

## **Socio-economic status, income and expenditure pattern of fishermen in Konkan region of Maharashtra**

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### **ABSTRACT**

A preliminary survey was conducted on a sample of twenty fishermen randomly selected from two districts of Konkan *i.e.* Ratnagiri and Raigad districts to know that socio-economic status, income and expenditure pattern of Koli community in the Konkan region. It was observed that fishing was the main source, 92 per cent of occupation of the people in this community was dependent for commercial credit from Government source 64 per cent, banks 47 per cent, co-operative credit societies 37 per cent and remaining from private sources. Almost 80 per cent of their gross expenditure (Rs.123226) was used for running their business activity and remaining 20 per cent (Rs. 24972) for family expenditure. At the overall level, the average annual income was the highest from fishing (Rs. 271800). The standard of living revealed from this study was better as the savings of Rs. 198640 were observed at the overall level. However, the fishermen opined that uncertainty of fish catch, high cost of fishing operations and mainly lack of infrastructure for trading activities.

**Key words :** Fishing community, Investment expenditure, Income, Saving, Problems.

**D**r. Francis Day, the First Inspector General of Fisheries in India, stated that "Our fishermen are a very miserable lot of people and extremely poor." This view is no longer tenable as the Koli community has certainly advanced a great deal at present in our country. But still it is not upto the mark. The daily income has increased due to the modern techniques application wherever feasible but income still it remains low. Therefore, for increasing the income, fisherman tries to apply the modern techniques to fish catching. This in turn drags him to loans from the various financial sources. Even if today there are many co-operative credit societies started but still he remains in debt taken ages ago. It will surely take a long time for them to clear all these debts and then will think of increasing their standard of living.

The government has declared their community as the scheduled tribes and given many benefits to them. But it is important to know whether that is fulfilling their dreams or is there some co-operation still lacking. This preliminary survey was undertaken to know the socio-economic status, income and expenditure pattern of Koli community in Konkan region.

### **METHODOLOGY**

Ratnagiri and Raigad district were selected purposely from the Konkan region. From each district one Tahsil and from each Tahsil one village was selected randomly and from each village 10 fishermen were selected

randomly. Thus, the final sample consisted of two Tahsil, two villages and twenty sample fishermen. The data were collected for the year 2005-2006 which was analysed and presented into suitable tables and cross tables to draw meaningful conclusions (Renuga, 1992).

### **OBSERVATION AND DISCUSSION**

#### ***Socio-economic status:***

The fishermen in the Raigad and Ratnagiri districts were observed to be poor and carrying out their business with limited means and as a way of life. Therefore, a study of their socio-economic characteristics was made. The general information regarding socio-economic profile is presented in Table 1.

From Table 1, it was noticed that the overall average age of fishermen was 46.25 years. The village wise average age indicated that the average age of the fishermen in Paj-Pandhari was 48.30 years and from Navgaon was 44.20 years.

Fishing was the main source of income in both the villages. The subsidiary source of income was agriculture (60%), poultry (30%) and other occupation (10%) in Paj-Pandhari village whereas in Navgaon 40 per cent of the occupation was agriculture, poultry and other occupation with 30 per cent each. At overall level, 50 per cent had agriculture as occupation, 30 per cent poultry as occupation and 20 per cent had no other occupations. At the overall level, the size of the family was 5.45 comprising more male (2.95) than the female (2.50).

Out of the sample fishermen, 75 per cent were literate and 25 per cent were illiterate. It was seen that the literate