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A STUDY ON IMPACT OF FISHERMEN SANGHAM IN UPLIFTMENT OF INCOME AND SAVING PATTERN OF RURAL FISHERMEN IN KANYAKUMARI DISTRICT

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Abstract

Fishermen sangham has a long history in Kanyakumari district. They were established with an aim to improve the working and living conditions of fisher folks. The fishermen sangham play an important role in the development of marine fishing occupation. Sangham are the shield for the poor and traditional fishermen community in the country. They try to give the facilities and guidance related to fishing occupation to the fishermen community. Fishermen are the backbone of Indian fisheries industry.

Keywords: *Fisherman Association, Welfare Societies, Rural Development.*

Introduction

Fishermen sangham has a long history in Kanyakumari district. They were established with an aim to improve the working and living conditions of fisher folks. The fishermen sangham play an important role in the development of marine fishing occupation. Sangham are the shield for the poor and traditional fishermen community in the country. They try to give the facilities and guidance related to fishing occupation to the fishermen community. Fishermen are the backbone of Indian fisheries industry. They come from weaker section of the society; they are economically, politically, educationally and socially backward (Mishra, 1987). In this situation, fishermen sangham plays an important role in the fisheries sector. The

fishermen sangham have taken the registration fee from the fishermen for the membership. After the acceptance of the membership of the sangham, they provide the services to the fishermen. The registration fee is Rs. 100 per fishermen. Good working fishermen sangham combine in them a number of functions viz. advancement of credit for development of fisheries, culturing and production of fish, supply of fishing and household requisites, processing of fish, establishment of ice plants, cold storages, transport, marketing of fish, export trade, supply of fishing vessels, training to the members, members educations, members insurance, supervising, utilization of loans and extension programmes in collaboration with other concerned agencies.

Statement of the Problem

Fisheries offer a large seeped to fulfill the basic objective of production cum full employment envisaged in the development plants in India. Fisheries sector, besides providing direct employment to million people in the country, also provides indirect employment through the associated vocation like net making, boat carving, fish processing, fish sales, basket making, ice manufacturing and salt making. Fisheries are of great economic significance to India and stand next only to agriculture in the unorganized sector. The income from fisheries industries are significant and also good foreign exchange earner in India. But still it a neglected sector in India. There is no institution to give root level finance to fishermen.

Objectives

1. To find out the impact of income and saving pattern of the sample respondents
2. To analyse the relationship between income and saving pattern of the sample respondents.
3. To analyse the role played by the Sangham in development of saving habits among the members.

Hypothesis

1. There is a significant relationship between income and savings of Fishermen Community.

Methodology

The present study is mainly based on primary and secondary data. The primary data was collected from the selected fishermen Sangham members through the personal interview method. The secondary data were obtained from, statistical handbooks, pamphlets of the department of fisheries, Nagercoil and KDFSJ, journal and books have also been used. A stratified random sample of members in selected fisheries Sangham was chosen from the 'universe'. A sample size was fixed at 300. The statistical tools are 'Mean', Standard deviation, Standard error and weighted average ranking method.

Data Analysis

The table.1 showed the mean of income before joining fishermen sangham was 40.26 and income after joining sangham was 82.48 and difference between the mean values of income before and after joining sangham was found to be significantly high. Thus the income

generated as a result of joining sangham has strongly increased compared to earlier period. The probable reason for above trends might be that respondents who joined sangham became more enthusiastic to improve upon their standard of living, sangham motivated respondents by making them aware of different loan facilities provided by the Government and benefits of scheme.

Income generation before and after Joining Sangham

Particulars	Mean	SD	SE
Income before joining Sangham	40.26	28.92	2.64
Income after joining Sangham	82.48	57.03	5.20
Mean difference	42.22	28.11	2.56
t- value = 16.25			

Savings of Respondents Before and After Joining of Saghams

Particulars	Mean	SD	SE
Savings before joining Sangham	102.5	54.86	5.01
Savings after joining Sangham	204.83	102.34	9.34
Mean Difference	102.33	47.48	4.3
t- value = 23.34			

The table.2 showed the mean of saving pattern of before joining sangham was 102.5 and saving pattern after joining sangham was 204.83 and difference between the mean values of saving pattern before and after joining sangham was found to be significantly high. Thus the saving pattern as a result of joining sangham has strongly increased compared to earlier period. The probable reason for above trend might be that after joining sangham they got awareness of various benefits and schemes by government to set up an enterprise and they got on average 200 man days to work when compared to before. It could be seen that the mean values of saving pattern of before and after joining sangham differed significantly.

