

CHAPTER-5

SOCIO-ECONOMIC STATUS OF THE FISHERMEN IN THE STUDY AREA OF ASSAM

5.0. Introduction:

In this chapter, a very detailed analysis is given on the socio-economic condition of the fishermen in the government registered river and beel fisheries in Sivasagar, Nagaon and Cachar districts of Assam. The study is basically based on the primary source of data and the analysis of the study has been carried out by some important factors such as age group, social status, nature of family, marital status, educational status, nature of housing, type of toilet facility, drinking water facility, occupational pattern, income status, saving pattern, expenditure and borrowing structure of the respondents. All these factors are included under the socio-economic study of the fishermen. For the systematic analysis of the socio-economic status of the fishermen these factors are divided into three main indicators. The indicators are:

A) Social indicator B) Household infrastructure and C) Economic indicator.

5.1. A. Social Indicator:

As a social indicator the study examines the following factors.

5.1.1. Age:

The fishing jobs demand a good quantity of physical fitness which depends on age, hence age is an important determinant in choosing a profession along, other factors like education, income etc. The survey has found that 20.96 percent fishermen are in the age group of below- 30 years, 28.67 percent belongs to the age group 31-40

years, 29.15 percent belongs to 41-50 years, 15.66 percent belongs to 51-60 years and only 5.54 percent fishermen belong to the age group 61-above.

The age wise classification of the fishermen has been given in the following table No-5.1.

Sl. No	Table No.5.1: District-wise Distribution of Respondents According to their Age Classification								
	Age Group	Districts						Nos.of Respondents	Total %
		Sivasagar		Nagaon		Cachar			
		Nos.ofr spdnts.	%	Nos.of rspnd	%	Nos.of respnd	%		
1	Below 30	34	21.38	25	22.52	28	19.31	87	20.96
2	31-40	51	32.07	29	26.13	39	26.90	119	28.67
3	41-50	43	27.04	30	27.02	48	33.10	121	29.15
4	51-60	23	14.46	21	18.91	21	14.48	65	15.66
5	61-70	8	5.03	06	5.40	9	6.20	23	5.54
Total		159	100	111	100	145	100	415	100.00

Source: Primary Survey

The study indicates that majority of respondents (28.67%) and (29.15%) are in the age group 31-40 and 41-50 respectively. An analysis of district-wise classification of the highest number of respondents in different age group shows that of 33.10 percent respondents is under the age group 41-50 in the Cachar district. The 32.07 percent respondents in the Sivasagar district are found to be in the age group of 31-40 and 27.04 percent respondents are found in the age group of 41-50 respectively. The data reveals that majority of the respondents in the three districts are in the age group of 31-40 and 41-50 years, as at this age they are physically strong and have to bear the financial burden of the family. The number of respondents gradually declines in all the districts with the increase in age, as the physical strength declines and also because the share of financial responsibility in the family decreases as children start earning.

The study reveals that the respondents whose age group between 41-50 are highly consented in the fishing occupation in the study area because

- Most of the fishermen in this age group have much family responsibility.
- Fishing is the source of livelihood of these fishermen.
- Majority of the fishermen in this age group do not have high level of education. So they cannot search job in other sector.
- There are many members in the family.
- The fishermen are not aware about any other profession.
- They traditionally accept fishing as the main source of livelihood.

The different age group of the fishermen is shown in the following figure no.2.

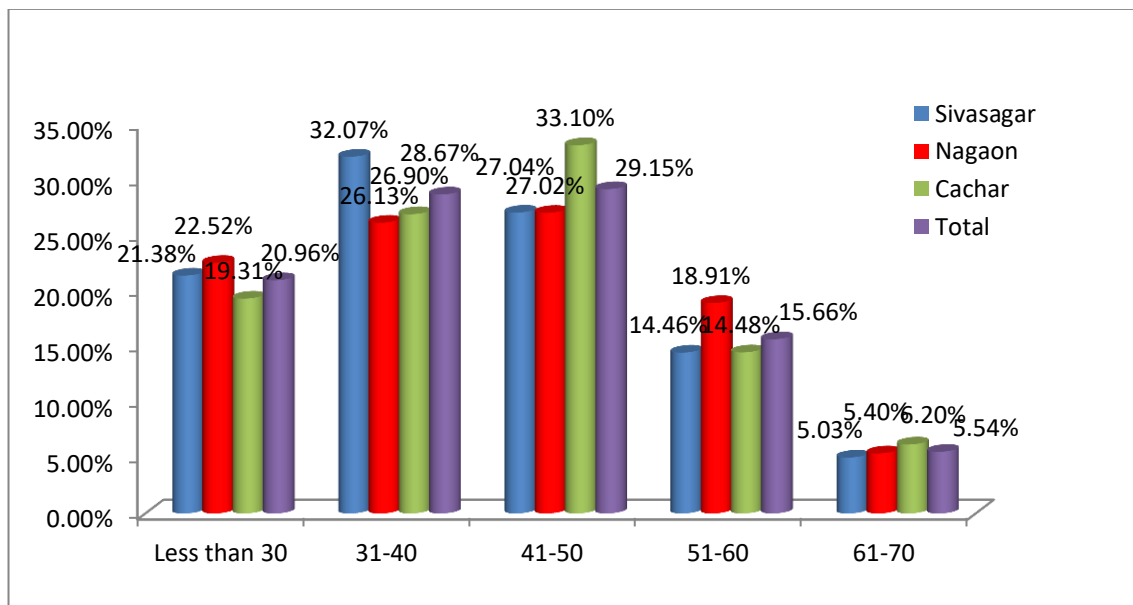


Figure-2

5.1.2. Marital Status of the Fishermen:

The following table no.9 shows the percentage of married and unmarried respondents. This is one of the important factors which affect the social status of the people and the difference in needs etc. The study reflects that majority of the respondents are married i.e. 96.14 percent and only 3.86 percent respondents are unmarried. The district wise analysis, most of the respondents 97.94 percent in Cachar district are married.

Sl. No	Table No.5.2: District-wise Distribution of Respondents According to the Marital Status of the Respondents								
	Status of respondents	Districts						Nos. of Rspndts	%
		Sivasagar		Nagaon		Cachar			
	Nos.ofre spndnts	%	Nos.of respondnts	%	Nos.o frespndnts	%			
1	Married	152	95.60	105	94.60	142	97.94	399	96.14
2	Unmarried	07	4.40	06	5.40	03	2.06	16	03.86
Total		159	100	111	100	145	100	415	100

Source: Primary Survey

5.1.3. Nature of family:

The nature of family also effects on the socio economic status of the respondent in the study area. The joint family needs huge amount of expenditure for maintaining the family budget. The following table defines the nature of family in the study area.

Sl. No	TableNo-5.3: District-wise family structure of the Respondents								
	Family Status	Districts						Nos.of total respon dents	%
		Sivasagar		Nagaon		Cachar			
	Nos.of rspnd.	%	Nos.of rspnd.	%	Nos.of rspnd.	%			
1	Joint	65	40.88	46	41.44	63	43.45	174	41.92
2	Nuclear	94	59.12	65	58.56	82	56.55	241	58.07
Total		159	100	111	100.00	145	100	415	100.00

Source: Primary Survey

The above table shows that 58.07 percent of the respondents live in nuclear families and other 41.92 percent live in joint families. In the study area of Sivasagar district the 59.12 percent respondents live in a nuclear family and 40.88 percent in joint family. The 58.56 percent respondents in Nagaon district live in nuclear family, 41.44 percent in joint family. In Cachar district 56.55 percent live in nuclear and 43.45 percent in joint family. In the above analysis it is found that the most of the respondents live in nuclear family.

