

CONSTRAINTS OF FISH MARKETING AND BORROWING PATTERN OF FISH VENDORS IN KANYAKUMARI DISTRICT

Dr. G. Sahaya Shiny

Abstract

Fish vending is a traditional occupation that has been a means of livelihood for thousands in India, with the majority of fish vendors being women. Fish vendors engage in their trade in various ways: they procure their fish directly from landing centres, where they participate in daily auctions of the catch; they buy from traders and merchants; or they buy from the wholesale markets for resale at retail/local markets. Fresh fish in small quantities is taken by fish vendors to local and adjoining markets and to rural areas near by bus or on foot. Fish vendors do this trade for the repayment of loans which they have borrowed. So debt is one of the reasons which induce the fish vendors to do fish vending. Thus a study on the borrowing pattern and constraints of fish marketing among fish vendors in Kanyakumari district is felt vital. This study is an empirical research based on survey method. The primary data were collected from the fish vendors by the researcher herself, with the help of a well-structured interview schedule. The secondary data were collected from journals, magazines, newspapers and books, documents, pamphlets, and reports published by the Department of Fisheries and Department of Economics and Statistics. It is concluded that there is a significant relationship between educational status of fish vendors and constraints of fish marketing namely accepted consumers choices on fish and rejected dried fish are more demanded.

Keywords: *Fish Marketing, Fish Vendors, Constraints and Borrowings*

INTRODUCTION

Fish vending is a traditional occupation that has been a means of livelihood for thousands in India, with the majority of fish vendors being women. Fish vendors engage in their trade in various ways: they procure their fish directly from landing centres, where they participate in daily auctions of the catch; they buy from traders and merchants; or they buy from the wholesale markets for resale at retail/local markets. Vendors also carry out value addition by sorting, grading, cleaning and icing the fish. Fish may be sold as either (a) fresh fish that is stored in ice and sold in local or distant markets or door-to-door by vendors, or (b) salted, dried or smoked fish, which is sold in local markets or to merchants who take it to other markets once it is processed; such processing is usually done by women using traditional methods.

STATEMENT OF THE PROBLEM

Fresh fish in small quantities is taken by fish vendors to local and adjoining markets and to rural areas near by bus or on foot. Fish vendors do this trade for the repayment of loans which they have borrowed. So debt is one of the reasons

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Assistant Professor of Commerce, Holy Cross College (Autonomous), Nagercoil – 629 004, *Affiliated to Manonmaniam Sundaranar University, Abishekapatti, Tirunelveli – 627 012, Tamil Nadu, India.*

which induce the fish vendors to do fish vending. Thus a study on the borrowing pattern and constraints of fish marketing among fish vendors in Kanyakumari district is felt vital.

OBJECTIVES OF THE STUDY

The study has the following objectives

- To identify the borrowing pattern of fish vendors in Kanyakumari district
- To know the constraints of fish marketing among fish vendors in Kanyakumari district

HYPOTHESES

The following hypotheses were framed for the study.

- There is no significant relationship between constraints of fish marketing and age group of fish vendors.
- There is no significant relationship between constraints of fish marketing and marital status of fish vendors.
- There is no significant relationship between constraints of fish marketing and educational status of fish vendors.

METHODOLOGY

This study is an empirical research based on survey method. The primary data were collected from the fish vendors by the researcher herself, with the help of a well-structured interview schedule. The secondary data were collected from journals, magazines, newspapers and books, documents, pamphlets, and reports published by the Department of Fisheries and Department of Economics and Statistics.

ANALYSIS AND INTERPRETATION

Table 1: Frequency of Savings

Sl. No	Frequency of Savings	No. of Respondents	Percentage
1.	Daily	29	11.8
2.	Weekly	78	31.8
3.	Monthly	97	39.6
4.	Yearly	41	16.6
	Total	245	100

Source: Primary data

It is understood from table 1 that maximum of 97 fish vendors accounting for 39.6 per cent save monthly followed by 78 fish vendors accounting for 31.8 per cent save weekly and 41 fish vendors accounting for 16.6 per cent save yearly. A small number of 29 fish vendors constituting 11.8 per cent save daily.

