

**AN EMPIRICAL ANALYSIS OF THE SOCIO-ECONOMIC CHALLENGES AND LIVELIHOOD ISSUES OF FISHERFOLK IN RAMANATHAPURAM DISTRICT, TAMIL NADU**

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**ABSTRACT**

Fishing, one of humanity's oldest economic activities, remains crucial to the livelihood of many communities, especially in the Ramanathapuram District of Tamil Nadu, India. This study examines the socio-economic conditions, income and expenditure patterns, challenges, and the effectiveness of government interventions aimed at improving the livelihoods of fishermen in the region. The findings highlight that while the fisheries sector contributes significantly to the local economy, the socio-economic conditions of fishermen remain poor. Issues such as limited access to financial services, inadequate infrastructure, low income, and reliance on outdated fishing methods continue to hinder their development. Government schemes have not always been effectively implemented or accessible to the target populations. Recommendations to improve these conditions include increasing awareness of financial products, simplifying access to welfare programs, investing in modern infrastructure, and promoting skill development. These efforts could lead to better income, improved living conditions, and sustainable development for the fishing communities.

**Keywords:**

Fishermen, Socio-economic conditions, Fisheries, Ramanathapuram, Government interventions

**INTRODUCTION**

Fishing has long been a cornerstone of human economic activity, contributing significantly to food security and employment. In India, fisheries are a vital sub-sector of agriculture, playing a crucial role in rural livelihoods, especially in coastal regions. The Ramanathapuram District, known for its rich marine resources, is home to numerous fishing villages where fishing serves as the primary source of income. The fishermen in this district face several challenges, including low income, limited education, inadequate financial inclusion, and insufficient infrastructure. Despite the growth of the fisheries sector and its contribution to the national economy, the socio-economic conditions of fishermen remain largely unchanged. This paper aims to analyze the problems and prospects of fishermen in Ramanathapuram District, focusing on their socio-economic conditions, income and expenditure patterns, challenges, and the impact of government initiatives. The study also highlights various government schemes such as the Pradhan Mantri Matsya Sampada Yojana (PMMSY), Kisan Credit Card (KCC) for fishermen, initiatives by the National Fisheries Development Board (NFDB), and self-help groups (SHGs) for women.

**Objectives of the Study**

1. To analyze the income and expenditure patterns of fishermen.
2. To study the socio-economic conditions of fishermen.
3. To identify the challenges faced by fishermen.
4. To evaluate the steps taken by the government to improve the socio-economic conditions of fishermen.

**Government Schemes and Initiatives: Detailed Statistical Analysis****1. Pradhan Mantri Matsya Sampada Yojana (PMMSY)**

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) was launched in 2020 with an investment of ₹20,050 crores, making it one of the largest investments in the fisheries sector. According to government reports, PMMSY aims to increase fish production by an additional 7 million metric tons (MMT) by 2024-25, thereby achieving a total production of 22 MMT annually. The scheme also targets doubling fishermen's income by improving infrastructure and reducing post-harvest losses from the current 25-30% to 10%.

As of 2023:

- ₹4,000 crores has been allocated for modernizing fishing harbors and landing centers.
- Over 11 lakh jobs are projected to be created in fishing and allied activities under PMMSY.
- Nearly 1,500 new fishing vessels have been sanctioned, helping reduce overexploitation of coastal resources by enabling deep-sea fishing.

**2. Kisan Credit Card (KCC) for Fishermen**

The Kisan Credit Card scheme, initially for farmers, was extended to the fisheries sector in 2018. Fishermen can now avail credit limits of up to ₹2 lakhs with an interest subvention of 2% and an additional 3% rebate for timely repayment.

**Key statistics as of 2023:**

- 7.8 lakh fishermen have been issued KCCs.
- Approximately ₹3,500 crore in credit has been disbursed specifically to fishermen under this scheme.
- Studies reveal that fishermen who accessed KCC loans saw a 20-25% increase in productivity, as they could afford better equipment and maintain their boats more efficiently.

**3. National Fisheries Development Board (NFDB)**

The NFDB plays a crucial role in implementing fisheries policies and programs. Its budget allocation for 2022-23 was ₹500 crore, with a significant portion directed toward skill development and infrastructure enhancement.

**Key contributions:**

- NFDB-supported projects have led to the establishment of 150 fish processing units across India, resulting in a 15% increase in value-added fish exports.
- Over 50,000 fishermen have undergone skill development training in areas like fish farming and sustainable fishing techniques.
- NFDB data shows a 25% reduction in post-harvest losses in regions where cold storage units have been installed.

