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Livelihood Security of Traditional Fishermen of Kerala: Analysing and Identifying the Roles of Self Help Groups

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ABSTRACT

Employment and income play an integral role in ensuring livelihood security of fishermen. SHGs and co-operatives in various fishing villages are functioning as an effective mechanism for overcoming the livelihood insecurity prevailing at present in the fishing sector of Kerala. 900 samples have been collected from the fishery related SHGs and co-operatives from twelve fishing villages of six districts coming under three zones based on number of SHGs and number of fishing crafts and gears used. The results obtained from the study show that their income from fishing and non fishing activities works as a reinforcing factor for their socio-economic development. Even though the fishermen community has benefitted from the new institutional set up, they still remain as outliers in the state requires requisite policy framework for the overall development of the fishing community of Kerala.

Keywords : Traditional fishermen, Livelihood security, Standard of Living Index, Quality of life

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.

Materials and Methods

The selection of 900 samples for analytical inference was done on the basis of active fishermen population in twelve fishing villages of six districts coming under three zones based on number of SHGs and number of fishing crafts and gears used. The north zone consists of Kozhikode and Malappuram with Beypur, Puthiyappa, Tanur and Tirur fishing villages; the central zone consists of Ernakulam and Thrissur with Malippuram, Elamkunapuzha, Nattika and Kadappuram fishing villages and the south zone belongs to Alappuzha and Kollam with fishing villages of Kanjiramchira, Mannancherry, Vellanathuruthu and Sakthikulangara. Samples are taken from SHGs coming under Matsyafed and inferences are derived mainly from inter and intra zone basis.

Results and Discussion

Livelihood- income, expenditure

Employment and income plays an integral role in ensuring livelihood security of an individual. Modernization of fishing techniques resulted in tremendous transformation in the employment pattern in the marine sector and the main worry is the re-distributional effect (Kurien and Paul, 2001; Kurien, 2005). The income level of the fishermen is highly fluctuating depending on the season, availability and catch. Apart from the demand and supply of fish resources, the income also depends on value or market price of the catch. Income varies according to the activity in which they are engaged in. Average monthly income depicted in Table 1 shows that motorised fisher folk draw an average income of Rs.3818.84, non-motorised groups draw an average income of Rs. 2637.50 and Mechanised groups draw about Rs. 5266.17. The average monthly income of fisher folk engaged in pre-harvest and post-harvest allied activities such as net making, peeling, fish vending, sales, etc., as well as those with an SHG activity groups is about Rs. 1661.30. It is pertinent to mention here that 89.3 percent of the respondents working in allied sectors are females and there is disparity in the average income of males and females. Oamjie (2009) also points out the difference in payments to males and females in the fisheries sector. Average income of females is Rs.1556.35 whereas that of males is Rs. 3429.58. However, the role of women in supporting the family through the additional income generated from these activities cannot be ignored.

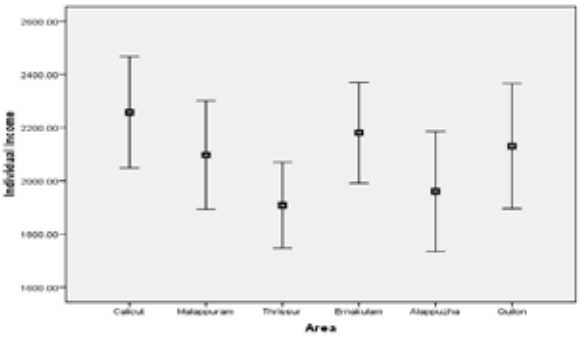
Table 1 Average individual income based on activity and gender

Activity	Average monthly income (in Rs.)	Gender	Average monthly income (in Rs.)
Motorised	3818.34	Male	3429.58
Non-motorised	2637.5		
Mechanised	5266.17	Female	1556.35
other allied activities	1661.3		
Total Average	2089.18		

From the District-wise average monthly income shown in Figure 1, it is evident that urban districts like Ernakulam, Kozhikode and Kollam are having higher average income compared to other less developed rural part connected fis-

ing districts where data have been gathered. One reason may be that modernisation and mechanisation has been concentrated in these areas compared to centers like Malappuram, Thrissur and Alapuzha. Total average income is Rs. 2089.18/-Average income is the highest for Kozhikode (Rs. 2257.58/-) and the lowest for Thrissur (Rs.1908.11/-). Malappuram has the largest average monthly income compared to other traditional rural centers, mainly due to the fact that male-female ratio is lesser in Malappuram than other districts and as percentage of males is high, it is obvious that the average income will also be higher in consideration to other social indicators. Error plot in Figure 1 shows that all the districts illustrate high variation in individual incomes.