5.1.4. Religion:

Looking at the religion of the respondent's shows that majority of the fishermen in Nagaon (79.28%) and Sivasagar (84.28%) is Hindu whereas in Cachar districts about 94.48 percent of the fishermen are Muslim. Since ancient times some profession are dominated by some particular group of community in the society.

Sl. No	Table No.5.4: District-wise Distribution of Respondents According to the Classification of Religion								
	Religion of respondents	Districts						Nos.of respondents	%
		Sivasagar		Nagaon		Cachar			
	Nos. of respondents	%	Nos. of respondents	%	Nos. of respondents	%			
2	Hindu	134	84.28	88	79.28	8	5.52	230	55.42
3	Muslim	25	15.72	23	20.72	137	94.48	185	44.57
Total		159	100	111	100	145	100	415	100.

Source: Primary Survey

In the table the overall 55.42 percent are found the Hindu respondents and 44.57 percent are Muslim (maimal community and local Muslim). The 15.72 percent respondents of minority community have been found in Sivasagar district and 20.72 percent found in Nagaon district. From the analysis of study it is seen that most of the

minority respondents (Muslim) of Cachar district are involved in the fishing occupation. So, from the above table it is clear that both Hindu and Muslims (minority) community are involved the fishery sector in the study area of Assam.

5.1.5. Status of Caste or Community:

Fishing is also such a profession which was mainly dominated by Scheduled Caste community. Scheduled Caste and minority (Muslims) fishermen have been playing a dominant role in the fishery sector of the state. The maimol community (Bangali Muslims community) is also eligible for getting lease the government fisheries as per the government rule. In recent times the other caste and community are also coming forward to adopt fishing as their occupation. In the study it is found that some scheduled caste SHG's and NGO's take lease the fisheries on their name but these organizations give the fisheries for fishing to the fishermen of maimal community (bangali muslim) at sixty and forty percent and fifty fifty on agreement basis. So, the minority fishermen also represent a significant proportion in the study area. Besides in some panchyat and zilaparasad in the area some fisheries are given to other community shareholders of SHG;s and NGO's due to absent of the SHG;s NGO's and co-operative societies of the scheduled caste and mimal community. The district-wise status of caste and communities in the fishermen of the study area are shown in the following table no.5.5.

Sl. No	Table No-5.5: District-wise Distribution of Respondents according to the Caste status								
	Castes	Districts						Nos.of Rspnd nts	%
		Sivasagar		Nagaon		Cachar			
	Nos.of respon dents	%	Nos.of respon dents	%	Nos.of respon dents	%			
1	SC	102	64.15	82	73.87	05	3.45	189	45.54
2	ST	20	12.58	0	0	0	0	20	4.82

3	OBC	12	7.55	06	5.41	03	2.07	21	5.06
4	MINORITY(Muslim)	25	15.72	23	20.72	137	94.48	185	44.57
Total		159	100	111	100	145	100	415	100.00

Source: Primary Survey

In the study the fishing profession is dominated by the SC with 45.54 percent of respondents followed by minority group (Muslim mimal community) with a 44.57 percent of the total respondents. The minority Muslims is often equal with Scheduled caste fishermen. The participation of other than ST and OBC community is very negligible in all the districts, whereas no respondents have been found in the general category. The district wise status of the caste or communities involved in fishing sector of Sivasagar and Nagaon the Koibarttas (SC) is the dominant group of fishing community with (64.15%) and (73.87%) respectively. In the district of Cachar the people from minority community (94.48%) are into the fishing profession the participation level of SC respondents in Cachar district is very low compared to Sivasagar and Nagaon district. The number of respondents in ST and OBC are very low in the three districts because these categories of respondent are not hundred percent of fisherman and they are not covered by the fishery management rule of the state government. According to the department of fishery, Government of Assam, the fisheries are given on lease for running to co-operative societies; self-help groups (SHG), non-government organizations (NGO) and individuals on the condition of hundred percent fishermen. The respondents must be identified and certified as hundred percent fishermen from the specific department of the government authority.

Although according to the state government fishery management rule only the scheduled caste and maimal community fishermen are eligible for running the government river and beel fisheries but in the state it is seen that other communities also take this occupation as their livelihood. In the state recently some autonomous council (Mishing, Deori and other community autonomous council) are constituted. Under the area of the autonomous council some SHGs and NGO's are formed by their

community members. Beside the state government has been taking initiative for forming the SHG's, Co-operative societies and NGO's among the unemployment members for giving the employment opportunities through running the registered natural fisheries. So, the fishermen of the SHG's and NGOs in the area get opportunity for taking the fishing occupation.

The representation of the caste and community in the fisheries is shown in the following figure.

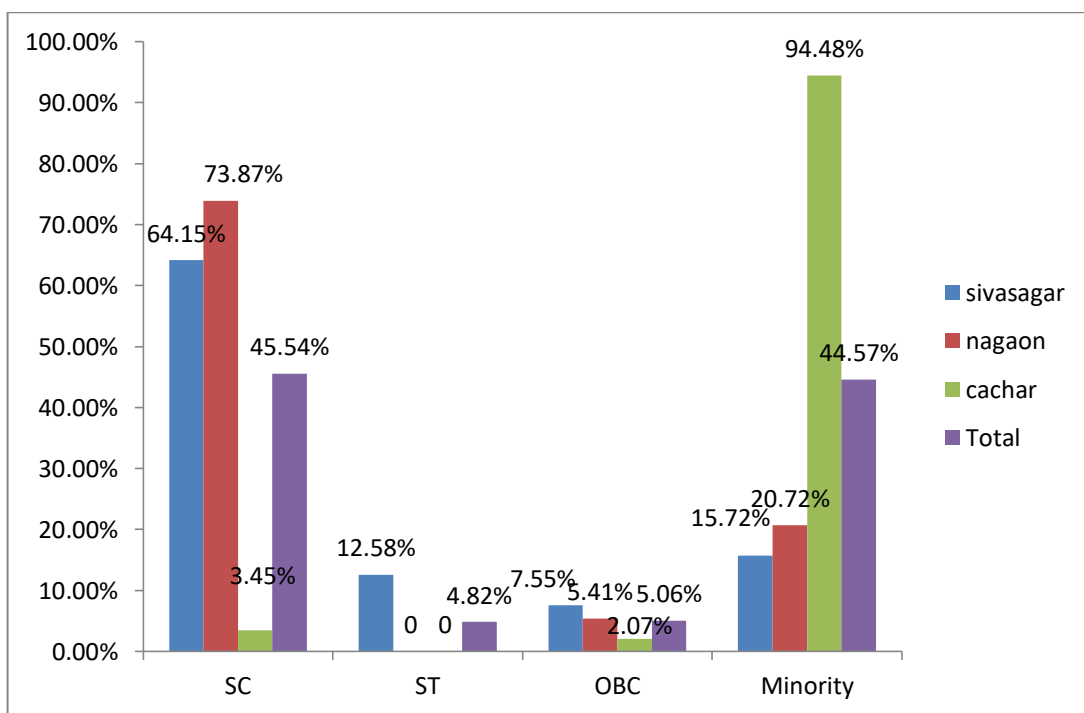


Figure-3

5.1.6. Education:

Education is the most important factor of socio-economic development of the people in the society. The socio-economic status of the fishermen is determined by the level of education. In the study the educational status of the fishermen are analyzed in the following table.

From the following Table No-5.6 it is found that the highest number of respondents in the study area having the primary level of education. It covers the

36.62 percent respondents. The 21.92 percent respondents having the H.S.L.C passed education qualification, only 3.13 percent respondents have H.S qualification and 0.48 percent respondents have been able to get the graduate level of education qualification.