The value of Karl Person's Co-efficient of correlation is 0.912. This shows a high positive correlation between income and savings of the sample respondents. It can be clear that the income of the sample respondents

increases the savings also increases and on the other hand the income decreases the savings also decrease.

Hypothesis : There is a significant relationship between income and savings of Fishermen Community.

Result

The analysis and test reveals that there is close relationship between income and savings. Most of the fishermen save a small percentage of their income, if the income will increase, savings will also be increased. So there is a close relationship between income and savings of fishermen community.

Role Played by the Sangham in Development of Saving Habits

The savings and credit schemes are operated by the fishermen sangham. They have enjoyed a great success; about half of the total sangham members have opted to join the savings schemes. And the average monthly savings per account holder is Rs. 30. The saving schemes operated by the sangham offer the same terms. 3% annual interest paid on all deposits held at least one year. All deposits must be held at least six months. No interest paid on deposits withdrawn between 6 and 12 months after deposits and deposits of Rs. 1 and above are accepted.

Role of Sangham in development of saving habits among the members

Sl. No	Weight	6	5	4	3	2	1	Total	Rank
	Particular	I	II	III	IV	V	VI		
1	Low installment amount	50 300	40 200	70 280	60 180	30 60	50 50	1070	III
2	High rate of interest	20 120	30 150	80 320	40 120	40 80	90 90	880	V
3	To give loan to saving holder	120 720	65 325	50 200	30 90	20 40	15 15	1390	I
4	Availability of chit fund	30 180	25 125	50 200	75 225	95 190	25 25	945	IV
5	To conduct awareness Programme	60 360	90 450	20 80	55 165	45 90	30 30	1175	II
6	Others	20 120	50 250	30 120	40 120	70 140	90 90	840	VI

Source: Primary data

The table.3 shows that, role of sangham in development of saving habits among the members in the study area. To give loan to saving holder (1) contributed the first place, to conduct awareness programme (2) contributed the second place, Low installment amount (saving installment amount is very low) (3) contributed the third place, availability of chit fund (4) (sangham run chit fund agency) contributed the fourth place, High rate of interest (5) (to give high interest rate for saving amount) contributed fifth place and other factors(6) contributed sixth place.

Findings

The study shows that the mean of income before joining fishermen sangham was 40.26 and income after joining sangham was 82.48 and difference between the mean values of income before and after joining sangham was found to be significantly high. Thus the income generated as a result of joining

sangham has strongly increased compared to earlier period.

The study express that the mean of saving pattern of before joining sangham was 102.5 and saving pattern after joining sangham was 204.83 and difference between the mean values of saving pattern before and after joining sangham was found to be significantly high. Thus the saving pattern as a result of joining sangham has strongly increased compared to earlier period.

The value of Karl Person's Co-efficient of correlation is 0.912. This shows a high positive correlation between income and savings of the sample respondents. It can be clear that the income of the sample respondents increases the savings also increases and on the other hand the income decreases the savings also decrease.

The analysis and test reveals that there is close relationship between income and savings. Most of the fishermen save a small

percentage of their income, if the income will increase, savings will also be increased. So there is a close relationship between income and savings of fishermen community.

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Suggestions

- ❖ This ensures higher production incomes of the fishermen and here lies the importance of fisheries sangham.
- ❖ With improved degree of management fisheries sangham can function more effectively and successfully as an effective tools for meaningful development in the rural area by way of creating more income generating opportunities.
- ❖ Fishermen sangam can enhance the saving habits of the fisheries people.
- ❖ Moneylender should be controller
- ❖ Fisheries sangham may engage fish exporting.

Conclusion

The present study analyzes the impact of fishermen sangham in the rural coastal area of Kanyakumari district. It has been concluded from the present study, that there is a great need of such sangham for the development of saving habits in the fishermen community. From top to

bottom all the sangham should become active and should give protection to the weakest section of the fishing community. This study concluded that that the neutral role of sangham in the inducement of saving habit in the study area. There is a great opportunity to the sangham in the study region to develop a role model in every fishing village in the states such as Kerala and Karnataka states.

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