Figure 1 Error Plot for Individual Income



Average monthly family income and expenditure based on districts is depicted in Figure 2. Kozhikode has the highest average monthly family income (Rs.4649/-), followed by Ernakulam (Rs.4371/-) and Kollam (4224). The three districts have income higher than the total income of Rs.4162/-. Average monthly family income of Alapuzha, Malappuram and Thrissur are less than the total income. Expenditure also shows a similar pattern with Ernakulam, Kollam and Kozhikode having more than average of Rs.4233/- and the rest of the three districts (Alapuzha, Malappuram and Thrissur) have an expenditure less than the total average expense. However, all the districts have their average family income more than the family expenditure (Figure 2). Another important inference that can be made is that the northern districts Malappuram and Kozhikode have the highest average family income in the rural and urban categories, respectively, one of the reasons for this is that these regions are highly gender-biased compared to other areas as the individual income level for females are low. It was inferred from the primary data that females work in pre-and post harvest sectors commonly known as allied sectors as well as in activity groups of SHGs, whereas majority of males work in fishing activity. The income earned by those who work in fishing is more than those in allied activities. Hence, this variation in average monthly income is visible. Also, it is clear from Figure 3 that male income is more spread across a larger area than that of females. This is because women get more or less same income from most of the activities whereas income for men varies in proportionate to the nature of activity (e.g. a male working in mechanised may earn more than one working in non-motorised/motorized or allied sectors). Ernakulam district shows the highest variation in income of males.

However, irrespective of rural-urban bias, all the districts show more average family expenditure than income (see Figure 2). It can be further inferred from Figure 2 that Kozhikode has the highest average household income and expenditure among all districts. From the overall analysis of the total income and expenditure of the fishermen household, it can be identified that they have an expenditure pattern higher than their income and hence there might be a situation of borrowings. However, variation between income and expenditure is lesser in urban areas compared to the rural regions.

Figure 2 Error Plot Household Income and Expenditure

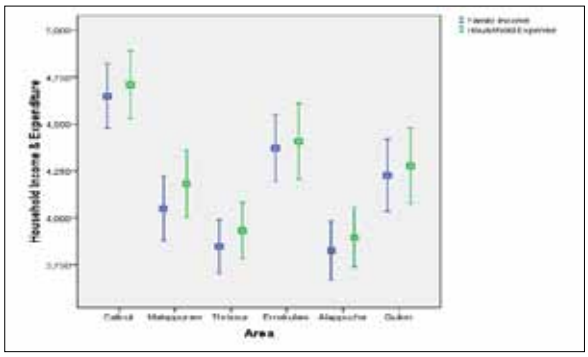
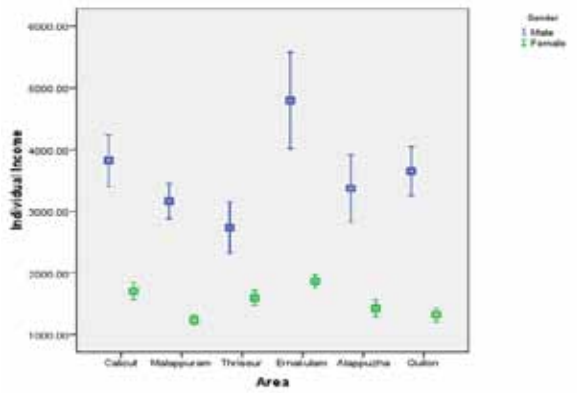


Figure 3 Error Plot Gender and Individual Income



Any increase in average monthly income of the individual will bring in an increase in their household income as well as expenditure. Hence, it may be noted that the individual income of the respondents is an important portion of the total family income and also plays a pivotal role in determining the total family expenditure. It is heartening to note that all the respondents are in the sample members of co-operative/ SHGs and they are able to draw income sufficient to lead a sustainable livelihood through these SHGs.

Financial habits

The disparity in bank account holding tendency of respondents is evident from Chi-Square result (Table 2), which shows significant difference in the tendency to have a bank account based on region.