Sl. No	Education al Status	Districts						Total Nos.of respondents	% level of educational status
		Sivasagar		Nagaon		Cachar			
		Nos.of respnd ts	%	Nos. of respnd ts	%	Nos. of respnd ts	%		
1	Primary Passed	59	37.11	48	43.24	45	31.03	152	36.62
2	H.S.L.C	45	28.30	22	19.81	24	16.55	91	21.92
3	H.S	03	1.89	06	5.41	4	2.75	13	3.13
4	Graduate	01	0.63	01	0.90	0	0	02	0.48
5	No education	51	32.07	34	30.63	72	49.65	157	37.83
Total		159	67.93	111	69.36	145	50.34	415	100.00

Source: Primary Survey

- ❖ No education here defines who actually do not know how to read and write and they are not able to get their primary level of education.

A district-wise analysis shows that in the district of Sivasagar and Nagaon the proportion of the respondents are more in primary level of education 37.11 percent and 43.24 percent respectively as compared to the proportion of respondents in the illiterate group. But in the Cachar district the reverse was seen. Nearly 50 percent of respondents are illiterate(49.6 percent) followed by 31.03 percent of respondents have primary level of education and the number further declines as we move to higher level

of education. In the H.S.L.C level of education qualification, 28.30 percent respondents are found in the Sivasagar district, 19.81 percent and 16.55 percent in Nagaon and Cachar districts respectively. Above 5.41 percent respondents have been found in the higher secondary level of education qualification in Nagaon district, 2.75 percent in Cachar, only 1.89 percent in Sivasagar district. The data also reveals that only 0.48 percent respondents are graduate fisherman. They are very less number. The educational level of the majority fishermen in the three districts are found illiterate and below primary level because

- The fishermen basically depend upon their traditional occupation ‘fishing’ and they spend most of the time in fishing. Therefore the fishermen have been depriving from the education.
- Most of them are from poor family background so, their parents cannot afford for higher education.
- Most of the youth accept their father’s profession at a very early age of their life.

The following figure shows that the educational status of the fishermen in the study area. The bar diagram No. 4 in the bellow reveals that in total majority of the respondents are illiterate (37.83 percent) and even if educated, they are just up to primary level 36.62 percent. The percentage of respondents in the category of HSLC is only 23 percent. The number of respondents decreases with the increases in education level.

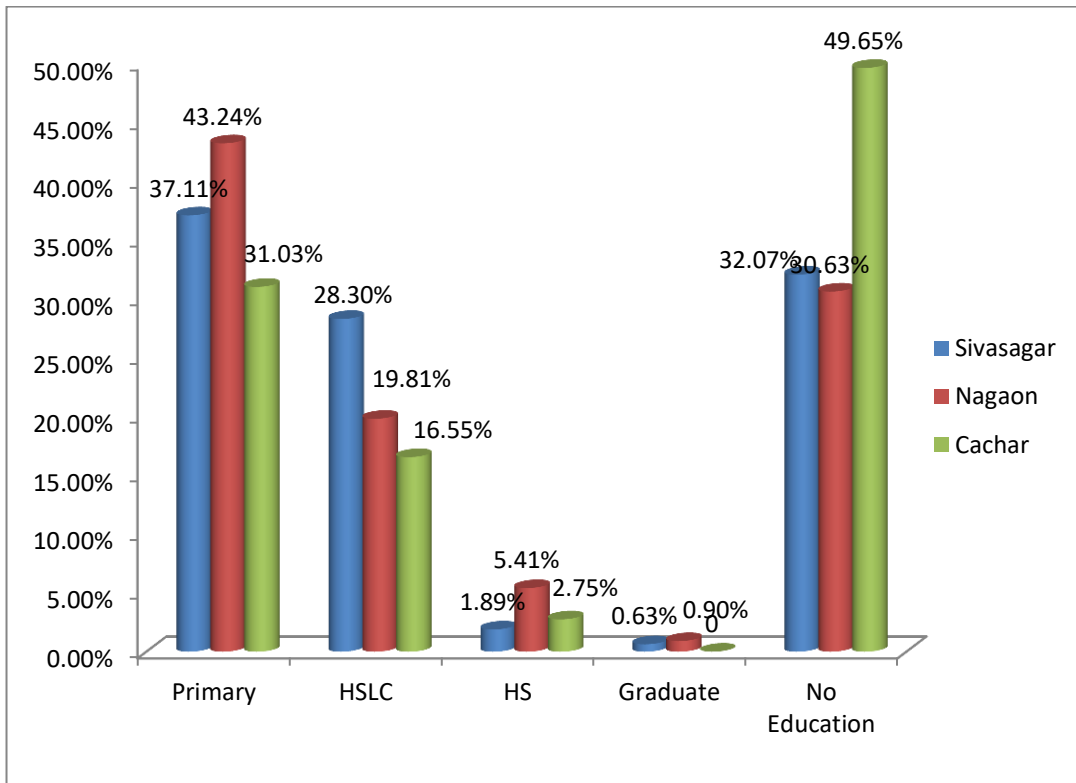


Figure-4

5.2.B. Household Infrastructure

The household infrastructure is the basic component of the socio-economic development of a community as from the accommodation of the respondents the socio-economic status can be defined. In the study the household infrastructure such as housing types, toilet facilities and drinking water facilities of the respondents have been included. These accommodation facilities of the respondents in the study area have been analyzed in the following.

5.2.1. Types of the House:

The four types of housing have been found among the respondents within the study area. The types are pucca, semi pucca, katcha and government sponsored scheme. These are shown in the following table no-5.7.

Table No.5.7: District-wise Housing Structure of the Respondents									
Sl. No	Housing Type	Districts						Nos.of respondents	%
		Sivasagar		Nagaon		Cachar			
		Nos.of respndts	%	Nos.of respndts	%	Nos.of respndts	%		
1	Pucca	7	4.40	05	4.50	4	2.75	16	3.85
2	Semi Pucca	20	12.58	18	16.21	8	5.52	46	11.08
3	Katcha	48	30.19	33	29.73	42	28.96	123	29.63
4	IAY/Govt. Spornced	84	52.83	55	49.55	91	62.77	230	55.42
Total		159	100	111	100	145	100	415	100

Source: Primary Survey

The above table shows that the nature of housing facility of the fishermen in the study area. The 55.42 percent fishermen having the pucca housing facility under the central government sponsored scheme Indria Awaas Yojana (IAY). In the study, it is found that the 62.77 percent respondents having the IAY type of housing facility in the Cachar district. In Nagaon district it 49.55 percent and in Sivasagar district 52.83 percent respondents have availed IAY housing schemes. Those fishermen who are unable to avail under the IAY housing facility, majority of them live in kacha houses made of bamboo and mud. In Sivasagar district 30 percent of the fishermen live in kacha houses. In Nagaon and Cachar it has been found to be 29.7 percent and 28.9 percent respectively. The number of fishermen who could afford a pucca house is very few in all the three districts; it is less than 5 percent in all the districts. It has been noticed that in all the districts at least 50 percent of the fishermen are beneficiaries of IAY scheme.

5.2.2. Type of Sanitation:

Good sanitation facility is indispensable part of hygiene. The different types of sanitation in the study area are found pucca, katcha, semi pucca, open space and pucca sanitation under government scheme. A district wise distribution of respondents according to the various type of sanitation is described in the following table no.5.8

The following table reveals that out of the total fishermen only 6.2 percent fishermen have pucca sanitation facility, 23.13 percent have katcha sanitation, 26.98 percent have semi-pucca, 31.56 percent respondents avail pucca sanitation under government scheme and 12 percent still depends on open space. A district wise distribution reveals that the respondents of Nagaon district has the highest percentage of pucca sanitation (14.42%) followed by Cachar and Sivasagar district (4.13%) and (2.52%) respectively.

