

Bay of Bengal Programme

Development of Small-Scale Fisheries

STUDY ON INCOME, INDEBTEDNESS AND SAVINGS
AMONG FISHERFOLK IN ORISSA, INDIA

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FOOD AND AGRICULTURE ORGANISATION OF THE UNITED NATIONS

STUDY ON INCOME, INDEBTEDNESS AND SAVINGS
AMONG FISHERFOLK OF ORISSA, INDIA

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The BOBP has been active in extension work among coastal areas of Orissa during the past four years. A credit project for fisherfolk that initially benefited some 2,500 fisherfolk households, and was notable for very high loan recovery, is an example. (This has been reported in detail in BOBP/REP/32). This project helped strengthen the physical assets of fisherfolk. A savings project was then launched to improve the financial assets of fisherfolk. This paper discusses the project.

The paper presents the findings of a study on ownership, income, indebtedness and savings patterns in two Orissa fishing villages, Udayapur and Gopalpur. It is hoped that the data collected will help small-scale fisheries development activities in general and rural financial institutions in particular.

The study is one of the activities of the small-scale fisheries project of the Bay of Bengal Programme (BOBP) which started in 1979. During its first phase (1979—1986), the project was funded by SIDA (Swedish International Development Authority) and executed by FAO (Food and Agriculture Organization of the United Nations). Its main goals were to develop, demonstrate and promote technologies and methodologies to improve the conditions of small-scale fisherfolk in five member countries — Bangladesh, India, Malaysia, Sri Lanka and Thailand.

This document is a working paper and has not been cleared either by FAO or by the governments concerned.

CONTENTS

	<i>Page</i>
1. Introduction	1
2. Socio-economics and fishing features	2
3. Survey Findings	5
4. Summary and Conclusions	13
5. References	14
 <i>Tables</i>	
1. Socio-economic and demographic data	2
2. Distribution of family types	3
3. Fishing seasons, common fish species, boats and gear at Udayapur	4
4. Fishing seasons, common fish species, boats and gear at Gopalpur	4
5. Distribution of boats and nets	5
6. Valuable assets	5
7. Average monthly earnings per household	6
8. Duration of activities other than fishing	6
9. Distribution of earning members among the households	7
10. Distribution of (monthly) income	7
11. Average annual non-production expenditure per household	8
12. Average annual expenditure per household on production	8
13. Pattern of indebtedness to traditional financiers	9
14. Institutional credit	9
15. Annual rate of interest	10
16. Purpose of credit	10
17. Habit of saving	11
18. Purpose of saving	11
19. Appropriate times for deposit and withdrawal of money	12
20. Relationship between income and ownership	12
21. Income and indebtedness	13
 <i>Appendices</i>	
1. Questionnaires used in the survey	15
2. Coastal districts of Orissa (Map)	22
<i>Publications of the Bay of Bengal Programme</i>	23

1. INTRODUCTION

In collaboration with NABARD (National Bank for Agriculture and Rural Development), the BOBP started a credit project in Orissa in 1983. Through it Rs. 7.4 million was disbursed among 2500 fisherfolk families and the repayment rate recorded was 95% (BOBP/REP/32).

The credit project has shown that credit for artisanal fisherfolk can be a viable proposition and that the loanees are able to repay their loans in the stipulated time. Credit was given in the form of boats, nets and bicycles for transporting fish, ice boxes etc. Thus, the credit strengthened the physical assets of fisherfolk, raised their incomes and improved their economic condition.

The chances of Orissa fisherfolk building their financial assets through savings are now brighter than before. In consequence, a preliminary study was undertaken to assess ownership, earnings, spending, indebtedness and savings habits among the fisherfolk in two coastal villages of Orissa.

1.1 Objectives

The objectives of the study were:

- to assess earning, spending, borrowing and saving patterns among fisherfolk;
- to study traditional saving methods;
- to identify the purposes of savings.

1.2 Methodology

A questionnaire (Appendix 1) with open and closed questions was prepared. The questionnaire evolved from the following basic questions:

- What are the earning, spending and saving patterns of artisanal fisherfolk?
- Do they earn enough to save?
- Do fluctuations in income alone (caused by changes in weather and sea conditions on the one hand and material constraints on the other) act as a disincentive to savings or are there any other factors?
- What are the traditional methods of depositing money among fisherfolk? What do they save money for? What is the scope for institutional savings?
- How does the mechanism of the traditional borrowing system, engineered and controlled by the money-lenders and the middlemen, function at the village level?

The method of purposive sampling was used, since one of the central aims of the study was to identify patterns. The basic idea behind purposive sampling is that cases can be selected and samples developed which could be representative and satisfactory for the purpose. Under the study, especially at the initial stage, four categories of households were interviewed on the basis of ownership of boats and nets. At a later stage, ie. after seeing the close link between ownership and income, households were grouped according to their income. To get an overall picture of a household's economic situation, income not only from fishing but also from non-fishing activities was taken into account. Eighty households from each of two villages were taken up for the sample study.

