



Livelihood Problems and Challenges of the Small Scale Fishermen of Kerala

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Abstract

The present article unfurls the problems and challenges encountered by one of the most susceptible sections of the society of Kerala, namely the fishing community. As a marginalized community in Kerala they face several problems and challenges distinct from other communities on the fringes especially the tribal communities. The study has found out that majority of the fisher folk in Kerala belongs to the Latin Catholic (Christian) community. The research work has confined to the three thickly populated districts of the Fisher folk namely, Thiruvananthapuram, Ernakulam and Kozhikode. The low income of the households affected the educational as well as occupational possibilities of the future generation of the small-scale fishermen. Higher education opportunities of the children of the fishermen in Kerala and abroad require heavy financial investment which the small-scale fishermen were not able to afford as found by study. The literacy rate of the fishermen in the district of Thiruvananthapuram is only 64.5 per cent. The small-scale fishermen who owned landed property was only 45.6 per cent. The total land owned by a person is less than 3 cents in all the regions. The fact that 55 per cent of them do not own a piece of land demonstrated that the small-scale fishermen were denied of basic livelihood opportunities. The study has brought out the finding that in Kerala, even in this modern and hi-tech era, fishermen and the members of their family are looked down upon by the general society of Kerala. The children of the fishermen in schools and colleges have to experience bigotry and scorn from their counterparts.

Key words: Small Scale Fishermen, Marginalised, Communities on the fringes, occupational possibilities, bigotry, scorn, livelihood, household and fishing zones

Introduction

Kerala, the southernmost state in the Indian sub-continent, is enthroned with a coastline of 590 Kilometers and a continental shelf of 39,139 sq.kms. Being endowed with the most productive area of Arabian Sea, the coastal belt of Kerala is the natural habitat to many commercially important species of fishes. The share of the fishery sector in the Agricultural State Domestic Product of Kerala is increased from 5.18 per cent in the eighties to 9.36 per cent in nineties and thereafter maintained a stable position. The consistent increase in the share of fisheries in the agricultural and allied sectors over the years establishes the significance of this endemic sector. The State has two major fishing harbors at Cochin and Sakthikulangara and about 220 fish landing centers distributed over 335 fishing villages. During 2018-19 total population of the fisher folk of Kerala found to be 10.53 lakh (Government of Kerala, 2020) Fisheries sector contributes significantly to the national economy while providing livelihood to approximately 14.49 million people in the country. (Government of Kerala, 2020). It has been recognized as a powerful income and employment generator as it stimulates growth of a number of subsidiary industries and is a source of cheap and nutritious food besides being a source of foreign exchange (Government of Kerala, 2014). Amidst the global recession and economic meltdown, the fisheries sector performed well and the country's seafood trade grew by double digit in quantum as well as value. (Shyam.S.Salim, 2019). For the dwellers of coastal belt, fishing has been regarded as the primary livelihood option. Fisheries play a decisive strategic role in our country by its contribution to national income, foreign exchange, food and employment. The more significant contribution of fisheries worldwide is the supply of highly nutritious animal protein for human consumption and employment and income generation in the remote coastal areas. Coastal urbanization is much facilitated by development in the fisheries sector. The well guided fisheries resources can be used to finance investments within or outside the sector. The beach sides and the fishing activities (eg. Ports, fishing boats, landing sites and fish markets) are attractive to many people. At this juncture it has to be noted that small scale fishermen of Kerala are encountered with numerous livelihood challenges which prompt them to leave the sector and find alternative livelihood strategies. The present work is undertaken in the selected centers of three important regions of Kerala, namely Thiruvananthapuram, Ernakulam and Kozhikode.

Research Methodology

The present study used multi-stage random sampling method for the primary survey of the small scale fishermen.. In the first stage, the population of the study was identified which is the small-scale fishermen of Kerala. In the second stage three districts were selected based on purposive random sampling. The three districts selected for the study constitute the

districts of Thiruvananthapuram, Ernakulam and Kozhikode. The three districts selected for the study were Thiruvananthapuram, Ernakulam and Kozhikode. The district of Thiruvananthapuram was selected because it has the highest number of fishermen population in the State and it geographically falls in the southernmost part of Kerala. Ernakulam falls in the central fishing zone and the district possesses different communities working in the fisheries sector. Kozhikode belongs to the northern fishing belt of the State. In the third stage, sample area of the study was selected through simple random method. Thiruvananthapuram, Kozhikode and Ernakulam were the districts chosen for the survey. Poonthura, Poovar and Pulluvila were the sample areas chosen from the district of Thiruvananthapuram. Chellanam, Munambam and Njarakkal were the villages chosen from the district of Ernakulam. From the fishing district of Kozhikode, Puthiyappa, Chaliyam and Beypore were selected for the sample survey. Thus a total of 500 small scale fishermen were selected for the primary survey.

The Profile of the Study Area

The coastal belt of Kerala is spread around the nine coastal districts. The districts of Thiruvananthapuram, Ernakulam and Kozhikode were chosen for the primary data survey. The district of Thiruvananthapuram lies at the southernmost end of the State and Kozhikode is the prominent coastal district of Northern part of Kerala. Ernakulam falls in the central fishing zone of Kerala.

