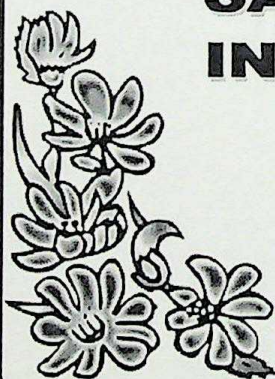
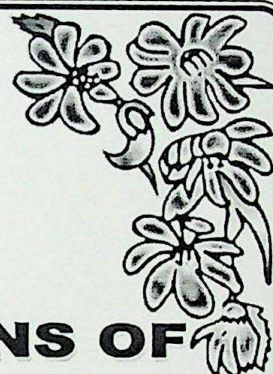


CHAPTER - V

ECONOMIC CONDITIONS OF SAMPLE BOAT OWNERS IN KONKAN REGION OF MAHARASHTRA



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1. INTRODUCTION

Since last more than one decade, many experts in fisheries and the fishing community in general had complained that the rate of fish catch in coastal region of Maharashtra has reduced, and as a result of which the fishing community is at loss, and fishing has become the loss making farming. The boat owners who had purchased the boats through NCDC loan had not repaid the loan, at the same time the boat workers had either lost their jobs or they are not well paid. The female fish sellers also complain that they are getting in sufficient fish and at high price due to shortages. On the other hand; the consumers also says that they are not getting quality fish at reasonable price, and fish has become a royal food of royal people. How far these things are true? What is the present position of boat owner, female fish seller and fish labourer, has been studied with the help of field work. Actual field visits were made to villages in three sample districts in the year 2008-09 and a data was collected. The data of boat owners has been analyzed in this chapter. The socio-economic aspects as per the objectives are discussed in the foregoing pages.

2. SELECTION OF SAMPLE BOAT OWNER

While selecting the respondents, the care was taken that the entire Three district would be covered. At the same time, all the talukas, which

were coastal talukas, were selected. Almost all the talukas in the sample districts are not having the fishing occupation. Another limitation was that all are the villages were not having the fisheries. Table No. 1 shows the villages and the number of boat owners.

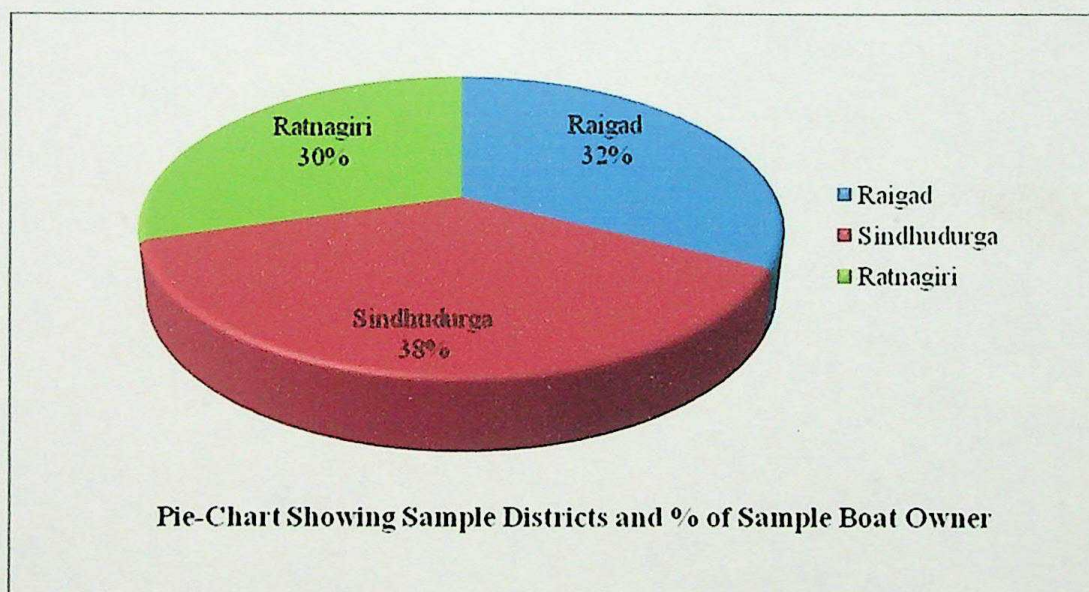
Table No. 1 : Village Wise Classification of The Boat Owners