Four fresh university graduates — two of them women — were selected for the field survey. A one-week training programme was arranged for them. The training activities were as follows:

- Explaining the objectives of the study.

- Providing an overall picture of the fisherfolk of Orissa: their traditions, festivals, rituals and day-to-day life
- Discussing interview techniques
- Providing a brief about the villages with particular reference to the questionnaire
- Scrutinizing secondary data on the villages with the help of marine extension officers of the respective villages.

The surveyors were instructed to collect relevant information in two ways. First, to record their observations relating to the subject in the space given in the interview schedule itself. Second, to interview the respondents and enter in a diary, any extra information about fisherfolk's activities, traditions, and day-to-day life.

After the data collection was over the answers to the open questions were categorized, coded and processed through a computer.

2. SOCIO-ECONOMICS AND FISHING FEATURES

2.1 Profile of the fishing villages

Two fishing villages—one in north Orissa called Udayapur, the other in the south, Gopalpur-on-Sea — were selected for field surveys.

Udayapur, situated on the border between Orissa and West Bengal (see map in Appendix 2), represents the traditions, fishing methods and operational style of the northern fisherfolk. It exemplifies a pattern of life common to West Bengal and the northern half of Orissa. Fisherfolk of this village engage simultaneously in agriculture as well.

Gopalpur-on-Sea, located in south Orissa near the northern tip of Andhra Pradesh, typifies the pattern of life prevalent in the southern half of Orissa and in parts of Andhra Pradesh. Fishing is the predominant occupation of villagers here.

The two villages have had access to institutional finance through the BOBP credit project, and perhaps through other schemes as well. The banking habit has already been instilled.

Table 1
Socio-economic and demographic data

	Udayapur	Gopalpur
Total population of the village	730	390
Average size (family members) of a household	5—6	4—6
Active (full-time) fishermen	200	90
Part-time fishermen	30	7
Dominant caste	Gokha	Vodabalija
Dominant religion	Hindu	Hindu
Main language written & spoken	Oriya	Telugu
Houses	Roof: Thatched	Thatched as well as tiled
	Walls: Mud	Mud as well as brick
Electrified?	No	Yes
Primary school in the village?	Yes	Yes
Health centre in the village?	No	Yes
Financial institutions in the village?	No	Yes

2.2 Family type

It is seen from Table 2 that the predominant type in both the villages is the lineally extended family, closely followed by the completely nuclear family, which together form 80 to 90 per cent of all types.

Table 2
Distribution of family types

Type of family	Description	Udayapur No. (%)	Gopalpur No. (%)
Complete nuclear family	Parents and unmarried children	30 (38)	27 (34)
Complete nuclear family with dependents		3 (4)	4 (5)
Incomplete nuclear family	One of the parents with unmarried children	6 (7)	
Lineally extended family	Either or both grandparents living with married son or daughter and their children	39 (49)	37 (46)
Collaterally extended family	Brothers or sisters with their families	1 (1)	1 (1)
Lineally and collaterally extended family	Either or both grandparents living with brothers or sisters and their family	1 (1)	1 (14)
Total		80 (100)	70 (100)

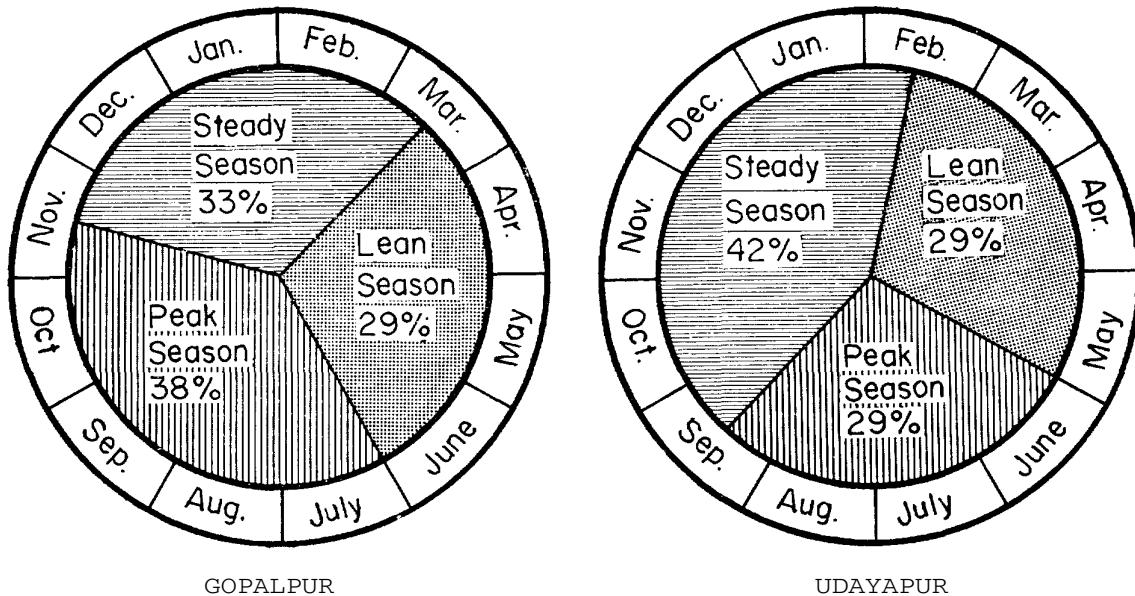
2.3 Fishing seasons, fish species, craft and gear combinations

The fishing season could be classified on the basis of abundance into three types.