Table 1.1: Fisheries Population of Kerala

District	Population
Thiruvananthapuram	164883
Kollam	123100
Pathanamthitta	2073
Alappuzha	167793
Kottayam	24420
Idukki	691
Ernakulam	133387
Thrissur	90300
Palakkad	2534
Malappuram	82044
Kozhikode	106613
Wayanad	230
Kannur	60208
Kasargod	43342

Source: Economic Survey, 2019

The District of Thiruvananthapuram

Thiruvananthapuram, the capital city of Kerala, has a coastline of 78 kilometres. The district has a population of 1, 50,000 fishermen among whom 50 per cent are small-scale fishermen. Poonthura, Poovar and Pulluvila are the major traditional fishing villages chosen for the primary data collection. Poonthura, thickly populated village, lies to the north of the capital city. Its geographical proximity to Thiruvananthapuram makes it easier for the people to switch over to other occupations whenever necessary. Poovar is a fishing village located in the Kerala – Tamil Nadu border. It has two wards predominantly inhabited by the fishermen community. Fisher folk live in a very narrow strip of land, about one kilo meter along the coastline.

The District of Ernakulam

Ernakulam falls in the middle of the coastal belt of Kerala. The district has 1,12,000 active fishermen (Economic survey, 2018). The region experiences a great divide between the rich and the poor due to rapid industrialization in the urban areas. The 46-kilometer coastline is very rich in both pelagic and demersal fishes. The coastal fishing villages of Chellanam, Munambam and Njarakkal were selected for the primary data collection. Chellanam, towards the western part of the district, has been witnessing heavy sea erosion during the monsoon for a long time. The inhabitants of the village depend primarily on the sea for their livelihood. The mini harbour in the village can cater to around 1000 big canoes at a time. The estuary of Vembanad Lake lies to the east of the village and provides sufficient opportunity to the villagers for fishing during the dry periods at sea. Munambam, a fishing village on the northern side of the Vypin Island, is a landing centre sandwiched between Arabian Sea on the West and river Periyar on the east. It is one of the largest fishing harbours in the district situated 42 kilo meters north of the city of Kochi. Njarakkal, situated 15 kilometers from Kochi, is known for eco-tourism and the inhabitants mainly earn their income by fishing.

The District of Kozhikode

The northern coastal belt of the State is concentrated in Kozhikode. Historically, the port at Kozhikode acted as the gateway to the medieval South Indian coast for the Arabs, the Portuguese, the Dutch, and finally the British. Beypore, Puthiyappa and Chaliyam were the fishing villages chosen for the primary survey from the district. Beypore, situated 10

kilometers away from Kozhikode city, has one of the biggest fishing harbours in the state. The villagers primarily earn income from fishing. Puthiyappa, situated at the heart of the Kozhikode city, also has a mini harbour which enables the functioning of 100 – 200 boats at a time. It has easy access to city life. Chaliyam, situated to the west of Beypore, has a large landing centre which can accommodate around 500 boats. The chief occupation of these villages is fishing and allied activities.

Table 1.2: Runs test on the selection of fishermen families

	Number of household earners
Test value	2
Cases <Test value	164
Cases >=test value	336
Total cases	500
Number of runs	234
Z	1.278
P value	0.201

Since the P value is greater than 0.05 the null hypothesis is rejected. Therefore the fishermen in the study area were randomly selected.

Note: ** denotes significant at 1 per cent level

Resource Base and Utilization

The southern part of the coastal area is found to be having a rather rough sea condition. The biodiversity of the sea is also worth mentioning here. The small-scale fishermen are forced to confine themselves to a narrow portion of sea for their fishing which is often lies within the limits of 12 nautical miles. The habitation of the fish species and their movement to the area determine the availability of marine resources. The fishermen in the study area are of the opinion that fishing during monsoon increases the catch rate. The absence of fishing harbours and unfavorable conditions in the sea often prevents them from going for fishing trips during monsoon. The fishermen noted a decline in their yield and earnings in past few years, claiming issues such as an rise in commercial fishing, fishing intrusion, and proliferation of trawlers and so on. The resource potential of the fishermen is not only limited by the availability and productivity but by the competition posed by the mechanized vessels in the chase to exploit more of the limited supply of the marine resources. Profit is the not the only motive behind fishing for the small-scale fishermen. The entire community of the mall-scale fishermen depends on the fishery resources for their sustenance. The small-scale fishermen in the study area share their total earnings

Livelihood Framework for Small-Scale Fishermen

The present section deals with the livelihood challenges of the small-scale fishermen which were analysed within an “organizing framework” focusing on socio-demographic issues. In the rural settings of the developing world, the "household" is the biggest component of "production and reproduction", as well as the place where basic choices are taken. Inside the livelihood concept, a "household" has been defined as a space where only a collection of individuals has exceptionally high socio - economic interrelatedness. To be sure, the concept of a "household" as a single entity for making decisions is disputed. Household decision-making, on the other hand, contributes to decisions in investing in the education and healthcare.