Sr. No.	Village	Boat Owners	Total (In %)
1.	Murud	11	10.47
2.	Rajapur	8	7.61
3.	Ekdara	8	7.61
4.	Uranbadi	5	4.76
5.	Shrivardan	2	1.90
6.	Devgad	9	8.57
7.	Anandvadi	3	2.85
8.	Serjekort	11	10.47
9.	Tarkarli	1	0.95
10.	Virvadi	4	3.80
11.	Talashil	2	1.90
12.	Devbag	5	4.76
13.	Malvan	2	1.90
14.	Dandi	3	2.85
15.	Karla	2	1.90
16.	Kasalveli	5	4.76
17.	Harnepaj	2	1.90
18.	Patrapandri	4	3.80
19.	Dabhol	3	2.85
20.	Valmikinagar	6	5.71
21.	Ananjanvel	4	3.80
22.	Navnagar	3	2.85
23.	Veldur	2	1.90
Total		105	100

Sr. No.	Name of District	No. of Respondents	% of Sample in Total
1.	Raigad	34	32.38
2.	Sindhudurga	40	38.09
3.	Ratnagiri	31	29.52
Total		105	100

2.1 Reference year for Analysis

The survey was conducted from the month of September 2008 to August 2009. Therefore, the year of reference for all analysis is above-period.



As per the convenience, the talukas and villages were selected. However, care was taken to give equal weight-age to all the districts.

3. RELIGION AND CASTEWISE CLASSIFICATION OF SAMPLE BOAT OWNERS

The following table (No. 2) shows the classification of 105 Boat Owners (B.O) according to the religion.

Table No. 2 : Religion Wise Classification of The Respondents

Sr. No.	Religion	Raigad	% to Total	Sindhudurga	% to Total	Ratnagiri	% to Total	Total	% to Total
1.	Hindu	34 (33.66)	100	38 (37.62)	95	29 (28.71)	93.54	101 (100.0)	96.19
2.	Christian	0 (0.00)	0	2 (66.66)	5	1 (33.33)	3.22	3 (100.0)	2.85
3.	Muslim	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
4.	Other	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
Total		34 (32.38)	100	40 (38.09)	100	31 (29.52)	100	105 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

The table shows that out of total B.O. maximum (96.19) were Hindu, while Christian and Muslim were only 2.85 and 0.95 per cent, while other religion people were not involved in the fishing occupation. It is but natural that in total population, Hindu religion is the dominant religion.

Table No. 3 : Caste-wise Classification of The Respondents

Sr. No.	Caste	Raigad	% to Total	Sindhudurga	% to Total	Ratnagiri	% to Total	Total	% to Total
1.	Aagri	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
2.	Bhandari	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
3.	Bhoi	0 (0.00)	0	0 (0.00)	0	4 (100.0)	12.90	4 (100.0)	3.80
4.	Dadali	0 (0.00)	0	2 (50.0)	5	2 (50.0)	6.45	4 (100.0)	3.80
5.	Gabit	0 (0.00)	0	35 (97.22)	87.5	1 (2.77)	3.22	36 (100.0)	34.28
6.	Kharvi	0 (0.00)	0	0 (0.00)	0	10 (100.0)	32.25	10 (100.0)	9.52
7.	Koli	34 (72.34)	100	1 (2.12)	2.5	12 (25.53)	38.70	47 (100.0)	44.76
8.	Muslim	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
9.	Tandel	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
10.	Others	0 (0.00)	0	1 (100.0)	2.5	0 (0.00)	0	1 (100.0)	0.95
Total		34 (32.38)	100	40 (38.09)	100	31 (29.52)	100	105 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

Till today the castes are important in the social life due to various reasons. The table No. 3 shows the caste-wise classification of B.O. selected for the study. The major castes in fishing were as follows;

1.	Koli	44.76 %
2.	Gabit	34.28 %
3.	Kharvi	9.52 %
4.	Bhoi & Dadali	3.80 % each

The Muslim, Tandel and Aagri were very minor. This shows that only Koli caste is the age old caste in this occupation.

Table No. 4
Caste-wise Classification of The Respondents
(As Per Govt.)