Table No.5.8: District-wise Toilet facility of the Respondents									
Sl. No	Types of Latrine	Districts						Nos.of respondents	%
		Sivasagar		Nagaon		Cachar			
		Nos.of respndts	%	Nos.o fresp ndts	%	Nos.of respndts	%		
1	Pucca	04	2.52	16	14.42	6	4.13	26	6.26
2	Katcha	41	25.79	27	24.32	28	19.32	96	23.13
3	Semi Pucca	48	30.18	38	34.24	26	17.91	112	26.98
4	Open space	40	25.16	0	0	10	6.89	50	12.04
5	Pucca under Govt.sche me	26	16.35	30	27.01	75	51.72	131	31.56
Total		159	100	111	100	145	100	415	100

Source: Primary survey

The data relating to pucca sanitation under government schemes shows that 51.72 percent of respondents are from Cachar district followed by Nagoan (27%) and Sivasagar (16.3%) beneficiaries of this scheme. In the above table reveals that most of the respondents in all the three districts have kaccha / semi pucca sanitation. Some of the respondents are still dependent on open space and have no pucca/ kaccha private sanitation, nearly 25 percent of the respondents from Sivasagar districts use open space and about 7 percent of the respondents from Cachar districts are dependent on open space, but no single respondents from Nagoan district has been found to use open space. A district wise analysis shows that Nagoan district has the highest number of respondent with private pucca sanitation and no respondents have been found to use open space, while Cachar districts shows a good picture with regards to availing of government scheme. Sivasagar district picture with regards to sanitation facility is not satisfactory, with the lowest number of respondents having private pucca sanitation and this district have the highest number of respondents who use open space. With regard to availing of government scheme for sanitation the beneficiaries from Sivasagar district is the lowest compared to other two districts.

5.2.3. Sources of Drinking Water:

The sources of drinking water have also been studied among the respondents in the study because the respondents belong to the rural area. The respondents are mainly using the water from sources such as tube well, public water supply, ponds and tanks and river. The facility of drinking water of the fishermen has been shown in the following table no 5.9.

Table: 5.9- District-wise Sources of Drinking Water of the Respondents									
Sl. No	Sources of Drinking Water	Districts						Nos.of respondents	%
		Sivasagar		Nagoan		Cachar			
		Nos.of rspndts	%	Nos. ofrspndts	%	Nos.of rspndts	%		

1	Tube well	122	76.73	94	84.68	139	95.86	371	89.39
2	Public water supply(Gov t.Provided)	35	22.1	12	10.82	06	4.14	37	8.92
3	Ponds& tanks	0	0	01	0.90	0	0	01	0.24
4	River	02	1.26	04	3.60	0	0	06	1.45
Total		159	100	111	100	145	100%	415	100

Source: Primary survey

With regard to drinking water it has been found that a large number of respondents (89.39%) in the study area use the tube well as the main source of drinking water. In the study it has been found that in all the three districts the fishermen depend on tube well as the main source of drinking water. Majority of the respondent about (95.86%) in Cachar district use the tube well as a source of drinking water and 76.73 percent respondents in Sivasagar district and 84.68 percent in Nagaon district are also dependent on tube well for drinking water. Very few numbers of respondents depends on pond and river as the source of drinking water. The number of respondent depending on government water supply is also low in all the three districts; it is 22.1percent in Sivasagar, 10.82 percent in Nagoan district and only 4.41percent in Cachar district, as the government water supply is not adequate to meet their full requirement, so they take alternative sources for drinking water facility.

5.3.C. Economic:

The economic condition of the respondents has been examined on the basis of the parameters like occupation, income status, expenditure, saving pattern, purpose of saving and sources of finance or borrowing of the respondents in the study area.

5.3.1. Occupation:

The occupation status of the respondents is one of the important parameters determines the income level. It is found that majority of respondents depend solely on

fishing as their main source of income and it has also been found that a good number of respondents take up fishing as their primary occupation but also have other source of income from small business, agriculture, daily wage earner. The following table shows the occupational pattern of the fishermen in the study area.

Table No.5.10: District-wise Occupational Structure of the Respondents									
Sl. No	Type of occupation	Districts						Nos.of rspdts	%
		Sivasagar		Nagaon		Cachar			
		Nos.ofr spndnts	%	Nos.o frspnd nts	%	Nos.of rspdn ts	%		
1	Fishing	91	57.23	47	42.34	40	27.58	178	42.89
2	Fishing & other business(fish traders,grocery)	13	8.18	17	15.31	87	60	117	28.20
3	Fishing& agriculture	45	28.30	39	35.14	0	0	84	20.24
4	Fishing and wage earner	10	6.29	08	7.20	18	12.42	36	8.67
Total		159	100	111	100	145	100	415	100

Source: Primary Survey

In the above table it is found that fishing is only the main occupation of the large number of the fishermen. Nearly 42.89 percent respondents depend on fishing as the only source of livelihood. The district wise occupational pattern of the respondents reveal 57.23 percent of respondent in Sivasagar district, 42.3 percent in Nagoan district and 27.58 percent respondents in Cachar district respectively depends on only the fishing profession. Its shows that more than 55 percent of the respondents in Sivasagar district are solely dependent on fishing, the proportion of respondent depending only on fishing is comparatively low in Nagoan and Cachar districts. The data also reveals that majority of the respondents (60%) in Cachar district depends on fishing and other small business for their livelihood which is comparatively higher

than the other two districts. And in Nagoan districts 35.14 percent of the respondents have taken up both fishing and agriculture as their source of livelihood but their primary occupation is fishing, in all the three districts few respondents are also engaged as daily wage earner along with fishing profession. Among all the three districts it is seen that most of the respondents of Cachar district have secondary source of earning and only few of them are solely dependent on fishing only.

Although from the study it is found that the fishing is the main source of livelihood of the fishermen but most of the fishermen cannot improve their standard of living only by the help of fishing profession. The fishermen are also engaged in other part time manage for doing other economic activities such as agriculture, small business and sometimes as wage earner to meet up their financial crisis but mainly they concentrate on their fishing profession.

The study reveals that the fishing community cannot easily change their livelihood pattern because:

- The fishermen have been accepting the fishing occupation traditionally since long time and they get pleasure and accustomed with the occupation.
- The fishermen can do the fishing in the natural fisheries by investing small amount of money.
- Another important cause is that the fishermen are not capable to change their livelihood because they are not eligible for getting jobs due to lack of education and lack of good financial status.

The occupational distribution of the respondents in the study area is shown in the following figure no-5.

