	150	100

The fishermen use the borrowed amount for various purpose such as household consumption, purchase of boats and gears, repairing of boats and nets, house construction and repairs, medical expenses, etc.

Source of Borrowing

One of the reasons for the increasing debt burden in the fishing community is non-availability or inadequate availability of loan from the institutional agencies. Majority of the loans are taken from moneylenders with high interest rate.

The following table shows the sources from which the respondents have borrowed.

Table 6: Source of Borrowing

Sources	Number of Respondents	Percentage (%)
Commercial Bank	33	22
Money lenders	75	50
Middlemen	15	10
Friends & Relative	27	18
Total	150	100

It is ascertained from table-2 that 50 per cent of the respondents have borrowed from money lenders, 22 per cent of respondents have borrowed from commercial banks, and 18 per cent of the respondents have borrowed from their friends and relatives, and 10 per cent of the respondents have borrowed from middlemen.

Repayment of loan

The following table shows the mode of repayment of loan by the fishermen.

Table 7: Repayment of loan

Repayment of loan	Number of Respondents	Percentage (%)
Lump Sum	21	14
Instalment	129	86
Total	150	100

Source: Survey data

The above table reveals that out of 50 respondent, only 14 per cent of the respondents are repaying their loan by lump sum payment. But 86 per cent of the respondents are repaying their loan on installment basis.

Problems of Fishermen

The fishermen sell their catch as per different types of fish to the commission agent. The fish at this stage are not graded because the fishermen lack adequate knowledge of fish handling. The following table shows the problems faced by the fishermen in veerapandianpattinam.

Table 8: Problems of Fishermen

Problems	Number of respondents	Percentage (%)
Seasonal Variation and religious function	141	94
Any other problem	9	6
Total	150	100

Source: Survey data

The above table reveals that the major problem for majority of the fishermen is the seasonal variations and religious functions.

Findings

The study analysed the economic condition of the fishermen at veerapandianpattinam and the following findings were arrived.

1. Majority (58 percent) e respondents are in the age group of 30-45 years
2. All the respondents are educated, and they have sent their children to school and colleges.
3. 44 per cent of the sample households are large in size, (40

- per cent with 4-6 members,12 per cent with 6 to 8 members and 4 per cent with more than 8 members)
 4. Majority (72 per cent) of the respondents are living in thatched houses. Few of them are living in tiled and concrete houses.
 5. 80 per cent of the sample households are electrified, and 20 per cent of the sample households are not electrified.
 6. The study reveals that around 78 per cent of the sampled fishermen are having more than 15 years of experience in fishing.
 7. Our study also shows that for most (74 per cent) of the sampled fishermen fishing is a hereditary occupation. It also reveals that in 26 percent of the sample households more than one member is engaged in fishing.
 8. 34 per cent of the respondents are having own boats.
 9. All the 51 respondents “(100 per cent) who have their own boats are having mechanized boats
 10. Our study reveals that 14 per cent of the sample households are living below the poverty line.
 11. The expenditure pattern of the sample households reveals that, a large amount of income (27 per cent of the total expenditure) is spent on fuel and lighting, and boat and net repairing. The next largest expenditure is food (26 per cent. Only a meager share, i.e., 7 per cent of the total expenditure goes for education.
 12. Majority of the sampled households (82 per cent) have less asserts valued about less than Rs. 6,00,000.
 13. The calculation of ratio of expenditure to income reveals that it is more than one. This indicates that the sampled households are spending more than what they are earning, and thereby apparently falling in the dept trap.
- The reason for the increasing debt burden in the fishing community is the majority of the loans are taken from money lenders with high rate of interest.

Suggestions

On the basis of foregoing analysis, the following suggestions are made:

- The government must provide sufficient financial facilities at low rate of interest.
- The government should come forward to establish cold storage and freezing plant to cater to the needs of the fishermen living in and around veerapandianpattinam.
- The government must provide fishing equipments to the fishermen.
- The people should be given awareness about the availability of educations.

Conclusion

The present study has been conducted in a sample of 150 fishermen households dwelling in veerapandianpattinam of Thoothukudi district in Tamil Nadu and highlights the level of various parameters which determine the standard of living of these fishermen. Thus, in this concluding, an attempt has been made to illuminate the major findings of the study. Based on the findings, some conclusions are derived and careful policy suggestions have been put forth for the upliftment of fisherfolk.

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