Sr. No.	Caste	Respondents	Percentage
1.	Not Given	4	3.80
2.	N T	4	3.80
3.	O B C	4	3.80
4.	S T	35	33.33
5.	S B C	58	55.23
Total		105	100

3.1 Castes Recorded in Government Offices :

The table No. 4 shows, the caste recorded in the books of Government. These were SBC (55.23 %); ST (33.33 %); and NT, OBC, were 3.80 % each; the most of the Kolis were placed in the SBC and ST castes. Some Koli castes were falling in both the castes i.e. in SBC and ST. As per the old record, most of Kolis were in ST castes, but, the Government record has been manipulated and since then there is conflict in this respect.

The sea is also considered as a wild area (forest) and fish as a wild animal; and hence fishing is considered a hunting job which most of STs are doing in some states. As per the nature of job; its status, income, etc, fishing is the lowest rank job; hence Koli caste is due for inclusion in ST castes, as they were before 1976.

4. EDUCATIONAL LEVEL OF BOAT OWNER AND HIS WIFE

Table No. 5
Classification on the Basis of Educational Level
of Boat Owner and his Wife

Sr. No.	Education	Husbands	%	Wives	%	Total	%
1.	Illiterate	6 (24.0)	5.55	19 (76.0)	20.65	25 (100.0)	12.5
2.	Primary	43 (49.42)	39.81	44 (50.57)	47.82	87 (100.0)	43.5
3.	Secondary	51 (67.10)	47.22	25 (32.89)	27.17	76 (100.0)	38
4.	Graduate	5 (55.55)	4.62	4 (44.44)	4.34	9 (100.0)	4.5
5.	Fish Training	2 (100.0)	1.85	0	0	2 (100.0)	1
6.	Other	1 (100.0)	0.92	0	0	1 (100.0)	0.5
Total		108 (54.0)	100	92 (46.0)	100	200 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

The educational level makes a good impact on the working of occupation. From this point of view, it was seen that out of total B.O. 12.5 % were illiterate, primary and secondary education was of 43.5 and 38 of B.O. respectively. This means 86 % were educated. It is a matter of pleasure that 4.5 % of B.O. were graduates. But only 1 % B.O. was with fish training. It is expected that, more and more B.O. should have completed the Fisheries Training. The efforts of Government Fisheries Training Institutes and other agencies seem negligible. The Fisheries

Development Board, New Delhi can do this job effectively; if the finance is provided by the Central Government.

Highest Educational Level in Boat Owner Family

Table No. 6
Classification on The Basis of Highest
Educational Level of Son And Daughter

Sr. No.	Education	Son	%	Daughter	%	Total	%
1.	Not Given	32 (50.79)	30.47	31 (49.20)	29.52	63 (100.0)	30
2.	Illiterate	4 (57.14)	3.80	3 (42.85)	2.85	7 (100.0)	3.33
3.	Primary	14 (41.17)	13.33	20 (58.82)	19.04	34 (100.0)	16.19
4.	Secondary	32 (50.0)	30.47	32 (50.0)	30.47	64 (100.0)	30.47
5.	H. secondary	14 (56.0)	13.33	11 (44.0)	10.47	25 (100.0)	11.90
6.	B.A./B.sc/B.com	8 (57.14)	7.61	6 (42.85)	5.71	14 (100.0)	6.66
7.	Unnormal	0 (0.00)	0	1 (100.0)	0.95	1 (100.0)	0.47
8.	M.B.A.	1 (100.0)	0.95	0 (0.00)	0	1 (100.0)	0.47
9.	D. Ed.	0 (0.00)	0	1 (100.0)	0.95	1 (100.0)	0.47
Total		105 (50.0)	100	105 (50.0)	100	210 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

The highest education means the educational level of Graduate and Post Graduate and equivalent and beyond P.G. It was seen that 30 % B.O. were not mentioned the level of education at their families, either they were with little children or they were unmarried. Some young boys of B.O. were also interviewed. The percentage of illiterate was very negligible i.e 3.33 %, primary 16.19 % and secondary and higher secondary was highest i.e. 42.37 % some were graduates. As compared

with female fish sellers and fish labourers; the level of education of sons and daughter of B.O. was highest. This is but natural; as the B.O. can afford the higher education to their children due to high income.