Table 2 Chi-square – region and bank account holding tendency

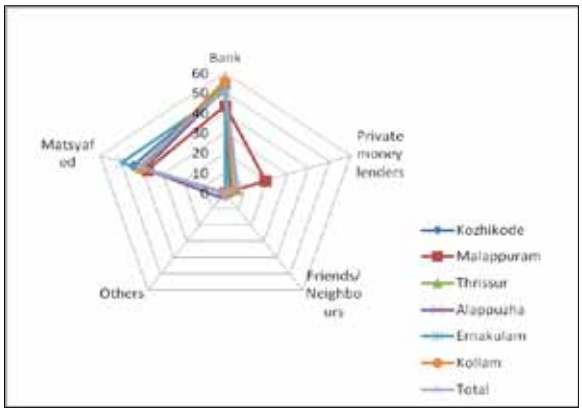
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	96.038a	5	.000
Likelihood Ratio	98.182	5	.000
Linear-by-Linear Association	1.388	1	.239
N of Valid Cases	900		
a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 66.33.			

Indebtedness

It is already stated that the expenditure of the fisher folks is more than their income and the difference is met through borrowings. Majority of the respondents (51.67 percent) recorded their major and prime source of debt as Banks, followed by Matsyafed (41.50 percent). The fisher folks have been in the clinches of private money lenders and they are kept in a state of perpetual indebtedness. It is heartening to note that among the SHG members, dependence on private money

lenders is only 6.16 percent. Matsyafed (2010) identified that the thrift generated by SHGs is used for internal lending to the members at low interest rates and this was very helpful to the fishermen families who are otherwise forced to borrow from private moneylenders at exorbitant interest rates. However, if a district wise analysis is made, it can be inferred that the percentage of respondents depending on money lenders are the highest in Malappuram (19.44 percent) and zero in Ernakulam, whereas the percentage of respondents depending on Matsyafed are the highest in Ernakulam i.e. 49.17 percent and the lowest in Malappuram 37.04 percent. It is evident from Figure 4 that all districts other than Malappuram show almost same pattern, whereas Malappuram shows a bulge in the "private money lender" category. The overall analysis of source of indebtedness of the respondents throws light on to the fact that Matsyafed has emerged as one of the major sources of debt for the fisher folk, saving them from the clinches of private money lenders.

Figure 4 Source of debt



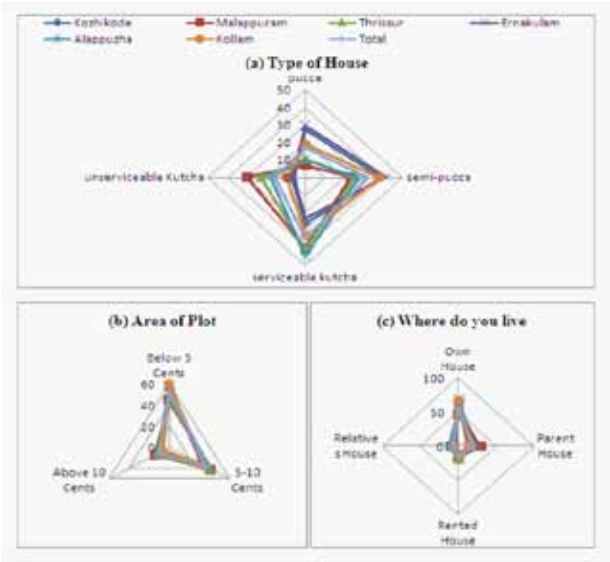
Quality of life

Analysing the overall facilities and amenities available to the fisher folk gives a clear picture about their living standards. They have remained as outliers in the overall economic as well as socio-cultural development of the state due to the proximity to sea and dependence on sea for their livelihood. One of the major reasons for the lack or poor quality of life is overcrowding. The whole process is like a vicious circle: poor quality of life leading to low income and further to increasing indebtedness and increasing population pressure in the coastal areas resulting in overcrowding a real espousal to the tragedy of the fishers leading to labour stickiness and the concomitant livelihood issues.