In order to survive and prosper, Families adopt a "livelihood plan" that may include a variety of endeavors. Households mobilize their available resources to cope with everyday life. The approach focuses on the capacities of the rural poor. This is because it acknowledges that perhaps the lowest earners have assets in one form or the other.

The analysis of the primary data of the livelihood of the small-scale fishermen disclosed their level of poverty and social marginalization. Access to natural and physical assets, access to education, access to employment opportunities, degree of savings, volume of liabilities, and free movement of labour are all factors that influence opportunities of livelihood. An extensive Endeavour is made to analyze these factors in the primary data analysis. Fisheries resources are the natural resources available to the fishermen. There exists the problem of common pool of resources, just as there is with any natural resource. The open access nature of the fishery, make it susceptible to over exploitation. The open access nature of the fisheries permitted an increasing number of people to pursue fishing, resulting in biological exploitation of fish species as well as economic disaster. Management strategies in fisheries have been devised around the world to preserve the long-term viability of fisheries sector. In order to ascertain the degree to which these measures affect the life of the fishermen, the primary survey is used to gauge the level of awareness of various fishery management tactics. Therefore, to acquire a broader view, the challenges that arise as a result of implementing these techniques were also examined. The primary survey, which was done in the three regions of the State, was primarily designed to determine the livelihood challenges of the small-scale fishermen. Five hundred families were interviewed, as it is stated in the methodology. The term 'livelihood' refers to a broader idea that incorporates the overall well-being of an individual both socially and economically. The FAO document of 1974 stated that people who engage in fishery-related activities and their families continue to live on the edge of subsistence and human dignity, with few exceptions (FAO, 1974). In chapter II of the study, section 2.12 of the review of literature has already demonstrated the continuous existence of livelihood issues in the fisheries sector, particularly among small-scale fishermen. Small-scale fishermen in Kerala are among the most vulnerable members of society. The details of the survey are the following.

Socio-Economic Conditions of Small-Scale Fishermen

The socio-economic conditions were examined in depth for determining the accessibility of the fishers to natural, physical, social, financial, and physical assets. The socio-economic parameters revealed the potential strengths and disadvantages of the small-scale fishermen. The strategies developed by the household in dealing with the issues of livelihood are of vital importance in the Sustainable Livelihood Approach. Similarly, the primary survey conducted among small-scale fishermen provided us with information about the challenges that the fishermen community, in general, and small-scale fishermen, in particular, face in their daily lives.

Religion and Caste

Kerala is known for its secular identity regardless of the presence of many religions. The social fabric of Kerala is dominated by three major religions: Hinduism, Islam, and Christianity. Kerala is also home to Buddhists, Jains, and Sikhs in addition to the major religions. In spite of their deep sense of ethnicity, the fishermen were dispersed across all regions. Christians make up the majority (47.2%) whereas Hindus and Muslims accounting for the remaining 26.4 per cent respectively. The observation that could be made was that fishing is not exclusive to any particular denomination. Nonetheless, the communities that engage in this occupation are often looked down upon. They are marginalized and have a low profile in mainstream culture. At this juncture it is to be noted that in Kerala, even in this modern era, fishermen and their family are looked down upon by the general society of Kerala. The children of the fishermen in schools and colleges have to experience partiality and teasing from the other communities.

Table 1.3: Religion wise Classification of Fishermen

Religion	Frequency	Percentage
Hindu	132	26.4
Christian	236	47.2
Muslim	132	26.4
Total	500	100.0

Source: Primary data

Household Earners

The income of the household is essential for overcoming the problems of subsistence. There were two earning members in 44.2 per cent of the households. A single family member made revenue in 32.8 per cent of cases. The families who had five members that work was just 2.6 per cent. This revealed the economic impoverishment that happened among the small-scale fishermen. The number of earning people in a family is an essential aspect in determining the economic possibilities of a household. Around 78 per cent of families in the three regions had only two or three earning members. The wife and children were the primary dependents. The low income of the households affected the educational as well as occupational possibilities of the future generation of the small-scale fishermen. The higher education opportunities require heavy financial investment which the small-scale fishermen cannot afford. As the number of earning members diminishes, so does the quantity of money saved, making it tougher to make both ends meet. The lack of employment diversification in small-scale fishing communities forced the small-scale fishermen to depend solely on fishing.

Table 1.4: Household Earners

No. of household earners	Frequency	Percentage
1	164	32.8
2	221	44.2
3	102	20.4
4	-	-
5	13	2.6
Total	500	100.0

Source: Primary data

Dependents

The primary survey explicated that 59.2 per cent of the families of the small-scale fishermen have two dependents. The families with 3 dependents were 38.8 per cent. There were four dependents in 2 per cent of the families. The wife, children, and parents were the dependents. In 35 per cent of the households, the eldest son was the second-highest earner. Women were not working among the surveyed households except in three households. The earning members were under a lot of stress as their day-to-day expenses continued to rise.