5. AVERAGE HIGHEST AGE OF THE FAMILY MEMBER

It was told by many fishing family members and even by the leaders of fishing community that average age of fishing community is too short due to the bad work atmosphere, bad standard of living, and poor health care. Therefore, an enquiry was made regarding the highest age of family member either gents or ladies, and the answers were analyzed.

Table No. 7 : Average Highest Age of The Family Member

Persons	Raigad	Sindhudurga	Ratnagiri	Average
Male	55.55	47.85	49.96	51.12
Female	53.2	50.3	46.9	50.13333
Total	54.375	49.075	48.43	50.62667

The table No. 7 gives the idea that average age in B.O. family was 50. The intra district age limit shows that highest age limit was of 54 years in Raigad district and lowest 48 in Ratnagiri district. The reasons behind the variation were not much important; because the same climate was in these three sample districts. But the conclusion of this table shows that average age limit was much below the natural life expectancy of 62 to 65 years as per the census data of 2001.

6. SUBSIDIARY OCCUPATION OF BOAT OWNERS :

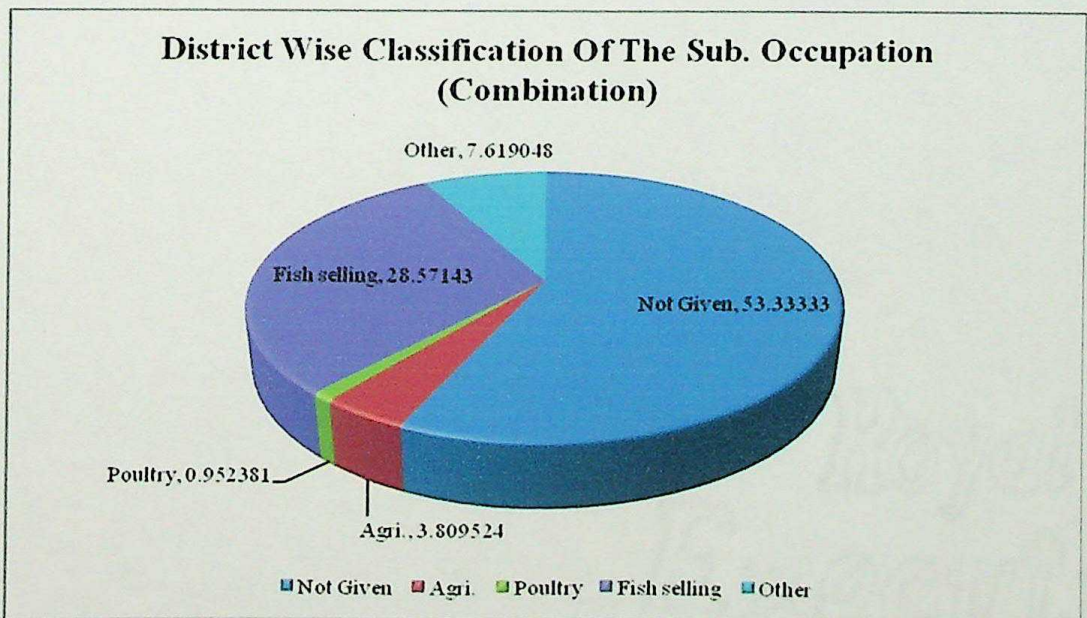
Out of the total B.O. 53.33 % of them were not having any subsidiary occupation. In such family; fishing was the only shelter to the family. However, 29.52 % were having selling of fish as subsidiary occupation, while agriculture was only with 3.80 % of B.O., and Dairy,

Poultry was negligible. This situation was more or less equal in all the Districts.