Peak season Large quantities and high-value fish caught

Steady season Modest quantities, both low-value and high-value fish

Lean season Limited fishing activity, low quantity of fish.



Tables 3 and 4 highlight the various fish species, catching seasons and combinations of boats and nets.

Table 3
Fishing seasons, common fish species, boats and gear at Udayapur

Fishing season	Fish species	Craft & Gear Combination*	
Peak season (June to August)	– Hilsa – Pomfret – Catfish – Mackerel	– Silver bar – Star fish – Prawn – Ribbon fish	– Patia boat & Sarini and Bhasani nets
Steady season (September to February)	– Star fish – Small catfish – Small-sized hilsa – Bombay duck		– Patia boat & Bhasani and Sarini nets
Lean season (March to May)	– Small-sized hilsa – Silver bar – Catfish – Small shrimp – Bombay duck – Miscellaneous		– Patia boat & Sarini nets

- * Patia boat—A non-motorized boat made of sal wood with a vertical stem and stern.
- Sarini net—Net made of cotton having a length of 700 meshes and a depth of 460 meshes used in beach shore and inshore seining.
- Bhasani nets—Nylon net with the smallest mesh size (32 mm).

(Mohapatra, 1983; Tietze, 1985)

Table 4
Fishing seasons, common fish species, boats and gear at Gopalpur

Fishing season	Fish species	Craft & Gear Combinations*
Peak season (July to October)	– Prawn – Pomfret – Mackerel – Anchovies	– Small & big teppa & Kilumala net
Steady season (November to March)	– Shrimp – Sardines – Anchovies – Mackerel	– Small & big teppa & Jagawala net
Lean season (April to June)	– Small Hilsa – Catfish – Pomfret – Sardines – Miscellaneous	– Small & big teppa & Jagawala net

- * Teppa—Teppa is a log raft. It ranges from 4.2 to 8.5 m in length and is made of two, three or four log pieces. The biggest one is made of four logs.
- Kilumala Net—PA Multifilament (white) surface driftnet with mesh size of 40–60 mm
- Jagawala Net—PA Multifilament (white)—cotton driftnet with a mesh size ranging from 60 to 70 mm.

(Mohapatra, 1983; Tietze, 1985).

3. SURVEY FINDINGS

3.1 Ownership patterns

In the surveyed areas at least four patterns of ownership were discovered. These are:

- individual ownership
- joint ownership among relatives/members of the family
- joint ownership without blood relationship
- rented/hired ownership. The rent of a Patia is Rs. 1,500—2,000 a year.

The distribution of ownership of boats and nets is described in Table 5 and of other valuable assets in Table 6.

Table 5
Distribution of boats and nets

Type of ownership	No. of households			
	Udayapur No.	Udayapur (%)	Gopalpur No.	Gopalpur (%)
Two or more boats and several nets	2	(2)	10	(13)
Only one boat and nets	18	(23)	37	(46)
Only nets	22	(27)	13	(16)
No boat and no nets	38	(48)	20	(25)
Total	80	(100)	80	(100)

Most households have more than one asset, and jewels are the main asset among fisherfolk. This is especially true in Gopalpur, where the major saving is in the form of gold. Brass and silver utensils are also common assets in both the villages. The big difference between the two villages lies in the possession of agricultural land and in practising animal husbandry. In Udayapur, 58 (73%) households possess land and 21 (26%) households engage in animal husbandry; in Gopalpur, on the other hand, the numbers are insignificant.

Table 6
Valuable assets

Assets	No. of households	
	Udayapur	Gopalpur
Radios and watches	20	37
Tape recorders	2	3
Jewellery	32	64
Utensils (mainly brass and silver)	43	52
Land	58	5
Oxen, cow and bulls	21	—
Cash crops	6	1
Goat and hens	3	4
Cycles	5	2
Other	3	6

3.2 Earning patterns

Fishing is the main source of income. Non-fishing activities include net-making, poultry, animal husbandry and gardening. The average monthly earnings per household from both types of activities are shown in Table 7.

Table 7
Average monthly earnings per household

Source of Income	Udayapur		Gopalpur	
	Rs.	(%)	Rs.	(%)
Fishing	1,197	(60)	1,542	(94)
Non-fishing activities	804	(40)	103	(6)
Total	2,001	(100)	1,645	(100)

Of the average total monthly income per household of Rs. 2,000 in Udayapur and Rs. 1,650 in Gopalpur, fishing alone accounts for Rs. 1,200 and Rs. 1,500 respectively. The comparatively higher fishing income in Gopalpur can be attributed to a longer peak season (Fig. 1).