Table 2: Sources of Savings

Sl. No	Items	No. of Respondents	Average Amount (Rs.)	Percentage
1.	Commercial Banks	178	7589	25.2
2.	Cooperative Banks	35	3456	11.5

3.	Insurance	62	4455	14.8
4.	Chit funds	98	4350	14.5
5.	Indigenous Bank	17	1850	6.2
6.	Private Banks	38	3575	11.9
7.	Self help groups	73	1500	4.9
8.	Post office	47	2150	7.2
9.	Fishermen Co-operative Societies	72	1150	3.8
10.	Mutual Funds	0	0	0
11.	Shares	0	0	0
	Total		30075	100

Source: Primary data

Table 2 reveals that majority of the fish vendors save maximum amount in commercial banks i.e. 25.2 per cent. Next comes insurance with 14.8 per cent; 14.5 per cent save in chit funds, 11.9 per cent save in private banks, 11.5 per cent save in cooperative banks, 7.2 per cent save in post office, 6.2 per cent save in indigenous bank, 4.9 per cent save in self help groups and 3.8 per cent save in Fishermen Co-operative Societies. It could be inferred from the above analysis that a majority of fish vendors save in commercial banks.

Table 3: Purpose of Savings

Sl. No	Items	No. of Respondents	Average Amount (Rs.)	Percentage
1.	To buy land	63	4250	8.9
2.	To build house	145	4500	9.4
3.	To buy gold	27	6500	13.6
4.	To buy vehicles	45	2300	4.8
5.	Education of children	189	7500	15.7
6.	For family function	59	6500	13.6
7.	For giving dowry	71	9000	18.8
8.	For business	98	3500	7.3
9.	To buy fishing equipments	90	2250	4.7
10.	To meet unforeseen expenses	123	1550	3.2
	Total		47850	100

Source: Primary data

The purpose of savings of fish vendors reveals that the fish vendors save maximum amount for giving dowry i.e. 18.8 per cent. Next comes education of children with 15.7 per cent; 13.6 per cent save for buying gold, another 13.6 per cent save for family function, 9.4 per cent save for build house, 8.9 per cent save for buy land, 7.3 per cent save for business, 4.8 per cent save for buy vehicles, 4.7 per cent save for buy fishing equipments and 3.2 per cent save for meet unforeseen expenses. It could be inferred from the above analysis that a majority of fish vendors save for giving dowry.

Table 4: Sources of Borrowings

Sl. No	Items	No. of Respondents	Average Amount (Rs.)	Percentage
1.	Commercial Banks	33	17800	23.2
2.	Cooperative Banks	17	8500	11.2
3.	Insurance	09	9500	12.4
4.	Chit funds	29	10250	13.4
5.	Indigenous Bank	04	2500	3.3
6.	Private Banks	42	9150	11.9
7.	Self help groups	59	3750	4.9
8.	Post office	04	2500	3.3
9.	Fishermen Co-operative Societies	07	3250	4.2
10.	Mutual Funds	0	0	0
11.	Shares	0	0	0
12.	Neighbors	10	1000	1.3
13.	Friends and Relatives	18	2300	3.0
14.	Local money lenders	69	6100	7.9
	Total		76600	100

Source: Primary data

Table 4 reveals that majority of the fish vendors borrowed from commercial banks i.e. 23.2 per cent, next majority of the fish vendors borrowed from chit funds (13.4%); 12.4 per cent borrowed from insurance, 11.9 per cent borrowed from private banks, 11.2 per cent borrowed from cooperative banks, 7.9 per cent borrowed from local money lenders, 4.9 per cent borrowed from self help groups, 4.2 per cent borrowed from Fishermen Co-operative Societies and 3.3 per cent borrowed from friends and relatives. It could be inferred from the above analysis that a majority of fish vendors borrowed from commercial banks.

Table5: Purpose of Borrowings

Sl. No	Items	No. of Respondents	Average Amount (Rs.)	Percentage
1.	To buy land	63	4250	5.5
2.	Buy /improve a house	145	4500	5.9
3.	To buy gold	27	6500	8.5
4.	To buy vehicles	45	2300	3.0
5.	Education of children	189	7500	9.9
6.	For family function	59	6500	8.5
7.	Marriage expenses	71	9000	11.7
8.	Daily consumption	198	3500	4.6
9.	Agriculture	29	2250	2.9
10.	Medical expenses	123	2050	2.7

11.	For business	183	5000	6.5
12.	To buy fishing equipments	90	6250	8.2
13.	To meet unforeseen expenses	123	8000	10.4
14.	To meet an unexpected situation	77	9000	11.7
	Total		76600	100