**Table No. 8 : District Wise Classification of
The Sub. Occupation (Combination)**

Sr. No.	Ocuupation	Raigad	% to Total	Sindhudurga	% to Total	Ratnagiri	% to Total	Total	% to Total
1.	Not Given	15 (26.78)	44.11	28 (50.0)	70	13 (23.21)	41.93	56 (100.0)	53.33
2.	Agriculture	1 (25.0)	2.94	2 (50.0)	5	1 (25.0)	3.22	4 (100.0)	3.80
3.	Dairy	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
4.	Poultry	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
5.	Net weaving	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
6.	Shop	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
7.	Fish selling	17 (56.66)	50	5 (16.66)	12.5	8 (26.66)	25.80	30 (100.0)	28.57
8.	Other	0 (0.00)	0	3 (37.5)	7.5	5 (62.5)	16.12	8 (100.0)	7.61
9.	5 and 6	1 (50.0)	2.94	1 (50.0)	2.5	0 (0.00)	0	2 (100.0)	1.90
10.	1 and 5	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
11.	4 and 6	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
Total		34 (32.38)	100	40 (38.09)	100	31 (29.52)	100	105 (100.0)	100

Note : Figure in parenthesis denotes percentage to total



The fishing community at the coastal area has no other job. Neither this community is sufficient land nor do they have the knowledge or skill to undertake the occupation other than fisheries. Hence, in lean season the B.O. are idle and hence they have to take loan from private traders

7. HIRED LABOURES ENGAGED IN BOAT

The table No. 9 shows that the per Boat Owner had employed 06 hired employees/ laboures, apart from their own house man-power. This shows that every B.O. had gave an employment to 06 outside persons, either as workers or as an assistant, or they may be co-partners. Every boat gives job to 07 families.

Table No 9 : District Wise Hired Laboures Employed On Boat

District	Labour	Percentage
Raigad	242	37.23077
Sindhudurga	219	33.69231
Ratnagiri	189	29.07692
Total	650	100.00

The NCDC gives loan to a group of 07 persons for purchase of boat. Many boat owners were the equal partners in the income and expenditure of boat.

8. REASONS OF DISLIKE CURRENT OCCUPATION

The table No. 16 shows that out of the total 105 respondents 39 respondents (37.14%) disliked the fishing jobs, the reasons were as follows;

Table No 10 : Reasons of Dislike Current Occupation

Sr. No.	Reasons	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Low Fish Catch	4	18.18	4	40	2	28.57	10	25.64
2.	Low Income	4	18.18	5	50	1	14.28	10	25.64
3.	High Cost	4	18.18	0	0	2	28.57	6	15.38
4.	1,2,3	1	4.54	0	0	1	14.28	2	5.12
5.	Pollution	4	18.18	0	0	1	14.28	5	12.82
6.	Risk	5	22.72	1	10	0	0	6	15.38
Total		22	100	10	100	7	100	39	100

The reasons behind this had shown in the table. The main reasons among them were low fish catch, low income, high cost and pollution and risk. Due to the law of diminishing returns to scale, the fish catch has decreased year after year.

9. UNCONTROLLABLE HAZARDS FACED BY BOAT OWNERS

Out of the total boat owners nearly 10 % (Table No. 11) owners had the experience of uncontrollable hazards while they were on the sea. There was one death case out of 105 B.O, means there is a danger. There were 04 cases of boat accident, sometimes there is no drinking water; when they are compelled to stay in the sea due to storm or other uncontrollable hazard.

Table No 11
Types of Uncontrollable Hazards

Sr. No.	Types	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Laboures Death Due To High Tides	1	14.28	0	0	0	0	1	9.09
2.	Loss of Neat Because of Storm	3	42.85	0	0	0	0	3	27.27
3.	Boat Accident	3	42.85	0	0	1	50	4	36.36
4.	Not Aailed The Drinking Water	0	0	1	50	0	0	1	9.09
5.	Risk In Rainy Season	0	0	1	50	0	0	1	9.09
6.	No Compensation	0	0	0	0	1	50	1	9.09
Total		7	100	2	100	2	100	11	100

The B.O. said that we don't afraid of such hazards, as these were day-to-day practices. But as compared with farming or factory work, the work on sea is nothing but a gamble.