Table 1.5: Dependents

No. of dependents	Frequency	Per centage
2	296	59.2
3	194	38.8
4	10	2.0
Total	500	100.0

Source: Primary Data

Ownership of Land

Ownership of land is a significant source of income and provided a sense of security. The small-scale fishermen who owned land was 45.6 per cent. The total land owned by a person is less than 3 cents in all the regions. The fact that 55 per cent of them do not own a piece of land demonstrated that the small-scale fishermen were denied of basic livelihood opportunities. The availability of land for ownership and for other means was limited. Fishermen had access to land that was next to the seaside and, in most cases, they were inherited. These areas were vulnerable to marine erosion and natural disasters. There are landless small-scale fishermen who resided on land that was primarily obtained through illicit means. The livelihood options of the small-scale fishermen were harmed by the scarcity of land available to them.

Mode of Inheritance of Land

In the discussion of natural assets, the manner in which one inherits the land is also important. Inheritance indicates the stability of a household. The inherited land is a strong indication that the forefathers of the small-scale fishermen have set aside something for the next generation. The mode of inheritance was not precisely established in the case of small-scale fishermen. The land, which they possess, was close to the sea which made it more convenient for them to go for fishing. After many decades of battling with successive governments, the government granted inheritance of land to the small-scale fishermen. The land certificates of possession were also not kept in the authorized format. Their extended occupancy of the land was the only legal aid that would assist them in becoming the inheritors of the land. Table 5.9 also clearly demonstrates the purchasing power of the small-scale fishermen. Only 24 of them could afford to buy their own land with their limited resources.

Table 1.6: Mode of Inheritance of Land

	Inherited	Purchased	Granted by Government	Others	Total
Kozhikode	123	6	0	18	144
Ernakulam	67	6	8	25	111
Thiruvananthapuram	194	12	4	37	245
Total	384	24	12	80	500

Source: Primary data

Ownership of House

The importance of housing in society can hardly be overstated. Housing is usually the greatest single item in a home budget, and as a result, it has a significant impact on household spending. However, housing has more than just financial implications. The composition of housing has an impact not just on the lifestyle of the fishermen but also on the overall urban form. As a result, the social organisation of housing, particularly in terms of tenure and dwelling type, can have a substantial impact on society. Housing has significant role in deciding overall quality of life of individuals, and in many southern communities, unequal access to appropriate and affordable housing is a major source of inequality. When evaluating housing inequality, three components of the housing condition can be identified. To begin with, there are issues of housing availability, tenure security, and options of mobility. The physical aspects of housing are another key component of benefit and disadvantage - space, number of rooms, condition of repair, surrounding environment, and so on. Finally, some people could get credit and capital because of their housing condition, while others could not. The land has been inherited by 384 of the 500 households. Their properties are vulnerable to acquisition due to legal issues, future CRZ restrictions, and insufficient documentation. The fact that land value is plummeting along the Kerala coast is making matters worse for them.

The ownership of house was only 50 per cent in districts of Thiruvananthapuram and Kozhikode. In the district of Ernakulam, 40 per cent of the population owned a home. It accounted for 56 per cent of the overall. For three to five years, the small-scale fishermen lived in rented dwellings or *panaya* houses. Even though housing is an essential human requirement, the small-scale fishermen were unable to establish their own houses due to the lower income generated from the occupation of fishing. Rent took up a significant chunk of the meagre income, which is unaffordable due to other necessary expenses. The situation for the third group - those occupying *panaya* house - was substantially worse. A deposit of at least ₹ 1 lakh had to be placed with the house owner which was refundable. Besides this amount, a monthly rent between ₹5000 and ₹10000 had to be paid. The increasing load of expenses which fall upon the fishermen is unimaginable.

Table 1.7: Ownership of House

	Owned	Rented	Others	Total
Kozhikode	54	28	29	111
Ernakulam	72	35	37	144
Thiruvananthapuram	120	60	65	245
Total	246	123	131	500

Source: Primary data

The possession of various assets shows the economic viability of a person in building up a decent livelihood. Compared to other communities, the small-scale fishermen possess fewer assets. In Economics, creation of assets is a kind of saving. It also shows the financial security of a person. Kozhikode region shows a rather high mean score in the possession of assets. Both in Ernakulam and Thiruvananthapuram the asset holding capacity of the fishermen is decreasing day by day.

Ownership of Fishery Assets

Plywood boats, small OBMs and big canoes were the major fishing crafts in the study area. The coastal regions of Thiruvananthapuram were characterised by the presence of *Kattamarams* which is a traditional craft of the small-scale fishermen. They are widely used in the southern part of Kerala. *Kattamarams* are pelagic crafts made out of 4 wooden planks and driven manually by rowing. The mechanization of the fishery sector brought in plywood boats and big canoes which could be propelled by engines. This evolution has left *Kattamarams* out of use in the other two regions except Thiruvananthapuram. *Kattamarams* represented the traditional craft of the small-scale fishery. The fishing crafts were either owned by an individual or a group of individuals depending upon the amount of investment. The more the investment was the more was the possibility of owning the crafts collectively. In the coastal areas of Kozhikode and Ernakulam, the affluent fishermen possessed big canoes or big boats which required an investment of ₹ 70-90 lakh. A big canoe could accommodate 30-40 people per trip. The plywood boats in the small-scale sector were specifically found in Thiruvananthapuram and Kozhikode. There were attempts among the small-scale fishermen to motorize even the plywood boats. Decked plywood boats and open plywood boats were used in Thiruvananthapuram region. In Ernakulam region, the small-scale fishermen depend on big boats for their occupation. The cost of making these boats comes around ₹ 70-90 lakh which is unaffordable to the small-scale fishermen. Apart from the big boats, there are small boats which can accommodate around 10 people. The fishermen who use decked plywood boats resort to hook and line where in open plywood boats they use gillnet gears. In Kozhikode too, big canoes and small canoes were present. The fishing methods over the years have not changed significantly in the three regions which were considered in the present study. Nevertheless, innovations in gears and engines could be seen in all the regions.