The average income from non-fishing activities is As. 800 in Udayapur and Rs. 100 in Gopalpur. The relatively high income from non-fishing activities in Udayapur is mainly on account of agricultural activities (Table 6).

Non-fishing activities do not generate year-round income. Table 8 shows the time devoted to activities other than fishing.

Table 8
Duration of activities other than fishing

Period of activities	Udayapur		Gopalpur	
	No.	(%)	No.	(%)
Less than 3 months	37	(46)	67	(84)
3–6 months	41	(51)	3	(4)
More than 6 months	2	(3)	10	(12)
Total	80	(100)	80	(100)

The fairly high percentage of households engaged in non-fishing activities for 3–6 months in Udayapur reflects the land and animal holdings of that village. Otherwise, non-fishing activities are generally for less than three months in both the villages.

Another important factor germane to earnings is of course the number of earning members in the family.

Table 9 shows that a good percentage of households has only one earning member; there are also many households with two members. The two categories together account for 70%–80% of the total number of households.

Table 9
Distribution of earning members among the households

Earning members	No. of households			
	Udayapur No.	(%)	Gopalpur No.	(%)
One	42	(53)	33	(41)
Two	25	(31)	24	(30)
Three	10	(12)	13	(16)
More than three	3	(4)	10	(13)
Total	80	(100)	80	(100)

From the distribution of various income groups (Table 10), it may be seen that in both the villages the largest income group is in the Rs. 1,001—2,000 bracket; the next largest group is in the Rs. 501—1,000 range.

Table 10
Distribution of (monthly) income

Income groups	No. of households			
	Udayapur No.	(%)	Gopalpur No.	(%)
Less than Rs. 500	4	(5)	3	(4)
Rs. 501—1,000	15	(19)	18	(23)
Rs. 1,001—2,000	36	(45)	41	(51)
Rs. 2,001—3,000	11	(14)	14	(17)
More than Rs. 3,000	14	(17)	4	(5)
Total	80	(100)	80	(100)

3.3 Spending patterns

Expenditure was divided into two major categories:

- expenditure for production purposes
- non-production expenditure

The breakdown of expenditure by category on different items is given in Tables 11 and 12. Of the total average annual expenditure of about Rs. 13,500 at Udayapur and As. 15,500 at Gopalpur, a substantial proportion (about 80%) is spent for purposes other than production. Gopalpur fisherfolk spend more money than their Udayapur counterparts on food, clothing and liquor. On a monthly basis, against an average income of Rs. 2,000, the Udayapur household spends As. 1,100, leaving a surplus of Rs. 900; the Gopalpur household is left with a surplus of only As. 350, the income and expenditure being Rs. 1,650 and Rs. 1,300 respectively.

Table 11**Average annual non-production expenditure per household**

Spending	No. of households			
	Udayapur		Gopalpur	
	Rs.	(%)	Rs.	(%)
Basic needs: food	7,059	(68)	8,255	(63)
clothing	572	(5.5)	1,057	(8)
medicine	629	(6)	356	(3)
Social festivals: marriage	1,077	(10)	862	(7)
childbirth	138	(1)	95	(0.5)
boats & nets inauguration	116	(1)	20	(0.2)
liquor	437	(4)	1,465	(11)
chewing tobacco and smoking	50	(0.5)	34	(0.3)
Religious functions: main poojas	383	(4)	864	(7) –
Total	10,461	(100)	13,008	(100)

Table 12**Average annual expenditure per household on production**

Spending	No. of households			
	Udayapur		Gopalpur	
	Rs.	(%)	Rs.	(%)
Purchase of boats and nets	1,988	(66)	2,017	(79)
Maintenance of boats and nets	490	(16)	524	(21)
Purchase & maintenance of agricultural implements	548	(18)	–	–
Total	3,026	(100)	2,541	(100)

3.4 Patterns of credit and indebtedness

Fishing communities know two distinct credit sources: the traditional/informal and the institutional/formal. Traditional sources include moneylenders, middlemen, fish traders, boat owners, shopkeepers and pawn brokers. Institutional sources are mainly banks and cooperatives. Within the informal credit system there are the professional moneylenders, who do not ask what the loan is meant for, and the fish traders, who lend money to secure fish supplies (especially during the prawn season, as in Gopalpur). Shopkeepers do not lend money directly but sell items like rice on credit. Pawn brokers mortgage jewellery. Boat owners usually give loans to capable crew who are employed by them; they also lend money to other boat owners and crew.

Table 13
Pattern of indebtedness to traditional financiers

Indebted to	No. of households			
	Udayapur		Gopalpur	
	No.	(%)	No.	(%)
Money lender	13	(43)	11	(26)
Fish trader	1	(3)	15	(36)
Boat owner	—	—	6	(14)
Pawn broker	—	—	1	(2)
Shopkeeper	7	(23)	4	(10)
Relatives and friends	9	(31)	5	(12)
Total	30	(100)	42	(100)

Moneylenders play the leading role so far as traditional finance goes. The success of any money-lender depends — apart from his lending methods that are tailored to local needs — on several factors: flexibility, timely disbursement of loan, simple procedures, ability to judge creditworthiness, and loans for both production and non-production purposes.