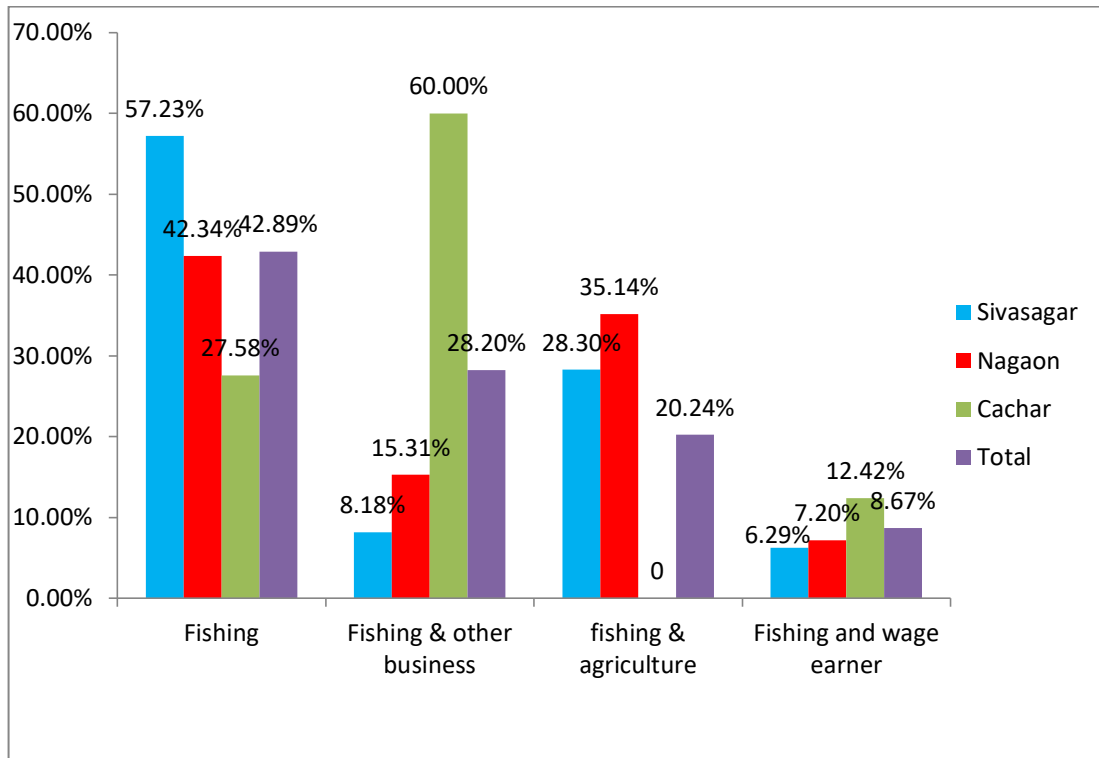


Figure-5

5.3.2. Income Status:

The income is the main factor of socio-economic development of the fishermen; it is an important determinant of the standard of living. The purchasing power of a family depends upon their income. The income of the fishermen differ within the districts and among the districts base on the time of involvement in the fishing, income from fishing is an uncertain, as a regular good number of catch cannot be ensured. Again many of the respondents have some secondary source of income, this also contribute to a variation in the income of the fishermen in the study area. In the following table the district-wise income status of the respondents are shown in the following table no.5.11

Table No-5.11-. District-wise income status of the respondents									
Sl. No	Level of Income	Districts						Nos.of respondents	%
		Sivasagar		Nagaon		Cachar			
		Nos. of respondents	%	Nos. of respondents	%	Nos. of respondents	%		
1	below- 50000	104	65.41	67	60.36	97	66.90	268	64.58
2	50001-80000	34	21.38	21	18.91	28	19.31	83	20.00
3	80001-110000	10	6.29	11	9.90	12	8.27	33	7.95
4	110001-140000	05	3.14	07	6.30	05	3.45	17	4.10
5	140001-170000	4	2.51	03	2.70	03	2.06	10	2.40
6	170001- 200000	2	1.26	02	1.80	0	0	04	0.97
Total		159	100	111	100	145	100	415	100

Source: Primary Survey

In the above table it is found that most of the respondents (64.58%) in the study area have an income of below 50000 (rupees in thousands). 20 percent earn an income between Rs.50001- 80000. Nearly 8 percent respondents belong to the income group of Rs.80001-1,10,000,only 4.10 percent and 2.40 percent respondent earn an income of between 1,10,001- 1,40,000 and between 1,40,001-1,70,000 respectively. Less than one percent respondent earn an income of above 1, 70,000 annually. A district wise income level of the respondents reveals that in most of the respondents nearly 60 to 65 percent comes under the income group of less than 50,000 annually. It is seen that a large number of fishermen are involved in the registered fishery than its capacity, it has been also stated by some of the respondents that some non-shareholder of the fisheries are also allowed to catch fish on payment of some extra money, such kind of

activities have reduced the income of some fishermen in the study area. The following figures are shown the district wise income level of the fishermen.