Fishing vessels, gear, engines, and other equipments are required for fishermen to be productive in their work. A fisherman must invest a minimum of ₹ nine lakh to own a fishing vessel. Out of 500 fishermen interviewed, 81 have the capacity to possess a craft, 63 have the ability to operate an engine, and 76 have other equipments. Fishermen who do not have these will have to rely on other fishermen who possess this equipment for fishing. The employment opportunities of the small-scale fishermen get enhanced with the use of craft, engines, and gear. In comparison to Kozhikode and Trivandrum, the Ernakulam region had the least number of craft, gear, and engine. The crafts in Ernakulam are larger in size, necessitating a budget of ₹ 50 lakh. In Kozhikode and Thiruvananthapuram, the crafts are manufactured with less than ₹10 lakh. In spite of the low cost in these regions, the number of people possessing the equipment is few.

Table 1.8: Ownership of Fishing Assets

Fishing Assets	Craft		Engine		Gear		Hook & line		Other equipments		Total
	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	
Kozhikode	25	122	20	127	24	123	7	140	24	123	144
Ernakulam	18	88	13	93	15	91	8	98	13	93	111
Thiruvananthapuram	38	209	30	217	37	210	10	237	37	210	245
Total	81	419	63	437	76	424	25	475	74	426	500

Source: Primary data

The small-scale fishermen were found to be totally reliant on other fishing crafts for a livelihood. The craft in the Ernakulam region is almost 40 feet long. In the region, a large fishing vessel costs between ₹ 70 and ₹ 80 lakh. Rather than being owned by a person, such vessels are owned by a group. Joint ownership of big vessels could also be observed in Ernakulam. Except in Beypore harbour, the common fishing vessels in Kozhikode were 22 feet long and cost roughly ₹. 9 lakh to ₹10 lakh. The similar situation exists in Thiruvananthapuram. Fishing assets were rarely owned by a single person. For the small-scale fishers, the initial investment appeared to be expensive. Furthermore, the cost of maintenance was also a concern. Ownership of fishing assets is the key factor in overcoming the vulnerabilities of the shortage of the income of the small-scale fishermen. The reliance of small-scale fishermen on others for employment is one of the key reasons for their low profile and economic well-being.

Ownership of Other Assets

Access to physical or manufactured assets is a critical component of any strategy for increasing livelihood opportunities. The volume of assets and their quality, as previously said, enable small-scale fishermen to overcome the vulnerabilities of livelihood. The listed physical goods represent the basic necessities of the modern period. When all of these amenities are added up, the overall cost will not exceed ₹.5 lakh. The possession of gold, which is not properly disclosed by the members of the household, made significant difference. According to the Sustainable Livelihood Approach, the amount of assets one would have determines one's ability to overcome livelihood vulnerabilities.

Table 1.9

Ownership of assets	Responses		Per cent of cases
	N		
Radio	15		3.0%
TV	485		97%
VCR	9		1.8%
Mixer cum grinder	469		93.8%
Bicycle	68		13.6 %
Motor cycle	332		66.4 %
Car	38		7.6 %
Refrigerator	459		91.8 %
Fan	474		94.8 %
AC	21		4.2 %
Washing Machine	85		17.0 %
Gold	378		75.6 %
Telephone	115		23 %
Mobile Phone	421		84.2 %

Other Assets

Source: Primary data

Size of the House

Every citizen has the right to own a house. The houses of the small-scale fishermen lack basic amenities. On an average, the nuclear family of the present times consists of four members. A decent living requires at least two rooms and a separate kitchen, all of which are unavailable in the houses of the small-scale fishermen. Apart from the kitchen, 50 per cent of the small-scale fishermen in the study region have only one separate room. To put it another way, a typical small-scale fisherman's house has a hall, a kitchen, and a separate room. An important fact which is to be noted here is that the small-scale fishermen live near sea- shore where natural disasters are frequent. The fishermen would have to shift their belongings to the rehabilitation centres during strong monsoons due to high tides and waves. They live in a cramped room with their possessions during the rainy season. Their living conditions are definitely insufficient for a reasonable living, as evidenced by the statistics. The vulnerability of the regions demands adequate housing.