Table 13 shows that in the households interviewed, only 38% in Udayapur take credit from the traditional sector, the moneylender being the main source; in Gopalpur the figure is higher (53%) ; the moneylender and the fish trader advance the bulk of the needs.

Table 14
Institutional credit

Credit source	No. of households			
	Udayapur		Gopalpur	
	No.	(%)	No.	(%)
Bank	20	(47)	40	(95)
Cooperatives	23	(53)	2	(5)
Total	43	(100)	42	(100)

Comparing Tables 13 and 14, we see that of the 80 households surveyed in each of the two villages, 30 in Udayapur avail of non-institutional credit and 43 go to institutions like banks. In Gopalpur, an equal number of households (42) borrow from both the sources; in the institutional financing sector, almost all types of households opt for banks. In Udayapur, however, cooperatives are as popular as banks.

Table 15 shows the rate of interest and the repayment period pertaining to different credit sources. Moneylenders charge the highest rate of interest and cooperatives the least. There are substantial differences between the rate of interest charged by traditional lenders on the one hand and institutions on the other. The repayment period is also very different. In some cases, moneylenders intentionally get the repayment of the principal prolonged so that they obtain substantially more interest. Relatives and shopkeepers charge the lowest interest rate. Sometimes, relatives do not expect interest on loans. Shopkeepers charge very little interest, since borrowing is mainly in kind and for a short period. In most cases the shopkeepers supply rice on credit and collect 5 to 10 paise more than the normal market price.

Table 15
Annual rate of interest

Credit source	Interest rate	Duration of loan
Moneylenders	40—50	not fixed
Fish trader	3545	—do—
Boat owner	25—35	—do—
Relatives & friends	15—20	short period
Cooperatives	11—12	1—5 years
Banks	12—13	1—5 years

In both the villages, between 61% and 67% of the households surveyed use institutional credit for production purposes (Table 16). This is because the credit system adopted is purpose-tied. Money borrowed from moneylenders, relatives and friends is used for purposes other than production.

Table 16 indicates that every household in Udayapur and Gopalpur is in debt for some reason or the other. But Tables 13 and 14, which analyzed traditional and institutional credit sources, seem to indicate that at least seven households in Udayapur are not in debt to any one. The reason for this discrepancy could not be fathomed. Information on loan amounts and on how many tapped both types of credit sources, is not available.

Table 16
Purpose of credit

Purpose	No. of households			
	Udayapur No.	Udayapur (%)	Gopalpur No.	Gopalpur (%)
Purchase of boats and nets	29	(36)	29	(36)
Purchase of nets	8	(10)	11	(14)
Maintenance of boats and nets	10	(12)	5	(6)
Other productive investments (land, agri. materials, betel leaf business)	7	(9)	4	(5)
Food and other household consumption	11	(14)	10	(12)
Religious and social festivals	4	(5)	5	(6)
Accidental expenses, medicines, sickness, etc.	11	(14)	16	(21)
Total	80	(100)	80	(100)

3.5 Savings

It is widely believed that artisanal fisherfolk in general do not save or have no inclination to save, because they lack physical or financial assets and because they are too poor. But this study has proved this assumption false. It shows that rural folk do save, and save in different ways depending on what production assets they own.

The fisherfolk patronize chit funds — a popular fund-raising system under which a certain amount of money is pooled from contributors at regular intervals of time — often monthly — and loaned as a lump sum to one of the contributors. Other systems include domestic savings and savings in the form of assets (gold ornaments, other forms of jewellery, silver, steel and brass vessels). Some also invest in land, in cows and goats, etc. Interest in bank savings is increasing, there is the hope that it will lead to bank credit.

Of the 160 households interviewed in the two villages, 136 were found to save in some form or the other. In Udayapur, there are 66 households that save; 40 households save through banks and cooperative societies, 38 save through chit funds and at home. In Gopalpur, there are 70 households that save; 33 save through banks and cooperative societies, 54 through chit funds and at home. Obviously 26 households in the first village and seven in the second use both non-institutional and institutional channels. The term "saving" used here should be understood in the right perspective. The question posed to the respondents was whether they do save; if the answer was "yes", irrespective of the frequency, purpose and pace, it was taken as a positive response. The term "savings" may even cover repayment of loans taken from institutional sources.

Households who engage in both agriculture and fishing and settle in one village have a greater propensity to save than those who live near the beach and depend only on fishing.

Table 17
Habit of saving

Savings		No. of households	
		Udayapur	Gopalpur
Traditional	at home	37	53
	chit fund	1	1
Institutional	bank	40	32
	cooperative	7	1
	post office	11	

It was found that households that save for short-term purposes use the money mainly for religious and social festivals. Long-term savings are meant for daughters' weddings or children's education, or at generating interest or at a future investment in a production asset.

