

**SOCIO-ECONOMIC STATUS OF FISH VENDORS IN SELECTED RURAL COASTAL VILLAGES OF KANYAKUMARI DISTRICT IN TAMILNADU**

**Dr .G. SAHAYA SHINY**, Assistant Professor of Commerce, Holy Cross College (Autonomous),  
Nagercoil

---

**ABSTRACT**

The main objective is to know the socio economic status of fish vendors and the savings and indebtedness and its impact on day to day livelihood of fish vendors in Kanyakumari district. The study is based on both descriptive and analytical in nature. An attempt has been made by the researcher to examine the income and expenditure pattern of fish vendors and its impact on standard of living and indebtedness of fish vendors. The total sample size of the study was 650 respondents. The structured interview schedule was used to collect the data from the sample respondents. The data required for the study have been collected from both primary and secondary sources. The primary data were collected by the researcher through interview schedule and secondary source of data were collected by the researcher through journals, magazines, and websites. It is found that 73.4 per cent of the respondents are not able to save money and the remaining 26.6 per cent of the respondents to save money. It is concluded that majority of the fish vendors are living in concrete and tiled houses because of their moderate standard of living.

**KEY WORDS:** Socio Economic Status, Fish Vendors, Savings and Indebtedness

---

**INTRODUCTION**

Fishing is one of the oldest and natural occupation of mankind. Since three fourths of the earth's surface is covered by oceans, people living in the coastal areas went to sea in search of food. As population increased, fishing developed significantly to provide food for the growing population. As the demand for food increased, fishing activity expanded from shallow waters to deep sea. Fishing was considered as a way of life as fish vendors had to work with the unpredictable natural conditions of the oceans in earlier times.

**STATEMENT OF THE PROBLEM**

The fish vendors are socio-economically backward and they have lack of various basic facilities like education, drinking water and food and their standard of living is not at the good level. The housing condition of the fish vendors is also very poor. Majority of the fish vendors are living in huts made of mud; only few of them reside in houses made of cement and bricks. Infrastructure facilities like housing, sanitation health care are major problem facing the fishing community. The fish vendors' income level is not enough to meet their expenditure and their daily earnings from fisheries are low, fluctuating and often uncertain which leads to affect their livelihood security. Though the standard of living of fish vendors is still poor and they are in huge indebtedness. Hence, an attempt has been made by the researcher to analyze the reasons for poor standard of living and high indebtedness to fishing community in the costal district.

**OBJECTIVES OF THE STUDY**

- (i) To study the socio economic status of fish vendors in Kanyakumari district.
- (ii) To analyse the savings and indebtedness and its impact on day to day livelihood of fish vendors in Kanyakumari district.

**SCOPE OF THE STUDY**

The present study covers only Kanyakumari district. This study gives importance to fish vendors' income, expenditure, savings and indebtedness and standard of living in Kanyakumari district.

**METHODOLOGY**

The researcher has adopted both descriptive and analytical in nature. An attempt has been made by the researcher to examine the income and expenditure pattern and its impact on standard of living and indebtedness of fish vendors. The sample respondents for the study were selected from the fish vendors through random sampling method. The total sample size for the study is 650 fish vendors. The structured interview schedule was used by the researcher to collect the data from the fish vendors.

**ANALYSIS AND INTERPRETATION****Table 1 :Educational Status-wise Classification**

Sl. No	Educational Status	No. of Respondents	Percentage
1.	Illiterate	87	13.4
2.	Primary	357	54.9
3.	Secondary	182	28.0
4.	Higher Secondary	24	3.7
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 1 clearly indicates that 86.6 per cent of the sample fish vendors are literates. However, 54.9 per cent have studied primary level of education, 28 per cent have secondary school level of education and 3.7 per cent have higher secondary school level of education. But they also try to educate their children to the maximum extent possibility.

**Table 2 :Status of House**

Sl. No	Status of House	No. of Respondents	Percentage
1.	Owned	551	84.8
2.	Rented	59	9.1
3.	Leased	40	6.2
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 2 shows that out of the total 650 respondents, 84.8 per cent have got own houses, 9.1 per cent live in rented houses and the remaining 6.2 per cent live rented houses in the area. The researcher has come to a conclusion that majority (84.8%) of the fishing workers are living in their own houses.