Table 1.10: No. of Separate-rooms (excl. Kitchen)

	No. of Separate-rooms(excl. Kitchen)			Total
	1	2	3	
Kozhikode	49	58	4	111
Ernakulam	61	75	8	144
Thiruvananthapuram	122	118	5	245
Total	232	251	17	500

Source: Primary data

5.5.1. Loans and Borrowings

- Financial capital is made up of the available funds and currency equivalents that people employ to realize their livelihood goals. It permits individuals to use a variety of means of subsistence. The two primary areas of financial capital are as follows: a) Stocks that are easily convertible into cash, bank deposits, or cash reserves like jewellery and livestock. These investments have no liabilities and are not reliant on outside parties. b) Regular cash inflows, such as wages, government transfers, pensions, and remittances that are typically dependent on other people.

The accessibility to financial capital is a prerequisite for secured livelihood for any community. Liability acts contrary to obtaining financial capital and financial assets. The annual income of the small-scale fishermen does not allow them to procure financial assets in great volumes. Liabilities in the form of loans and borrowings prevent them from attaining financial security. Income is the first and foremost determinant in analyzing the financial security of a household. Along with the loans and savings the income of the households is also discussed in this section. The basic macro principle of income-saving relation can be seen among the small-scale fishermen.

The liabilities of the people are reflected in loans and borrowings. In one way or another, small-scale fishermen are susceptible to loans and borrowings. In all three regions, the majority of households have taken out loans ranging from ₹ 80001 to ₹ 1000001 rupees. Fifty per cent of them belonged to this category. ₹ 20000 is the lowest range of liability which could be seen among the small-scale fishermen. The income of the small - scale fishermen are so poor that they have to borrow money to cover his household requirements. The small-scale fishermen encounter problems such as irregular revenue patterns, fewer working days, and an increasing number of "no-catch" days. It's also possible that they have unaccounted smaller loans and borrowings that they were not disclosing. As the pay level of a small- scale fishermen decrease, it's natural for them to resort to loans and borrowings. One of the primary issues with loans and borrowings is that the interest rate swallows up a significant portion of the revenue. Reduced savings will result in a

diminishing and uncertain income, as well as debts and liabilities. The small-scale fishermen must minimise debts and borrowings in order to improve their lives and livelihoods.

Table 1.11: Loans and Borrowings

							Total
	Upto20000	20001-40000	40001-60000	60001-80000	80001-100000	Above100000	
Kozhikode	0	14	33	14	73	13	111
Ernakulam	10	21	17	13	40	5	144
Thiruvananthapuram	4	37	51	20	115	20	245
Total	14	72	101	47	228	38	500

Source: Primary data

Source of Credit

The small-scale fishermen depend heavily on money lenders for credit. Local money lenders finance 67.3 per cent of the credit in each of the three regions. One of the most significant disadvantages is that they charge a high rate of interest. The small-scale fishermen find the source appealing because of the easy availability of finance and the lack of documentation. Another significant source of credit is gold loan. Gold loan is attached with high rate of interest. The small-scale fishermen can get financial assistance from government financial firms and banks to buy boats, gear, and engines. However, the number of fishermen who use these services is 17.4 per cent. The credit facilities of the small-scale fishermen are highly manipulative. They are robbed off their livelihood chances by local credit providers. The refusal of nationalized banks to provide loans is one of the key concerns expressed by the small-scale fishermen. The credit worthiness of the small-scale fishermen is always in jeopardy. The only solution for removing the burden of liabilities is to provide loans for the small-scale fishermen from nationalized banks and government financial institutions at low rate of interest.

Table 1.12: Source of Credit

							Total
	Bank	Govt Financial institutions	Chitties and Kuries	Gold Loan	Money Lenders	Others	
Kozhikode	0	25	0	20	101	1	111
Ernakulam	2	17	6	8	70	3	144
Thiruvananthapuram	0	45	2	32	165	3	245
Total	2	87	8	60	336	7	500

Source: Primary data

Savings

The indebtedness and amount of savings of small-scale fishermen are used to assess their financial security. The entire amount of money saved by small-scale fishermen is less than ₹ one lakh. 450 out of 500 households have less than ₹ 100,000 as savings. The bottom limit is set at ₹. 50,000. This ostensibly refers to the instabilities in their financial structure. The chart shows that the majority of the small-scale fishermen in the study area are likely to have negligible savings, which had a significant impact on their livelihood.

Table 1.13: Savings 13 per cent of the respondent

			Total
	Up to50000	50001-100000	
Rural	44	127	171
Urban	6	323	329
Total	50	450	500

Source: Primary data

The analysis of the savings in the three regions also portrays a similar picture. Thiruvananthapuram is first on the list, with 228 people saving between ₹ 50,000 to ₹ 100,000, followed by Kozhikode and Ernakulum. The amount of money saved is a key determinant in determining poverty and debt.