Table 18
Purpose of saving

Purpose		No. of households			
		Udayapur No.	Udayapur (%)	Gopalpur No.	Gopalpur (%)
Long-term	marriage	14	(21)	14	(20)
	earn interest	11	(17)	2	(2.5)
	education of children	10	(15)	2	(2.5)
Short-term	immediate use (religious functions, social festivals etc.)	30	(46)	41	(59)
Others		1	(1)	11	(16)
Total		66	(100)	70	(100)

Of the 80 households interviewed in each of the villages, 69% are in favour of a deposit mobilization drive and are willing to start or continue their institutional savings. Of the 69% actual and potential savers, 51% prefer door-to-door collection of deposits and some, on-the-spot withdrawal facilities.

In both the villages, more than 80% of the savers and potential savers are keen on deposit mobilization because it may expand credit facilities for them.

Deposit mobilization depends on the nature of the season and the time of day. Different hours of the day were suggested to the villagers, and their responses were as follows:

Table 19
Appropriate times for deposit and withdrawal of money

Suggested time	No. of households	
	Udayapur	Gopalpur
9 a.m.—12 noon	4	6
12 noon—3 p.m.	46	37
3 p.m.—6 p.m.	24	23
Anytime	6	14
Total households	80	80

The most appropriate time is apparently the afternoon: it is preferred by 75% to 90% of the households, because of landings during the forenoon.

3.6 Relation between income and ownership

There was a direct relationship in both villages between income and ownership of boats: the possession of boats led to a higher income (Table 20). In Udayapur, where agriculture is an additional source of income, the ratio of number of boats per household was 0.8 in the highest income group, whereas a stronger relationship of 1.0 is seen in Gopalpur, where income is derived entirely from fishing.

Table 20
Relationship between income and ownership
(U =Udayapur, G=Gopalpur)

Income Group (As.)	No. of households		No. of boats		Boats per household	
	U	G	U	G	U	G
Less than 500	4	3	1	—	0.3	—
501—1000	15	18	5	9	0.3	0.5
1001—2000	36	41	20	16	0.6	0.9
2001—3000	11	14	10	11	0.9	0.9
More than 3000	14	4	11	4	0.8	1.0

3.7 Relation between income and indebtedness

The average indebtedness ranges between a minimum of Rs. 1,400 and a maximum of Rs. 3,000 per year. In Udayapur, the lowest income group suffers the highest indebtedness; it generally declines in the higher income groups. In Gopalpur, such a progressive decline is not observed; in fact there seems to be no correlation between indebtedness and income (Table 21).

Table 21
Income and Indebtedness

Income groups (Rs.)	Udayapur		Gopalpur	
	No. of households	Average indebtedness (Rs.)	No. of households	Average indebtedness (As.)
Less than 500	4	3000	3	2000
501—1000	15	1933	18	1889
1001—2000	36	1722	41	2497
2001—3000	11	1414	14	1875
More than 3000	14	1678	4	2275

4. SUMMARY AND CONCLUSIONS

To assess patterns of ownership, earning, spending, indebtedness and savings among fishing families, a preliminary study was conducted in two fishing villages in the state of Orissa, one in the north, and one in the south.

Boats and nets are the major assets of fisherfolk in the survey areas. Other assets include lands, houses, plantations (coconuts, mango, cashewnut). Jewellery, brass and silver utensils are found to be other forms of capital.

There were two main sources of income: fishing, and other activities.

The average monthly income per household was As. 2,000 in Udayapur (Rs. 1,200 from fishing, Rs. 800 from non-fishing activities) and Rs. 1,650 in Gopalpur (Rs. 1,500 from fishing, Rs. 150 from non-fishing activities). The earnings differ from one household to another according to:

- the extent of possession of boats and nets;
- the sharing system prevalent in the area;
- factors like good and lean catching seasons;
- the type of fish available;
- activities other than fishing.

The range of income is from less than Rs. 500 to more than Rs. 3,000 per month.

Expenditure can be classified by purpose: productive or non-productive. The major part of the expenditure, 80%, is devoted to non-productive spending: especially basic needs like food, clothing and medicine, followed by expenditure on marriages, social festivals and religious functions. The amount spent on liquor and tobacco is also significant.

The average monthly expenditure per household was about Rs. 1,100 in Udayapur and As. 1,300 in Gopalpur, indicating a surplus per household of As. 900 and Rs. 350 in the respective villages.

Two types of credit systems operate in fishing communities: the traditional and the institutional. Traditional sources comprise moneylenders, middlemen, fish traders etc. They charge an interest rate between 40% and 50% per annum. The elasticity of the interest rate is determined by the urgency of the demand for loans, on the one hand, and the number of moneylenders in the community on the other. The traditional lending system, tailored to the community's needs, is still the strongest in fisherfolk villages.

Of the 80 households surveyed in each village, between 47% and 54% have borrowed from banks and cooperatives, paying interest at the rate of 11—13% per annum. 61% to 68% of the households have borrowed for production-related activities. It was found that the money for consumption expenditure is borrowed from moneylenders, relatives and friends.