**Table 3****Type of House**

Sl. No	Type of House	No. of Respondents	Percentage
1.	Hut	165	25.4
2.	Tiles	228	35.1
3.	Concrete	257	39.5
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 3 shows that 39.5 per cent have got concrete houses, 35.1 per cent are having tiled houses and the remaining 25.4 per cent have hut houses. It is concluded that majority of the fish vendors are living in concrete and tiled houses because of their moderate standard of living.

**Table 4****Ranking of reasons for choosing fishing occupation**

Sl. No	Reasons	Total Score	Average	Rank
1.	Uneducation	31655	48.70	IV
2.	Poverty	29900	46.00	V
3.	Custom and Circumstances	31835	48.98	III

4.	Indebtedness	34545	53.15	II
5.	No other alternative	35180	54.12	I

Source: Primary data

It is observed that “No other alternative” has been ranked as the first reason for choosing fishing occupation, indebtedness as the second, custom and circumstances placed in third position, uneducation as the fourth followed by poverty ranked as the fifth position.

**Table 5**  
**Sufficient income**

Sl. No	Sufficient income	No. of Respondents	Percentage
1.	Yes	212	32.6
2.	No	438	67.4
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 5 reveals that 67.4 per cent have no sufficient income and only 32.6 per cent have sufficient income.

**Table 6**  
**Managing the income**

Sl. No	Managing the income	No. of Respondents	Percentage
1.	Borrow from money lenders	315	71.9
2.	Others	123	28.1
	<b>Total</b>	<b>438</b>	<b>100</b>

Source: Primary data

Table 6 clearly shows that 71.9 per cent have managed the income by borrow from money lenders and 28.1 per cent by other ways.

**Table 7 Problems faced by insufficient income**

Sl. No	Problems	No. of Respondents	Percentage
1.	Insufficient to meet basic needs	272	62.1
2.	Health	105	24.0
3.	Education	61	13.9
	<b>Total</b>	<b>438</b>	<b>100</b>

Source: Primary data

Table 7 shows that 62.1 per cent have faced the problem of insufficient to meet basic needs due to insufficient income, 24 per cent have faced the problem of health problem and 13.9 per cent have faced the problem of education problem.

**Table 8 Saving habit of fish vendors**

Sl. No	Saving habit of fish vendors	No. of Respondents	Percentage
1.	Yes	173	26.6
2.	No	477	73.4
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 8 shows that 73.4 per cent are not able to save money and the remaining 26.6 per cent are able to save money.

**Table 9 : Frequency of Savings**

Sl. No	Frequency of Savings	No. of Respondents	Percentage
1.	Daily	23	13.3
2.	Weekly	35	20.2
3.	Monthly	115	66.5

	<b>Total</b>	<b>173</b>	<b>100</b>
--	--------------	------------	------------

Source: Primary data

Table 9 indicates that 66.5 per cent save monthly, 20.2 per cent save weekly and only 13.3 per cent save daily.

**Table 10 :Monthly Savings**

Sl. No	Monthly Savings	No. of Respondents	Percentage
1.	Below Rs.1000	13	7.5
2.	Rs.1001-2000	43	24.9
3.	Rs.2001-3000	92	53.2
4.	Above Rs.3000	25	14.4
	<b>Total</b>	<b>173</b>	<b>100</b>

Source: Primary data

Table 10 reveals that 53.2 per cent have monthly savings from Rs.2001-3000, 24.9 per cent have monthly savings from Rs.1001-2000, 14.4 per cent have monthly savings of above Rs.3000 and the remaining 7.5 per cent have monthly savings of below Rs.1000.

**Table 11: Purpose of Savings**

Sl. No	Purpose of Savings	No. of Respondents	Percentage
1.	Buying own house	15	8.7
2.	Marriage for daughters	63	36.4
3.	Education for children	39	22.5
4.	Health	33	19.1
5.	Maintaining the boats	23	13.3
	<b>Total</b>	<b>173</b>	<b>100</b>

Source: Primary data

Table 11 clearly indicates that 36.4 per cent save for the marriage of their daughters, 22.5 per cent for the education of their children, 19.1 per cent for health, 13.3 per cent for maintaining the boats and 8.7 per cent for buying own house.