**4. Self-Help Groups (SHGs) for Women**

SHGs are instrumental in empowering women in fishing communities. Data indicates that women make up 17% of the fisheries workforce but often lack access to resources. SHGs address this gap by providing microfinance and training.

**Statistics as of 2023:**

- Over 1.2 lakh SHGs related to fisheries are active nationwide, with 12,000 SHGs specifically in Tamil Nadu.
- Each SHG typically receives loans ranging from ₹50,000 to ₹2 lakh, with a 12% annual growth in the number of SHGs receiving financial assistance.
- Women-led SHGs involved in fish drying and packaging report an 18% increase in household income, contributing to better education and health outcomes for their families.

**Impact and Recommendations**

The collective impact of these schemes is visible in the fisheries sector's growth rate, which has increased to 8.5% annually, compared to 6.2% a decade ago. However, challenges remain, including the uneven distribution of benefits and limited awareness about these schemes. Only 46% of eligible fishermen actively utilize government programs, according to recent surveys.

**To maximize the impact:**

1. Expand Awareness Campaigns: Leverage local organizations to inform fishermen and women about these schemes.
2. Improve Accessibility: Simplify the application process for loans and benefits.
3. Monitor Outcomes: Establish mechanisms to track how these funds are utilized and measure improvements in income and productivity.

By focusing on these areas, the government can ensure that its initiatives truly uplift fishing communities while fostering sustainable growth in the sector.

**Challenges Faced by Fishermen**

Fishing communities play a vital role in the socio-economic fabric of coastal regions but face numerous challenges that hinder their development and sustainability. These challenges encompass economic, educational, infrastructural, and environmental dimensions, which require comprehensive interventions to improve their livelihoods and ensure the viability of the fisheries sector.

**Economic challenges** remain significant, with most fishermen earning less than ₹5,000 per month. This low income limits their ability to invest in modern fishing equipment or education and forces them to rely on high-interest informal loans, perpetuating financial instability. Limited access to affordable credit through formal financial institutions exacerbates this issue.

Low **education and awareness levels** among fishermen further restrict their ability to access government schemes and financial services. Initiatives like the Kisan Credit Card (KCC) and Pradhan Mantri Matsya Sampada Yojana (PMMSY) remain underutilized due to insufficient awareness and literacy.

**Infrastructure deficits** add to their struggles, with poorly developed fishing harbors, cold storage facilities, and transportation networks leading to significant post-harvest losses and reduced profitability. Investments in modern infrastructure are essential for improving value addition and ensuring fair prices for fishermen.

**Environmental challenges**, including overfishing, climate change, and dwindling fish stocks, threaten the sustainability of fisheries. Delays in implementing government schemes and policy inefficiencies further undermine support efforts.

A holistic approach integrating economic support, education, infrastructure development, and sustainable practices is crucial. Expanding financial inclusion, prioritizing literacy programs, modernizing infrastructure, and adopting sustainable fishing practices will create a resilient and prosperous future for fishing communities.

#### **Recommendations**

Improving the socio-economic conditions of fishing communities requires a holistic approach that focuses on education, income enhancement, government support, and community development. Education initiatives should prioritize increasing literacy rates among fishermen to improve access to financial services and government schemes. Awareness programs and workshops on financial planning and welfare schemes can empower fishermen to make informed decisions. To enhance income, investing in infrastructure such as aquaculture, fish processing, and modern fishing equipment is essential. Government support through subsidies and targeted interventions will increase productivity and profitability. Strengthening the implementation and monitoring of welfare programs ensures that they reach the right beneficiaries. Additionally, providing microfinance tailored to the needs of fishermen will reduce dependence on informal credit and offer financial stability. Community development plays a crucial role, and improving housing and sanitation in fishing villages will enhance living standards. Promoting cooperative societies can further empower fishermen, allowing them to collectively bargain for better prices and access resources efficiently. These interventions, aimed at enhancing education, income, government support, and community development, will create a sustainable, prosperous future for fishing communities and foster long-term socio-economic growth.

#### **Conclusion**

Fishing remains a vital industry in India, providing livelihoods to millions. However, the socio-economic challenges faced by fishermen in Ramanathapuram District highlight the urgent need for targeted interventions. By addressing issues related to education, income, and infrastructure, policymakers can ensure a sustainable and prosperous future for this community. Effective implementation of these recommendations will not only improve the quality of life for fishermen but also strengthen the fisheries sector's contribution to the economy.

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