Although the survey indicates that fisherfolk do want to save, their savings are mostly for short-term needs and on a day-to-day basis. This is particularly true of domestic savings.

In general, households who engage in both fishing and non-fishing activities have a higher propensity to save than beach-based fishermen without any other source of income.

As for the scope for savings in future, the prospects are the best with the highest income groups. Group savings are more appropriate and helpful for lower income groups. Credit facilities and new income-generating activities boost incomes and motivate higher savings.

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Appendix 1

QUESTIONNAIRES USED IN THE SURVEY

Name of the village

Date:

1. Village Profile

To the village headman

1.1 Road to reach the village

Paved roads

Gravel roads

Dirt roads

1.2 What is the main means of transportation?

Bus

Truck

Footpath

Rail/road

Any others

What?

1.3 Type of housing

and number

Mud walls and tiles

Mud walls & thatched roofs

Thatched roof & thatched walls (with straw)

Brick walls

Area of the house in sq.m

or no. of rooms

1.4 Does the village have electricity?

Yes

No

If yes, public street lights

Houselights

How many houses?

1.5 Source of drinking water supply?

- Pipe water from the tube well
- Pump water from the tube well
- Open wells
- Ponds, rivers, springs

1.6 School in the village	distance to the village
– Day care centre	hours walk or km
– Primary school	hours walk or km
– Upper primary school	hours walk or km
– Secondary school	hours walk or km
– College	hours walk or km

1.7 Do children go to school from this village?

Yes _____ No _____

If yes, how many children go to school?

1.8 Health facilities

1.9 Does the staff from the health centre visit the village?

No

1.10 Is there distance from the village

1.11 How many people have moved to this village in the last two years and how many moved out

Many

Some

A few

None

1.12 If there is mobility in the village the people

migrate to

and immigrate from

2.3 Which months are:

Good catch seasons (GS)

Lean seasons (LS)

Off seasons (OS)

insert GS/LS/OS

JAN FEB MAR APR MAY JUN JUL AUG SEPT OCT NOV DEC

2.4 What kind of fish species do you usually catch?

What is the average daily catch in kg. etc. (complete the table)

JAN FEB MAR APR MAY JUN JUL AUG SEPT OCT NOV DEC

Fish

Species

JAN FEB MAR APR MAY JUN JUL AUG SEPT OCT NOV DEC

Av. Day income
from the catch

Max. income/
day from
the catch

Craft-gear
combination used

Estimated daily
catch in kg

Estimated daily
income from
catch

2.5 Possessions:

Items possessed	Local name	Number (pieces)	Individually owned	Jointly owned number & how many of you are related	No. of hired persons
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Kinds of boat(s)
Kinds of net(s)

2.6 Are there any other kinds of assets owned by the family like:

Radio

Tape recorder

Watches

Jewellery

Utensils (brass)

Others

What?

3. Spending patterns

3.1 How much do you spend on religious festivals (last year)?

List of religious festivals	Month	Average spent per family	Spent on items
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3.2 How much do you spend on rituals and other social functions (e.g. marriage, childbirth, launching of boats, death) (last year)?

List of rituals & other social functions	Occasions	Average spent per family	Spent on items
--	-----------	--------------------------	----------------

3.3 How much does the family spend on an average on

- Food (month) per year or
- Clothes per year or
- Durable goods like radio, gold —do--
- Purchasing of boats & nets —do—
- Purchase of agri. inputs like seeds, fertilizers etc —do—
- Maintenance/repair of nets & boats —do—
- Maintenance of agri. equipments —do—

4. Savings Patterns

4.1 Do you/your family save?

No Why Not?

Yes

4.2 How often do you save?

Daily

Weekly

Monthly

4.3 For what purpose do you save?

For purchasing What?

Immediate use

Education for children

Marriage of daughter

To earn interest

Others What?

4.4 Do you save differently for different purposes?

Yes No

If yes, for what purposes?

One for

Other for

4.5 For how long have you intended to save (by purpose)?

Months

Year(s)

Continuous

4.6 Where do you save (by purpose)?

Bank Chit fund

Post-office Co-ops.

At home In other form What?

4.7 If there is a bank/post office in the village to collect savings are you in a position to save?

Yes

No

4.8 From your point of view, whom do you think suitable and practical to collect savings?

- Bank personnel
- Extension officers
- Locally elected man/woman
- To go to bank/post office yourself

4.9 If savings is collected in door-to-door system do you also want local withdrawal facility?

Yes If yes, why?

No

4.10 What kind of benefit do you expect to gain from your savings bank?

Interest

Credit facility

Security

Some incentives

Others

4.11 What time of the day is convenient for you to go to bank or post office to deposit or withdraw?

Between 9 and 12 hrs.

Between 12 and 15 hrs.

Between 15 and 18 hrs.

Other time, say

5. Credit and Indebtedness

5.1 Have you borrowed money in the last year?

Yes

No

5.2 If yes,

How much?

For what purpose?