**Table 12 Sources through save the money**

Sl. No	Sources	No. of Respondents	Percentage
1.	Post office	17	9.8
2.	Chit fund	47	27.2
3.	Banks	35	20.2
4.	Friends and relatives	13	7.5
5.	Fish co-operatives	22	12.7
6.	LIC	39	22.5
	<b>Total</b>	<b>173</b>	<b>100</b>

Source: Primary data

Table 12 clearly shows that 27.2 per cent save money through chit fund, 22.5 per cent save money through LIC, 20.2 per cent save money through banks, 12.7 per cent save money through fish co-operatives, 9.8 per cent save money through post office and 7.5 per cent save money through friends and relatives.

**Table 13 :Borrow Loan**

Sl. No	Borrow Loan	No. of Respondents	Percentage
1.	Yes	367	56.5
2.	No	283	43.5
	<b>Total</b>	<b>650</b>	<b>100</b>

Source: Primary data

Table 13 reveals that 56.5 per cent have borrowed loan and 43.5 per cent did not borrowed loan.

**Table 14 : Monthly Borrowings**

Sl. No	Monthly Borrowings	No. of Respondents	Percentage
--------	--------------------	--------------------	------------

1.	Below Rs.1000	15	4.1
2.	Rs.1001-2000	40	10.9
3.	Rs.2001-3000	145	39.5
4.	Above Rs.3000	167	45.5
	<b>Total</b>	<b>367</b>	<b>100</b>

Source: Primary data

Table 14 clearly indicates that 45.5 per cent have monthly borrowings of above Rs.3000, 39.5 per cent have monthly borrowings from Rs.2001-3000, 10.9 per cent have monthly borrowings from Rs.1001-2000 and 4.1 per cent have monthly borrowings of below Rs.1000.

**Table 15 ;Main sources of indebtedness**

Sl. No	Main sources of indebtedness	No. of Respondents	Percentage
1.	Money lenders	169	46.0
2.	Mortgaged with jewels	89	24.3
3.	Boat owners	29	7.9
4.	Fish agents	21	5.7
5.	Chit funds	59	16.1
	<b>Total</b>	<b>367</b>	<b>100</b>

Source: Primary data

Table 15 clearly indicates that 46 per cent are getting loan from money lenders, 24.3 per cent are getting loan by mortgaged with jewels, 16.1 per cent are getting loan from chit funds, 7.9 per cent are getting loan from boat owners and 5.7 per cent are getting loan from fish agents.

## SUGGESTIONS

- Since the fish vendors like to save money in post office and L.I.C., the interest of the deposit can be increased in order to increase the thrift of saving capacity of the fishermen.
- As the fish vendors do not repay the loan amount properly the bank can bring out certain special offers and special discounts in order to increase the thrift to pay the debts

## CONCLUSION

It is concluded that majority of the fish vendors are living in concrete and tiled houses because of their moderate standard of living. The researcher has come to a conclusion that majority of the fishing workers are living in their own houses. It is concluded that the livelihood process creates opportunities for more income as well as improve the resource base of the poor people of coastal areas.

## REFERENCES

- ✓ Sivanesan. R, (2014). Problems and Prospects of Fisherfolk in Kanyakumari District of Tamil Nadu. International Journal of Research in Management and Business Studies, Vol.1, Issue.1, January-March 2014.
- ✓ Narayanakumar, R., Ravichand, Y., and Suryaprakasa Rao, V., (2005). Fisher's Women's Knowledge Aptitude and Practice of Alternate Income – Generating Activities: A Case Study in Andhra Pradesh. Fishing Chimes, Vol.25, No.4, pp.43-44.
- ✓ Ramani.N. (2004). A Study of the Economic Activities of the Marine Fisherwomen in Ramanathapuram District, Tamil Nadu, India. Ph.D., Thesis submitted to Madurai Kamaraj University, Madurai, 2004, pp.185 - 198.
- ✓ Raju, S. S., (2003). Economics of fishing crafts: A comparative study in Andhra Pradesh. Journal of Fisheries Economics and Development, Vol.5, No.(1), pp.1-14.