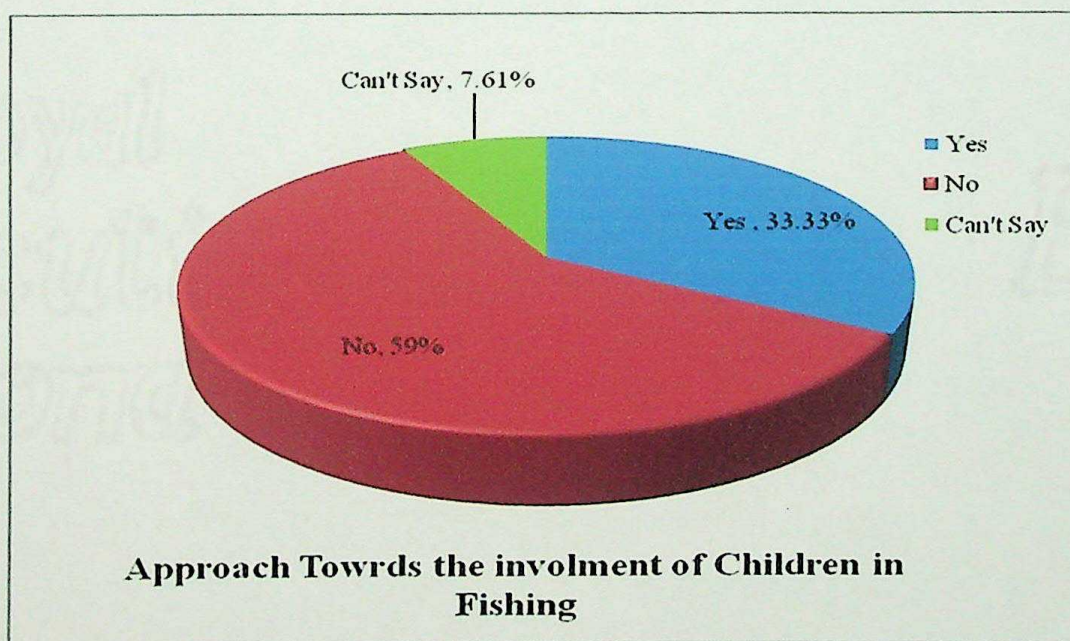
10 NEGATIVE APPROACH TOWARDS THE FISHING

The table No. 12 shows that 59 % of the boat owners had said that their children should not continued this job; due the reasons mentioned so far.

Table No 12
Interest In Continued Fishing By Children

District	Yes	%	No	%	Can't Say	%	Total
Raigad	13 (38.23)	37.14	19 (55.88)	30.64	2 (5.88)	25	34 (100.0)
Sindhudurga	13 (32.5)	37.14	24 (60.0)	38.70	3 (7.5)	37.5	40 (100.0)
Ratnagiri	9 (29.03)	25.71	19 (61.29)	30.64	3 (9.67)	37.5	31 (100.0)
Total	35 (33.33)	100	62 (59.04)	100	8 (7.61)	100	105 (100.0)

Note : Figure in parenthesis denotes percentage to total



The fishing job is characterized as nothing but more efforts and less income.

11. ARE FISHERMEN THE LAND OWNERS?

The table No. 11 gives the fishing community and their relationship with the farming. Though an agriculture is the age old and traditional occupation of the Indians; yet the fishing community is exception to this. From this point of view it was xarayed; and it was found that 105 B.O. were having average only 29.49 acres of land including irrigated, un-irrigated, uncultivable and pasture land.

**Table No 13 : Classification on The Basis of Land Ownership
(Land In Acres)**

Land	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
Irrigated	0 (0.00)	0	1.37 (7.45)	19.59	17 (92.54)	87.17	18.37 (100.0)	62.29
Un-irrigated	3 (50.0)	100	0.5 (8.33)	7.15	2.5 (41.66)	12.82	6 (100.0)	20.34
Uncultivable	0 (0.00)	0	0.12 (100.0)	1.71	0 (0.00)	0	0.12 (100.0)	0.40
Pasture/fodder Land	0 (0.00)	0	5 (100.0)	71.53	0 (0.00)	0	5 (100.0)	16.95
Total Land	3 (10.17)	100	6.99 (23.70)	100	19.5 (66.12)	100	29.49 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

The each sample B.O. was having average 11.23 Guntas (1/4th Acre) of land. More land was owned in Ratnagiri District followed by Sindhudurga district; while Raigad was nearly landless. Landed property can save the people in times of difficulties. One can make the horticulture or tree plantation and survive on it. But B.O. had neglected this aspect. The fishing is not sure, and hence the fishermen can cultivate the paddy in rainy season and fishing after the monsoon is over. This would be a model to improve the economic conditions of fishermen.