5.3 From whom have you borrowed?

Bank

Boat owner

Fish trader/middleman

Private money lender

Pawn broker

Local shops

Relatives/friends

Coop societies

Others

5.4 How much interest?

per cent per month

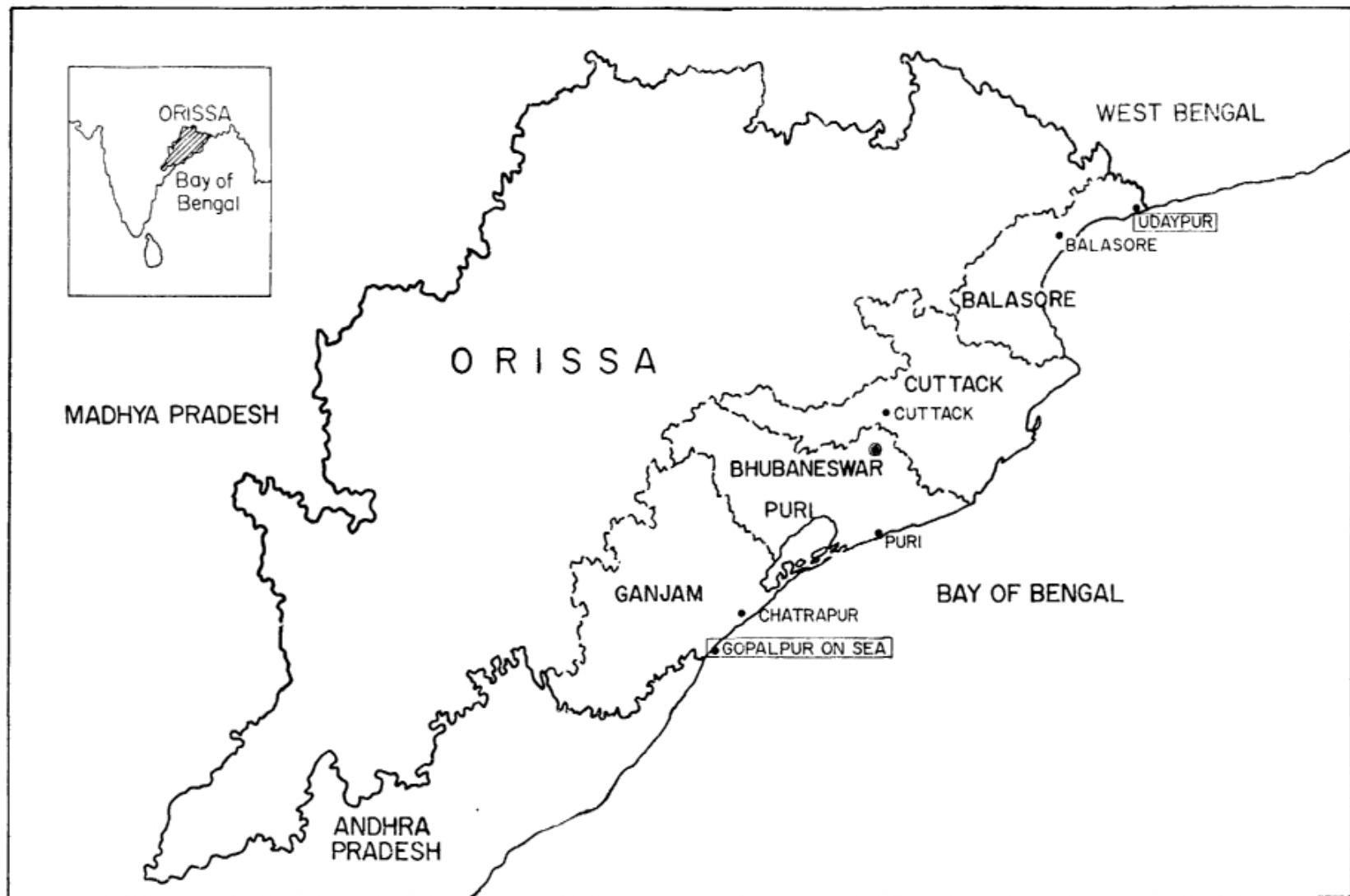
Mode of payment

(only interest no principal)

Repayment period

Appendix 2

COASTAL DISTRICTS OF ORISSA



Publications of the Bay of Bengal Programme (BOBP)

The BOBP brings out six types of publications.

Reports (BOBP/REP/.. ..) describe and analyze completed activities such as seminars, annual meetings of BOBP's Advisory Committee, and projects in member-countries for which BOBP inputs have ended.

Working Papers (BbBP/WP/...) are progress reports that discuss the findings of ongoing BOBP work.

Manuals and Guides (BOBP/MAG/...) are instructional documents for specific audiences.

Miscellaneous Papers (BOBPJMIS/...) concern work not originated by BOBP — but which is relevant to the Programme's objectives.

Information Documents (BOBP/INF.. .) are bibliographies and descriptive documents on the fisheries of member-countries in the region.

Jfcwletters (*Bay of Bengal News*), issued quarterly, contain illustrated articles and features in non-technical style on BOBP work and related subjects.

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