Source: Primary data

Table 5 reveals that majority of the fish vendors borrowed for marriage expenses i.e. 11.7 per cent, another 11.7 per cent borrowed for meet an unexpected situation, next majority of the fish vendors borrowed for meet unforeseen expenses (10.4%); 9.9 per cent borrowed for education of children, 8.5 per cent borrowed for buying gold, another 8.5 per cent borrowed for family function, 8.2 per cent borrowed for buying fishing equipments, 6.5 per cent borrowed for business, 5.9 per cent borrowed for buy/improve a house, 5.5 per cent borrowed for buying land and 2.7 per cent borrowed for medical expenses. It could be inferred from the above analysis that a majority of fish vendors borrowed for medical expenses and to meet an unexpected situation.

CONSTRAINTS OF FISH MARKETING AND AGE GROUPS OF FISH VENDORS

For finding out the relationship between constraints of fish marketing and age group of fish vendors, the following null hypothesis is formulated, “**There is no significant relationship between constraints of fish marketing and age group of fish vendors**”. To test the above hypothesis, chi-square test is applied. The computed results of chi-square test are presented in Table 6.

Table 6: Constraints of Fish Marketing and Age group of fish vendors

Constraints of Fish Marketing	Chi-square Value	p Value	Inference
Problems of smoking the fishes	42.960	0.000	Significant
Accepted Epileptic power supply	54.000	0.000	Significant
Accepted Cost of firewood	33.280	0.000	Significant
Problems of processing	27.375	0.000	Significant
Accepted Consumers choices on fish	37.450	0.000	Significant
Accepted Smoked fish are more demanded	42.725	0.000	Significant
Rejected Fresh fish are more demanded	31.325	0.000	Significant
Rejected Dried fish are more demanded	63.175	0.000	Significant
Rejected Inadequate smoking space in fish marketers stall or shop	26.125	0.000	Significant
Accepted Inability to sell produce/goods quickly	48.000	0.000	Significant
Accepted Price fluctuation	31.575	0.000	Significant
Accepted Union activities	29.500	0.000	Significant
Rejected Activities of government tax/agent	40.450	0.000	Significant

Source: Calculated Primary Data

It is noted from Table 6 that the 'p' value for constraints of fish marketing namely problems of smoking the fishes, accepted epileptic power supply, accepted cost of firewood, problems of processing, accepted consumers choices on fish, accepted smoked fish are more demanded, rejected fresh fish are more demanded, rejected dried fish are more demanded, rejected inadequate smoking space in fish marketers stall or shop, accepted inability to sell produce/goods quickly, accepted price fluctuation, accepted union activities and rejected activities of government tax/agents less than 0.05, the null hypothesis is rejected. Hence, it is concluded that there is a significant relationship between age group of fish vendors and constraints of fish marketing namely problems of smoking the fishes, accepted epileptic power supply, accepted cost of firewood, problems of processing, accepted consumers choices on fish, accepted smoked fish are more demanded, rejected fresh fish are more demanded, rejected dried fish are more demanded, rejected inadequate smoking space in fish marketers stall or shop, accepted inability to sell produce/goods quickly, accepted price fluctuation, accepted union activities and rejected activities of government tax/agent.

CONSTRAINTS OF FISH MARKETING AND MARITAL STATUS OF FISH VENDORS

For finding out the relationship between constraints of fish marketing and marital status of fish vendors, the following null hypothesis is formulated, "**There is no significant relationship between constraints of fish marketing and marital status of fish vendors**". To test the above hypothesis, chi-square test is applied. The computed results of chi-square test are presented in Table 7.

Table 7: Constraints of Fish Marketing and Marital Status of fish vendors

Constraints of Fish Marketing	Chi-square Value	p Value	Inference
Problems of smoking the fishes	34.235	0.000	Significant
Accepted Epileptic power supply	43.280	0.000	Significant
Accepted Cost of firewood	21.375	0.000	Significant
Problems of processing	37.500	0.000	Significant
Accepted Consumers choices on fish	33.420	0.000	Significant
Accepted Smoked fish are more demanded	25.450	0.000	Significant
Rejected Fresh fish are more demanded	42.725	0.000	Significant
Rejected Dried fish are more demanded	41.625	0.000	Significant
Rejected Inadequate smoking space in fish marketers stall or shop	43.175	0.000	Significant
Accepted Inability to sell produce/goods quickly	56.125	0.000	Significant
Accepted Price fluctuation	48.000	0.000	Significant
Accepted Union activities	31.575	0.000	Significant
Rejected Activities of government tax/agent	29.500	0.000	Significant