Overcrowding can be easily identified if data pertaining to the type of house they are living in is scrutinised (Figure 5 (a)). 17.1 percent of the total households live in pucca houses whereas 32.40 percent stays in semi pucca houses. 34.8 percent of the sample have serviceable kutcha house and 15.7 percent live in unserviceable house. Malappuram has the least percentage of pucca (6.7 percent) and the highest percentage of unserviceable kutcha (30 percent) houses, whereas it is almost reverse in Ernakulam (29.3 percent pucca and 6 percent unserviceable kutcha). Quality of housing has undergone a drastic change after the mid 80s, particularly after the formation of Matsyafed and other fishery co-operatives by fishermen themselves inter alia various government schemes and programmes as part of the fishermen welfare programmes.

The problem of overcrowding in the coastal areas is evident from Figure 5 (b) Majority of the respondents (53 percent) have an area of below 5 cents, followed by 5-10 cents (37 percent) and the rest above 10 cents. District-wise distribution of the sample also shows similar results.

Figure 5 Zone and Quality of life



District-wise ownership of house is presented in Figure 5 (c), 57.1 percent of the respondents reside in their own house, whereas 19.6 percent in their parental house, 15.1 percent in a rented house and 8.2 percent are with relatives. Ownership of house is a major determinant of the physical assets owned by an individual. Again in ownership pattern as well, urban and rural centres show a unique pattern.

Inferences from the field survey show considerable difference in the living standards of fisher folk based on region. To appraise this, a Standard of Living Index (SLI) was constructed along with a correspondence analysis. SLI is based on socio-economic conditions like ownership of house, drinking water, energy used for lighting, etc. Each indicator was given scores in the band of one to three, where 1 for minimum value i.e. low SLI, 2 for medium value or medium SLI and 3 for maximum value or high SLI.

A significant difference is identified between the districts and the SLI value which is portrayed in the form of correspondence chart shown in Figure 6. Majority of households in the high SLI category are from Ernakulam, whereas Kozhikode, Kollam, Alappuzha and Thrissur are closer to the medium SLI category. The number of households in low SLI category is huge in Malappuram.

Figure 6 Correspondence chart - Area and SLI

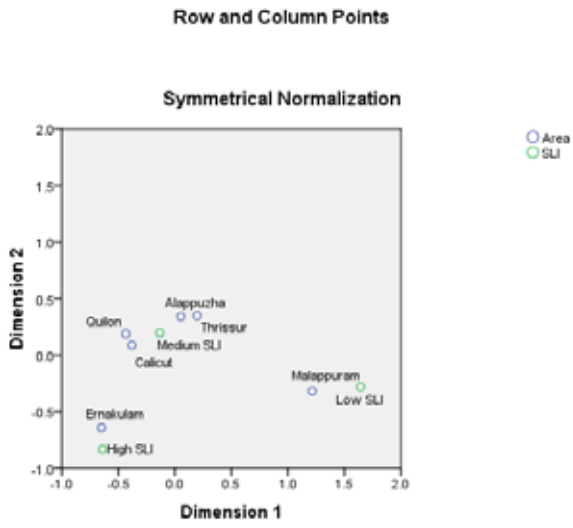


Table 3 Correspondence Table – Region and SLI

	SLI			
Area	Low SLI	Medium SLI	High SLI	Active Margin
Urban	12	351	87	450
Rural	91	323	36	450
Active Margin	103	674	123	900

A rural-urban variation (Table 3) is also observed in SLI category, with majority of high and medium SLI households in urban centers (Ernakulam, Kozhikode and Kollam) whereas majority of low SLI households are in rural centers (Malappuram, Thrissur and Alappuzha).

Conclusion

Socio-economic analysis of the fisher folks in six districts shows that more urbanized centres (Kozhikode, Ernakulam and Kollam) have better socio-economic indicators than the other semi-urbanized/rural centres (Thrissur, Malappuram and Alappuzha). Individual income seems to be the major determining factor for the income and expenditure of the fisher folks. As this study is focused on fisher SHGs linked to co-operatives for carrying out their activities for fishing and non fishing, their income from these activities work as a re-inforcing factor for their socio-economics. Inference derived from the district-wise analysis of the fishermen SHGs be evidence for the immense benefit they have obtained from the new co-operative setup. Still they are considered as outliers in the development process of the state, warrants appropriate institutional policy arrangements for placing them within the new development process. More disheartening is the existing regional disparities in the socio-economic conditions of the SHG members particularly in a rural urban divide.

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