Place of Saving

The institution where money is saved has a distinctive character as well. The small-scale fishermen who saved in chits and kuries constitute 46.4 per cent. They create a small savings account (SB A/c) that can be used to save money at any moment. Personal relationships between the operator and the members are also important. KSFE is another source of saving in which 33.6 per cent of the small-scale fishermen save their money. The only thing these two devices have in common is that they both operate for a specific amount of time. Members can borrow money from the chit. The small-scale fishermen prefer short-term savings strategies with little advantages. The money from chits and *kuries* is used for

short-term requirements. Banking facility is only used by less than one per cent of the fishermen. A crucial issue is the interest rate. The small-scale fishermen who use the facilities of post office savings are just 10 per cent. The small-scale fishermen were found to be unaware of the advantages of government-owned saving systems. They must be conscientized to seek long term advantages in saving rather than short term advantages in interest rates.

Table 1.14: Place of savings

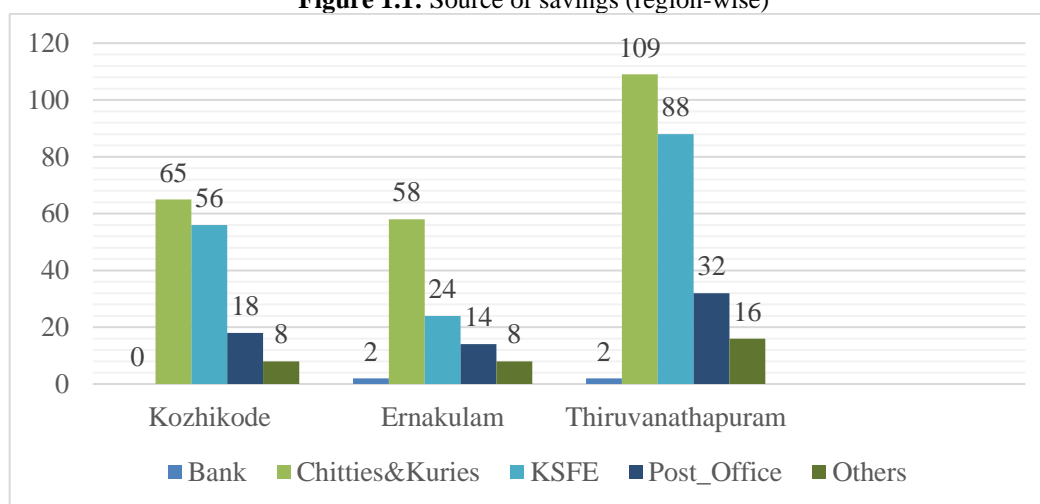
	Bank	Chitties & Kuries	KSFE	Post Office	Others	Total
Rural	4	77	44	40	6	171
Urban	0	155	124	24	26	329
Total	4	232	168	64	32	500

Source: Primary data

Source of Savings

Banks, chits and *kuries*, KSFE and Post Office savings were the main sources of savings. Chits and *kuries* were the most common form of savings in all three regions, followed by KSFE. The fishermen also used the post office and other resources. The nature of savings among small-scale fishermen is clearly reflected by the comparable saving pattern observed in all three areas of study. They are looking for a source of savings that will provide instant rewards rather than long-term returns. Because the amount of savings is limited, small-scale fishermen follow local saving patterns.

Figure 1.1: Source of savings (region-wise)



Source: Primary data

Marketing and processing sectors (Figure 4).

Annual Income of the Household

The small-scale fishermen who earn between ₹. 150,000 to ₹. 200,000 per year are 74.2 per cent. A small-scale fisherman and his family can expect to earn slightly over ₹. 15,000 per month on average. The daily earning is less than 500. Even though there were some inconsistencies and exaggeration, the amount is very small. The small-scale fishermen who earn less than ₹. 100000 is 15.2 per cent. The annual income of the small-scale fishermen reflected the deplorable condition of the community. During the rainy season, fishing days tend to be small. The fact that the small-scale fishermen are unable to go for fishing adds to their anguish. It's also unrealistic to expect a consistent catch every day. Seasonal changes and abnormalities worsened the situation of the small-scale fishermen.

Table 1.15: Annual income

Annual income	Frequency	Percentage
Up to 50000	36	7.2
50000 -100000	17	3.4
100000-150000	76	15.2
150000-200000	371	74.2
Total	500	100.0

Source: Primary data

Investment in Fishing Assets

The investment in fishing equipment by the small-scale fishermen is a significant indication of their growth. The key fishing assets necessary for fishing are the craft, gear, and engine. The larger the craft, the more expensive it is to manufacture. Fishermen in the Ernakulam region typically employ larger boats that need a significant investment. As a result, there are fewer people investing in fishing equipment in Ernakulam. The cost of owning a boat without gear and motor in Thiruvananthapuram and Kozhikode is roughly ₹. 10 lakh. Since a single fisherman cannot afford to pay such a large sum, fishermen combine together to generate funds to invest. As a result, in Thiruvananthapuram and Kozhikode, the number of persons who own craft and gear is larger than that in Ernakulam. The small-scale fishermen who invest in fishing asset is 40 per cent. As a result, when all of the regions are combined, the number of people who own a craft engine and gear is lower. Furthermore, the bulk of those who possess fishing assets have borrowed money to invest the money. As stated in section 5.5.13, the loans and borrowings of the small-scale fishermen are primarily from money lenders that demand a higher rate of interest. For the small-scale fishermen, owning a fishing asset is thus a herculean task. The biggest benefit of owning fishing equipment is that the income increases considerably. The reliance of the small-scale fishermen on the other fishermen comes down as they own fishing equipment. Regardless of the size of the catch, the local custom mandates a bigger share for the asset owner. There are some drawbacks to it as well. Maintenance of the assets is expensive during the off-season. On a non-catch day, the owner is responsible for the costs of maintaining the assets. Those who hold the assets believe that owning them is hazardous and expensive. This, they claim, is the reason why people are hesitant to invest in fishing vessels. The pattern has shifted. Outsiders are now significantly investing in the fishing industry. The small-scale fishers are also affected due to this transition.