Source: Calculated Primary Data

Table 7 indicates that the 'p' value for constraints of fish marketing namely problems of smoking the fishes, accepted epileptic power supply, accepted cost of firewood, problems of processing, accepted consumers choices on fish, accepted smoked fish are more demanded, rejected fresh fish are more demanded, rejected dried fish are more demanded, rejected inadequate smoking space in fish marketers stall or shop, accepted inability to sell produce/goods quickly, accepted price fluctuation, accepted union activities and rejected activities of government tax/agents less than 0.05, the null hypothesis is rejected. Hence, it is concluded that there is a significant relationship between marital status of fish vendors

and constraints of fish marketing namely problems of smoking the fishes, accepted epileptic power supply, accepted cost of firewood, problems of processing, accepted consumers choices on fish, accepted smoked fish are more demanded, rejected fresh fish are more demanded, rejected dried fish are more demanded, rejected inadequate smoking space in fish marketers stall or shop, accepted inability to sell produce/goods quickly, accepted price fluctuation, accepted union activities and rejected activities of government tax/agent.

CONSTRAINTS OF FISH MARKETING AND EDUCATIONAL STATUS OF FISH VENDORS

For finding out the relationship between constraints of fish marketing and educational status of fish vendors, the following null hypothesis is formulated, **“There is no significant relationship between constraints of fish marketing and educational status of fish vendors”**. To test the above hypothesis, chi-square test is applied. The computed results of chi-square test are presented in Table 8.

Table8: Constraints of Fish Marketing and Educational Status of fish vendors

Constraints of Fish Marketing	Chi-square Value	p Value	Inference
Problems of smoking the fishes	9.450	0.098	Not Significant
Accepted Epileptic power supply	15.256	0.169	Not Significant
Accepted Cost of firewood	8.540	0.254	Not Significant
Problems of processing	6.548	0.325	Not Significant
Accepted Consumers choices on fish	24.589	0.000	Significant
Accepted Smoked fish are more demanded	4.569	0.372	Not Significant
Rejected Fresh fish are more demanded	5.879	0.311	Not Significant
Rejected Dried fish are more demanded	23.458	0.000	Significant
Rejected Inadequate smoking space in fish marketers stall or shop	5.687	0.289	Not Significant
Accepted Inability to sell produce/goods quickly	6.789	0.198	Not Significant
Accepted Price fluctuation	7.890	0.168	Not Significant
Accepted Union activities	5.989	0.272	Not Significant
Rejected Activities of government tax/agent	6.387	0.205	Not Significant

Source: Calculated Primary Data

It is observed from Table 8 that the ‘p’ value for constraints of fish marketing namely accepted consumers choices on fish and rejected dried fish are more demanded is less than 0.05, the null hypothesis is rejected. Hence, it is concluded that there is a significant relationship between educational status of fish vendors and constraints of fish marketing namely accepted consumers choices on fish and rejected dried fish are more demanded.

SUGGESTIONS

- Fish vending is not a permanent job and the income from fish vending is from hand to mouth, so the fish vendors can engaged him in another job which gives him an additional earning to make up the family.
- The government can help the fish vendors by offering scholarships to the fish vendors’ children which motivate the children to study more.
- The fish vendors do not get much income in the lean season and he finds difficult to run the family. So the researcher suggests that he should drop fishing occupation in the lean season and engage himself in another temporary work in order to withstand the difficulties.

- 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 fish vendors.
- 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

The livelihood process will create opportunities for more income as well as improve the resource base of the poor people of coastal areas. Moreover, institutions involved in income generating activities and other support services may work in close cooperation among themselves for development of sustainable livelihoods system and thus the process will ensure more sustainable use of natural resource base of fish vendors of Kanyakumari District. By way of providing alternate employment the standard of living of the fish vendors family will be upgraded due to additional income of the family and also leisure time could be spent effectively. Furthermore need food assistance and cash grants from government and non-governmental organisations, as well as donations of boats and fishing gear and boat repair stations were all available to them. To improve the market facilities in the coastal villages of Kanyakumari district, adequate structures need to be in place. These include training of local fisheries staff and assembly of marketing team, building a processing centre, establishing a logistic unit and most importantly ensuring gender equity.

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