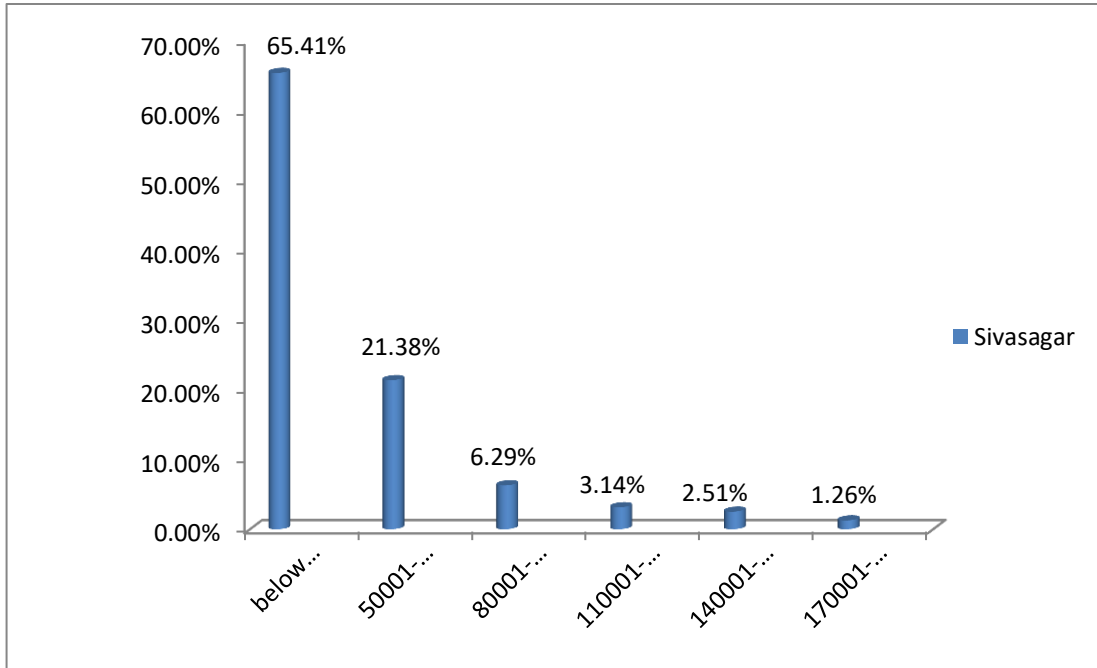


Figure-6

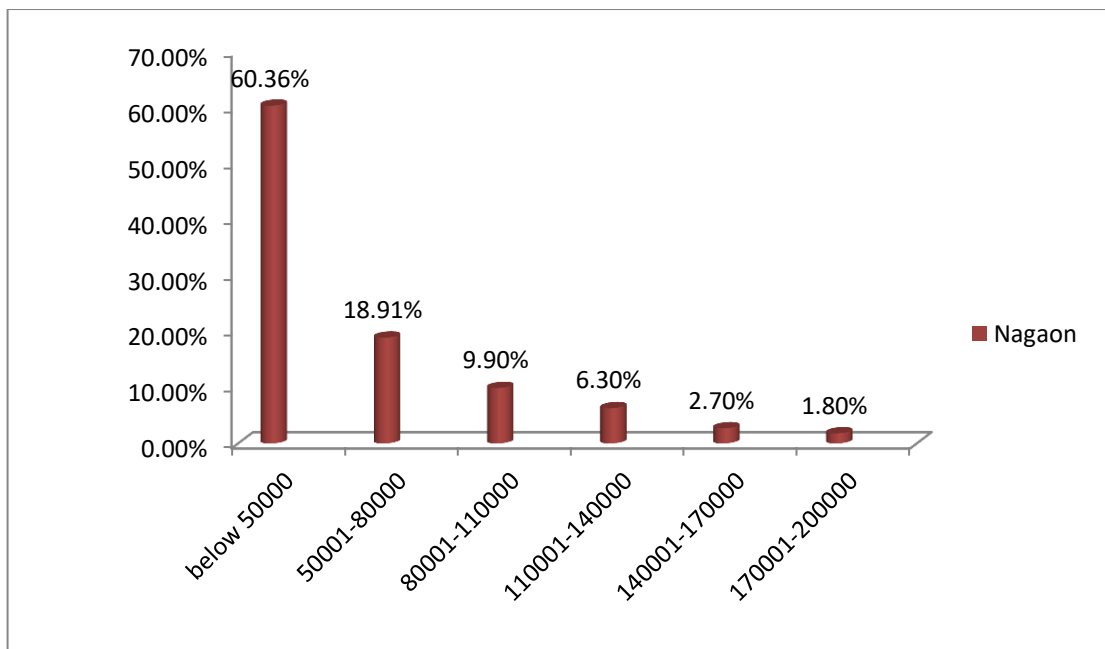


Figure-7

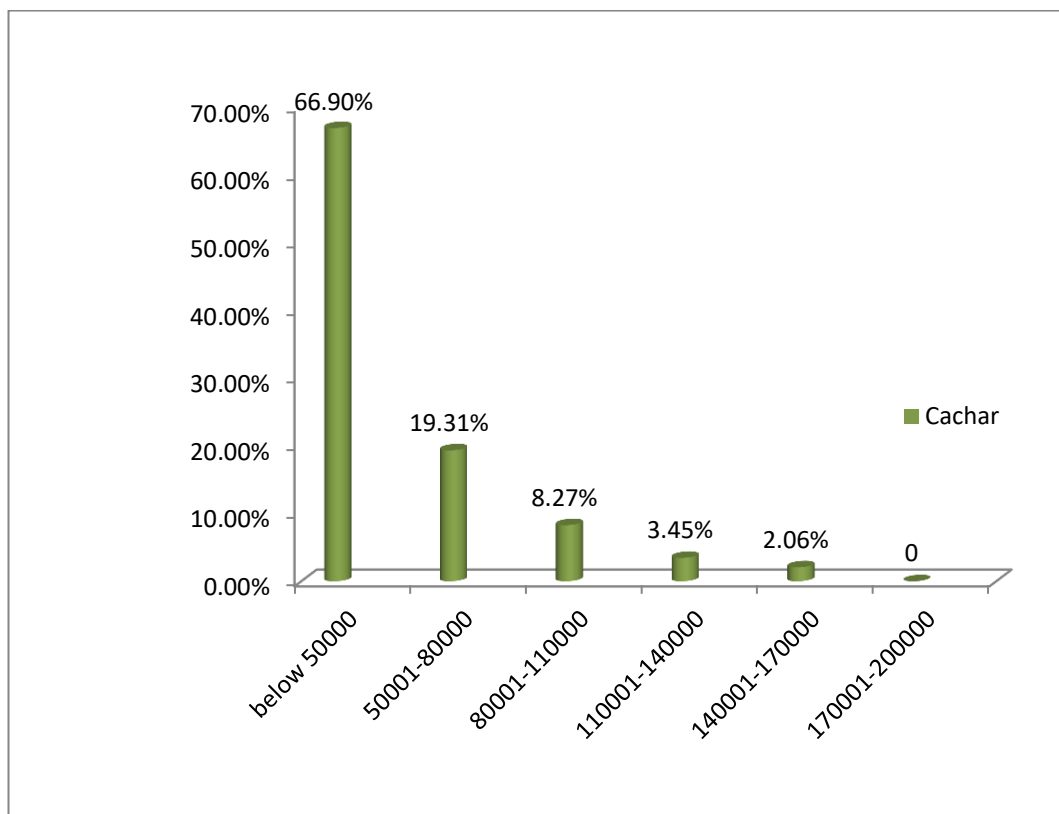


Figure-8

5.3.3. Pattern of Expenditure:

The patterns of annual expenditure of the fishermen have been also analyzed in the following table No 5.12. The income of the fishermen spends on various items like food, education, clothing etc which is expressed in percentage term. It is observed that majority of the fishermen in all the three districts spend more than 60 percent of their income on food.

Items	Sivasagar	Nagaon	Cachar	Total
Food	64.9	67.0	62.3	64.90
Clothing	7.0	9.0	4.6	7.40

Medical	1.4	1.8	1.3	1.55
Education	1.4	3.2	1.0	2.41
Festival	5.4	5.5	4.0	5.05
Transportation	3.3	2.9	3.2	3.9
Others	4.2	3.5	2.5	10.20

Source: Primary Survey

Next to food is the clothing followed by festival where the respondents make more expenditure compared to other items like education, medical etc. It is observed that in all the districts the expenditure in education and medical is very low; it might be because as most of them are poor so they could meet only their basic need of food and clothing. With regards to medical and education the level of expenditure is less than 2 percent in all the districts, the respondents also have admitted that they send their children to government school and they avail government hospital services which is free of cost, but at the same time they also admitted, that they are not satisfy with the service provided nor do they could afford for better service by private sectors as those are costly. The district-wise expenditure pattern of the respondents has been found that the respondents of Nagaon district have the highest spending on food, compared to other two districts of Sivsagar and Cachar. The fishermen of Nagaon district spend the 67.08 percent amount of money on food. The Sivasagar and Cachar districts spend respectively in the amount of money 64.9 percent and 62.3 percent on food, one reason for this might be because the respondents of the Nagoan district claims that they do not get sufficient benefit from the food security schemes of the government and they purchase the foods at a market price which is higher than the rational price. It is seen that the expenditure of three districts in education and medical care is very marginal, as because the poor people do not term education and medical care as their basic needs. Next to food the respondents spend more on clothing and festivals. This may be because the poor people value more on immediate satisfaction of consumption of goods like food, cloth, festival, than the value of those goods whose

benefit will be derived in the future like expenditure on education and regular medical care.

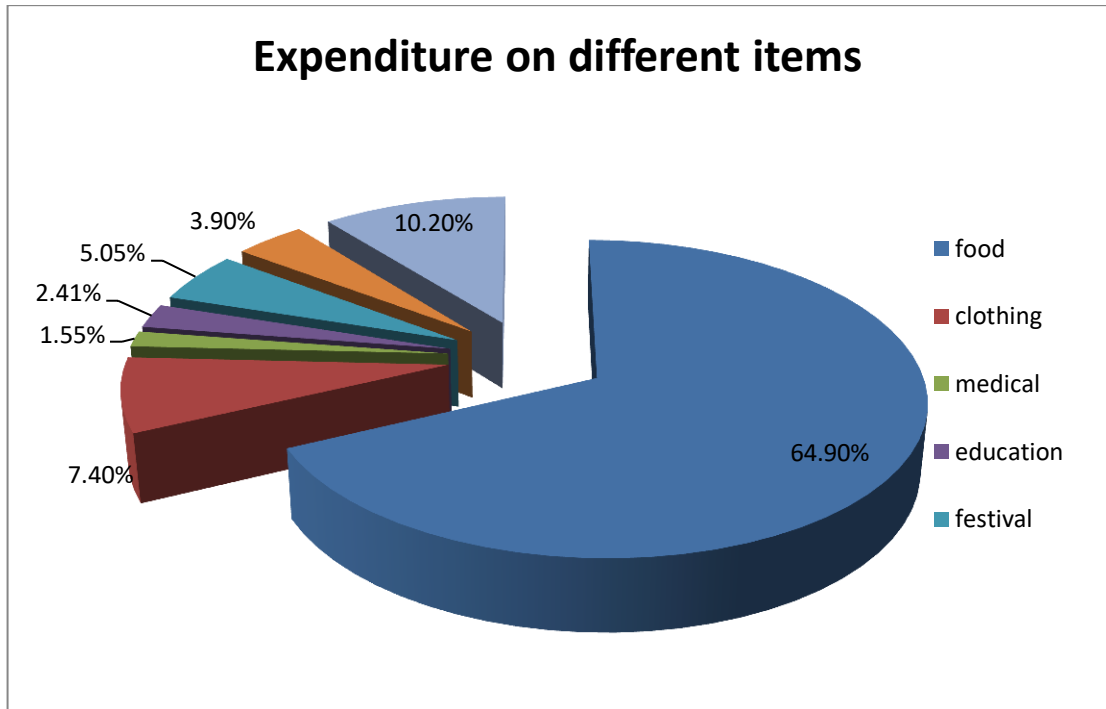


Figure-9

5.3.4. Ability to Save and Saving Pattern:

Saving is another important factor of socio-economic development of the people in the society. The saving pattern of the respondents has been studied and it is found that the status of saving of the respondent is not satisfactory because most of fishermen have not been able to earn the satisfactory level of income from their occupation. But a few fishermen is found to have a satisfactory level of income than the other remaining fishermen in the study area and these fishermen are able to save their earning in various sources such as bank, post office, chit fund. The following table no-5.13 has been shown the saving pattern of the fishermen in the study area.