Table 1.16: Investment on Fishing Assets

Region	Borrowed	Owned	Total
Kozhikode	40	71	111
Ernakulam	88	56	144
Trivandrum	70	175	245
Total	147	353	500

Source: Primary data

Educational Qualification

Human capital is defined in the Livelihoods Framework as the expertise, abilities, and capabilities that collectively allow individuals to explore various adaptation strategies and attain their living goals. Human capital varies at the community level depending on factors such as the size, skill level, and financial security of the household. If there are any alterations, it is important to consider them alongside the other assets rather than in isolation. The investment in human capital is the basic requirement of development in the communities. The human capital and development are positively correlated. The educational profile, the occupational structure and the mobility of the labour in pursuing other employment opportunities are the key variables that were observed in the study

The majority of the heads of households (52.6%) are illiterate. 41.8 per cent of the members of the household did not even pass matriculation. The heads of the household who are graduate are 0.07 which was negligible. The overall level of illiteracy among the small-scale fishermen is 52.6 per cent which is much lower than the State average. Ernakulam and Kozhikode registered illiteracy of 25 per cent each whereas in Thiruvananthapuram the rate of illiteracy is 64.5 per cent. The regional differences in educational qualification are the reason for low level of literacy rate among the small-scale fishermen.

Table 1.17: Educational Qualification

Region	Illiterate	Under Matriculate	Graduate	Total
Kozhikode	28	78	5	111
Ernakulam	36	83	25	144
TVM	157	68	20	245
Total	260	209	31	500

Source: Primary data

Educational Profile of the Children

The children of fishermen did not appear to have made advancement in their education. 71.4 per cent of the children of the small-scale fishermen in three regions, only completed only plus two. The children who completed graduation were 18 per cent and those who completed post-graduation was 11 per cent. The primary survey revealed that the prospects of higher education could not be achieved by many children due to lack of financial aid and proper motivation. The facilities for higher education are few in the coastal areas which affect the career of the children of the small-scale fishermen. Education and health suffer as a result of the loss of livelihood prospects. The cost of schooling having increased in the recent years and the children of the small-scale fishermen who struggle to make ends meet cannot afford

to go beyond secondary school. The vicious spiral of poverty and backwardness is perpetuated as a result of the low educational profile of the children. From an analysis of the educational profile of the heads of the household, it is learnt that the majority fall into the category of illiterate. A change can happen only through education - that too, of the younger generation.

Table 1.18: Educational Profile of Children

	Upto12 th	Graduation	Post-Graduation	Total
Kozhikode	78	20	13	111
Ernakulam	90	34	20	144
Thiruvananthapuram	189	36	20	245
	357	90	53	500

Source: Primary data

From the analysis it is vivid that the educational profile of the fishermen households is low. The children of the small-scale fishermen lagged behind in utilizing the opportunities of education. Children in fishing communities begin assisting their parents at a young age. Naturally, this makes it difficult for them to attend class. Given that these communities have been engaged in this occupation for many generations, there may be some cultural characteristics that allow them to succeed in this profession while also making it more difficult for them to switch to other occupations.

Conclusion

The livelihood challenges and problems of the small scale fishermen of Kerala are dealt in depth in the article providing an in-depth analysis using the primary data collected from the three regions of Kerala namely, Thiruvananthapuram, Ernakulam and Kozhikode. The study has found out that fisher folk are still a marginalized community in Kerala and face all the problems and challenges associated with it. Their level of education is low especially higher education due to lack of fund to invest. It is sad to highlight that from fishermen community only 45.6 per cent of them own land and that too less than 3 cents of land. National banks and other scheduled banks do not accept documents of lands less 3 cents as security to grant loans. In short, they are in a vicious circle of poverty. Fisher folk in the district of Thiruvananthapuram is found out to be the least developed and most deprived. The literacy rate of the fishermen in the district of Thiruvananthapuram is only 64.5 per cent. Practical solutions have to be taken in the policy circles to uplift the fisher folk from their socio-economic backwardness.

Notes and References

1. The article is an extract from the PhD thesis awarded by the University of Calicut on 17/11/2023 to Dr (Fr.Celestine) under the guidship of Dr Sinitha Xavier of the Research Dept. Of Economics, P.M Government College, Chalakudy, Trissur, Kerala. The study mainly rests on the analysis of the primary data collected from the three main fishing regions of Kerala. Particular references are conspicuously few in the article but general references are made from the similar previous studies and various documents of the Government of Kerala.
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