Table No.5.13: District-wise Saving Pattern of the Respondents									
Sl. No	Sources of Saving	Districts						Nos.of respondents	(%)
		Sivasagar		Nagaon		Cachar			
		Nos. of respondents	%	Nos. of respondents	%	Nos. of respondents	%		
1	Banks	6	3.77	6	5.41	3	2.06	15	3.63
2	Post-Office	8	5.03	4	3.60	2	1.38	14	3.37
3	Chit Fund	01	0.63	3	2.70	3	2.07	07	1.68
4	No Saving	144	90.57	98	88.29	137	94.48	379	91.32
Total			90.57+9.43		88.29+11.71		94.48+5.52	415	100

Source: Primary Survey

It is found that about 91.32 percent of the respondents are not in a position to save, as their income is low and expenditure is high to meet even the basic needs. Apart from ability to save, the pattern of saving of the respondents has been observed, which reflect that the respondents mostly save their money in banks and post office. A district wise analysis shows that that more respondents in Nagaon district about 11.71 percent are able to save compared to Sivsagar (9.43%) and Cachar districts (5.52%).

A district wise analysis (table no-5.13) reveals that most of the respondents in Sivasagar district (5.03 percent) keep their saving with the post office, compared to respondents in Nagaon and Cachar districts where majority of the respondents keep their saving in banks. Apart from post office and banks some respondents also keep their money in chit-fund, most of the respondents (2.07 percent) in Cachar districts keeps their savings in chit-fund. Chit fund schemes may be organized by financial institutions, or informally among friends, relatives, or neighbors. Among the three districts chit fund is common form of saving in Cachar district. One reason for

selecting chit-fund as the mode of saving other than formal mode of saving like bank and post office in Cachar districts might be the low level of education of the respondents in Cachar district compared to other two districts. Nearly 50 percent of the respondents in Cachar district are illiterate and those who are literate 30 percent of them are only up to primary level of education, so lack of education might be a cause of selecting an informal mode of saving rather than a formal mode of saving. The following figure shows the saving pattern of the respondents.

5.3.5. Purpose of Savings:

In the study it is found that the fishermen are able to save their money in different purpose. They are willing to save their money for input purchase, education for children, earning interest, business and other purpose like wedding ceremony of their children. It is explained in the following table.no-5.14.

Sl. No	Purpose of Saving	Districts						Nos.of respondents	Total %
		Sivasagar		Nagaon		Cachar			
		Nos.of Rspndnts	%	Nos.of Rspndnts	%	Nos.of Rspndnts	%		
1	Input purchase	4	2.51	3	2.70	3	2.07	10	2.41
2	Education	2	1.26	2	1.80	1	0.68	05	1.20
3	Business	6	3.77	5	4.50	4	2.76	15	3.61
4	Others	3	1.88	3	2.70	0	0	06	1.45
5	No saving	144	90.56	98	88.28	137	94.48	379	91.32
Total								415	100

Source: Primary Survey

In the above table it reveals that most of the fishermen in the study (2.41%) save their money for input purchase, 1.20 percent on education, 3.61 percent on business purpose and 1.45 percent respondent saves on others like wedding for children, medical treatment and future plan.

The district wise saving purpose of the respondents has been found that the 2.70 percent respondents in Nagaon district are able to save their money for purchasing of input. The inputs are required for different purposes i.e. net and boat for fishing, basket for fish keeping, bicycle and other essential items. In the study it is found that the status of the saving of the respondents in Nagaon district is comparatively better than the other two districts.

In the above analysis of the saving pattern of the respondents in the study area a fewer respondents (8.68%) are able to save from their earning. According to the analysis of the study it is decided that the saving pattern of families of the fishermen have not upturn.

5.3.6. Source of Finance:

In the study borrowing is considered as one of the important factor for socio-economic development of the fishermen. The study reveals that 328 respondents take financial support through borrowing from different sources. A district wise distribution of the respondents who borrow from various sources is given in the following table no-5.15.

Table No: 5.15- District wise Sources of finance among the respondents									
Sl.No	Sources of finance	Districts						Nos.of Respondents	Total %
		Sivasagar		Nagaon		Cachar			
		Nos.of rspdnts	%	Nos.o frspnd	%	Nos. ofres pnd	%		
Informal Source	Private money lender	11	10.78	8	12.69	12	13.19	31	12.11

	Fish trader	69	67.65	31	49.22	47	51.65	147	57.42
	Friends & relatives	22	21.57	24	38.09	32	35.16	78	30.47
	Total	102	100%	63	100	91	100	256	100
Formal Source	Commercial bank	8	33.33	6	37.5	08	25	22	30.56
	Cooperative Societies	16	66.67	10	62.5	24	75	50	69.44
	Total	24	100	16	100	32	100	72	100
	Grand Total (informal+formal)	126		79		123		328	79.04
None		33		32		22		87	20.96
Total								415	100

Source: Primary Survey

In the above table no-5.16 it is seen that out of 328 respondents about 256 respondents (78 percent) borrow from informal sectors like money lender, fish traders and friends and relatives (table 5.16). In all most the districts majority of the fishermen borrow from informal sector, the highest is in Sivsagar district followed by Cachar district and Nagoan district. Among the fishermen borrowing from informal sectors most of them depends on fish traders to whom they supply their catches compared to other informal sources like money lender, friends and relatives, in Sivsagar district it is 67.65 percent followed by Cachar 51.65 percent and Nagoan 49.22 percent. Among the informal sources of borrowing the dependency of the fishermen on money lender is least in all the districts. The formal sector of borrowing is categorized as commercial bank and cooperative societies. It has been observed that majority of the fishermen in all the three districts borrow from cooperative societies and very few of them borrow from commercial banks. It shows that the banking habit of the fishermen in all the three districts are not so satisfactory, it might be because of their low literacy rate.

In the following figures no 10,11 and 12 represents the district-wise borrowing sources of the respondents .

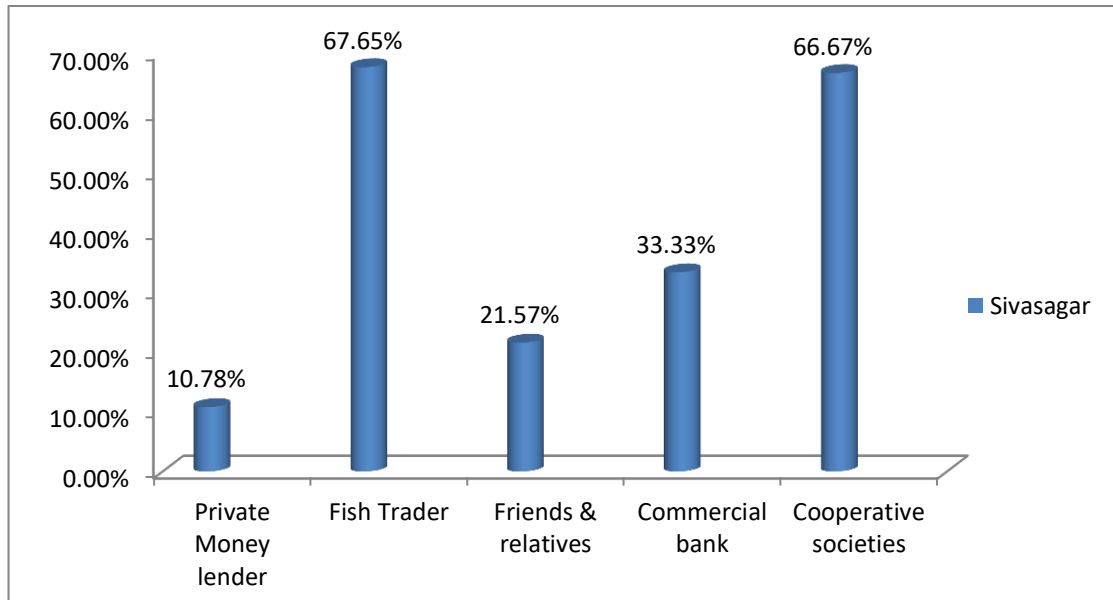


Figure No-10

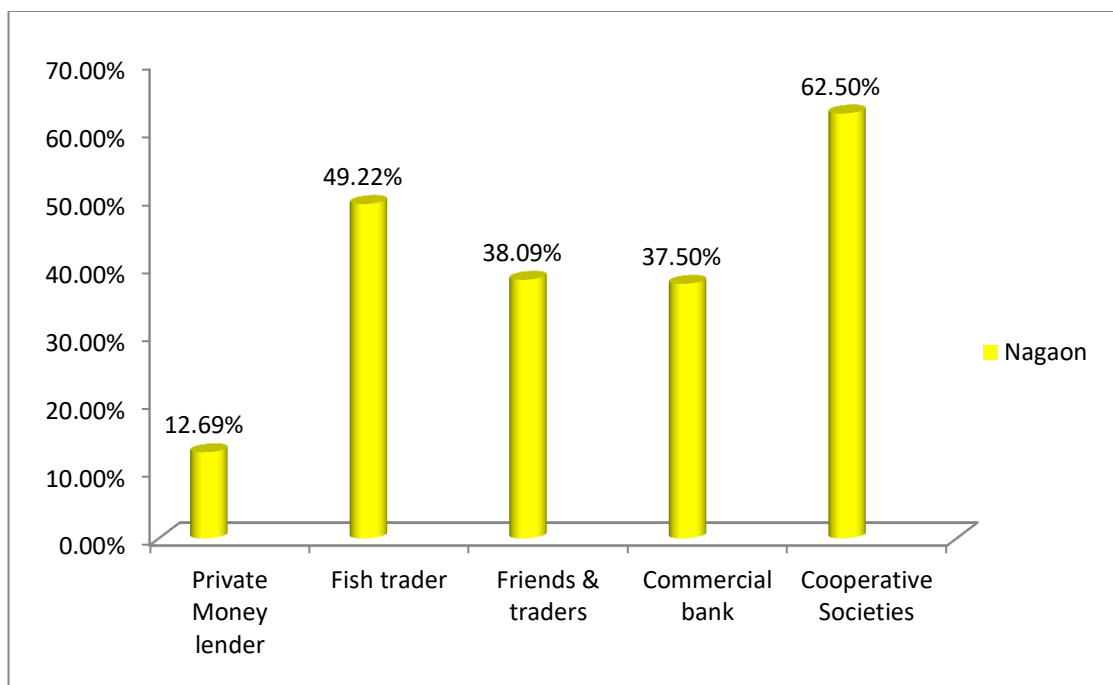


Figure-11

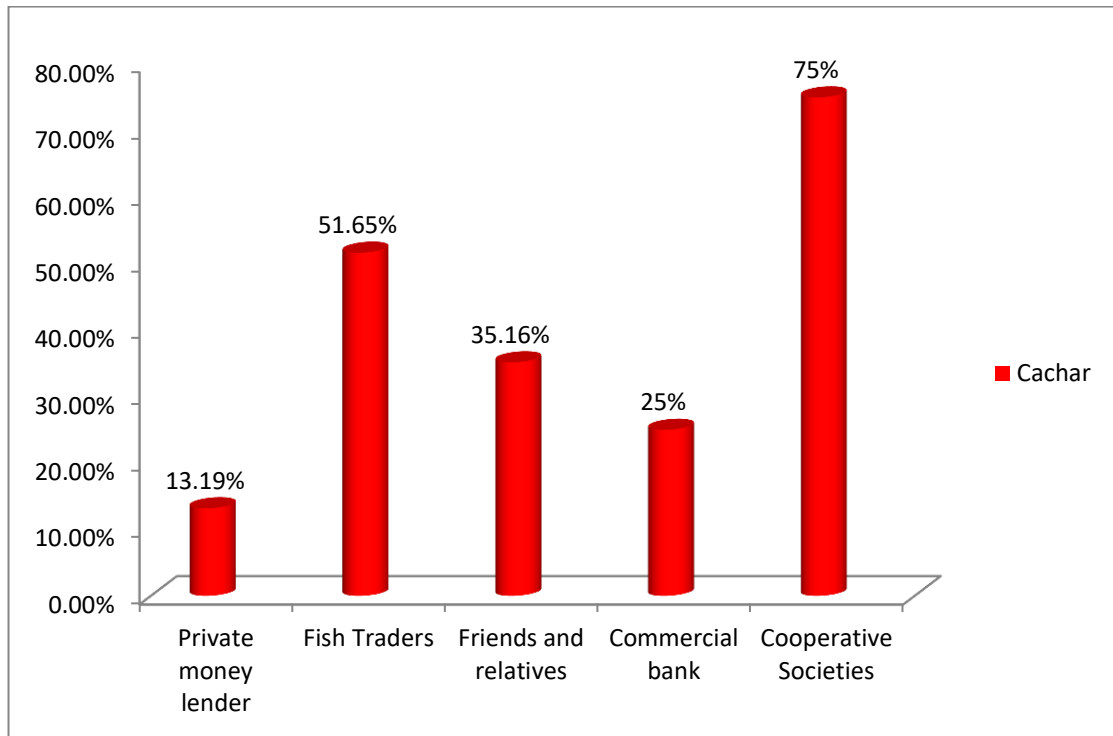


Figure-12

5.3.7. Conclusion:

It has been highly admitted by various studies that socio-economic characteristics pertaining to demography means of production and investment, income and expenditure of people living in a particular location strongly influence their response to technological changes and participation in development schemes. Economic growth and socio-economic status are growing very rapidly with the help of various models given by planners. In spite of these, there are number of area, region, village etc. are having unbelievable socioeconomic status and not avail minimum basic needs for their living (Md Ismail 2013)¹⁶. The above analysis vividly indicates that the socio-economic status of the fishing community people of Assam is not satisfactory, especially in term of education, sanitation and banking habit. It reveals there is an urgent need to uplift the socio-economic status of the fishing community of Assam especially their literacy rate and banking habit, which is very low as most of

them are till dependent on informal source of borrowing and get trapped by debt burden that lead to reducing of their economic status. The income from fishing is not certain always, so there is a gap between income and expenditure in most of the time. It needs of proper management body among the fishing community to ensure proper number of catch and certain amount of income for the marginalized fishermen.