12. OCCUPATION WISE ANNUAL INCOME OF THE RESPONDENTS

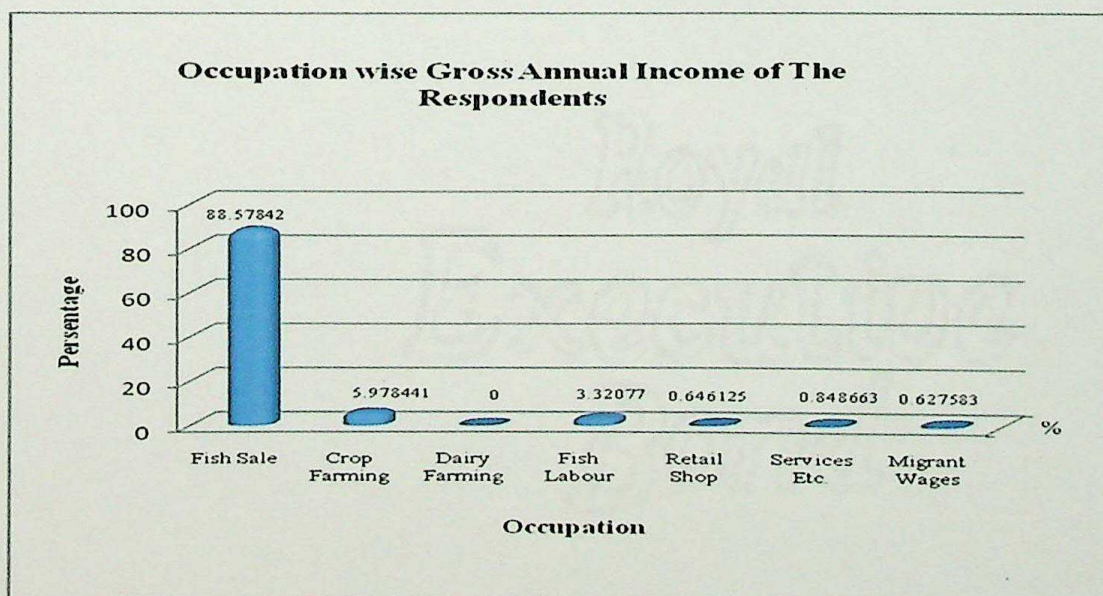
Table No. 14 shows the gross annual income of B.O. from all the sources. It is clear from the table that the share of fish income is more

than 88 %, followed by crop farming and fish sale. The income from retail shops, service and migrated members' income was very small. Some persons of the fishing family had gone to Mumbai and near by places for other jobs, but they were sending the money to their parents. Such income was also included in the total income. Even some young boys had accepted the fishing job for 4 to 5 months in Thane Districts, where there is a shortage of laboures.

Table No 14
Occupation wise Gross Annual Income of The Respondents (Rs.)

Sr. No.	Occupation	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Fish Sale	2330160 (18.76)	74.53	5134984 (41.34)	91.97	4955367 (39.89)	93.26	12420511 (100.0)	88.57
2.	Crop Farming	395000 (47.11)	12.63	339300 (40.47)	6.07	104000 (12.40)	1.95	838300 (100.0)	5.97
3.	Dairy Farming	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
4.	Fish Labour	254040 (54.55)	8.12	60000 (12.88)	1.07	151600 (32.55)	2.85	465640 (100.0)	3.32
5.	Retail Shop	0 (0.00)	0	36600 (40.39)	0.65	54000 (59.60)	1.01	90600 (100.0)	0.64
6..	Services Etc.	119000 (100.0)	3.80	0 (0.00)	0	0 (0.00)	0	119000 (100.0)	0.84
7.	Migrant Wages	28000 (31.81)	0.89	12000 (13.63)	0.21	48000 (54.54)	0.90	88000 (100.0)	0.62
Total Income		3126200 (22.29)	100	5582884 (39.81)	100	5312967 (37.89)	100	14022051 (100.0)	100
Mean		446600		797554.9		758995.3		2003150	
S. D.		898476.2		2066884		1999115		4957076	

Note : Figure in parenthesis denotes percentage to total



In short, the data shows that income from fishing is the only source in fishing family. The income from fish sale is also small. The female in the house were selling the fresh and dry fish and supports the family.

12.1 Monthly Fish Income of The Respondents

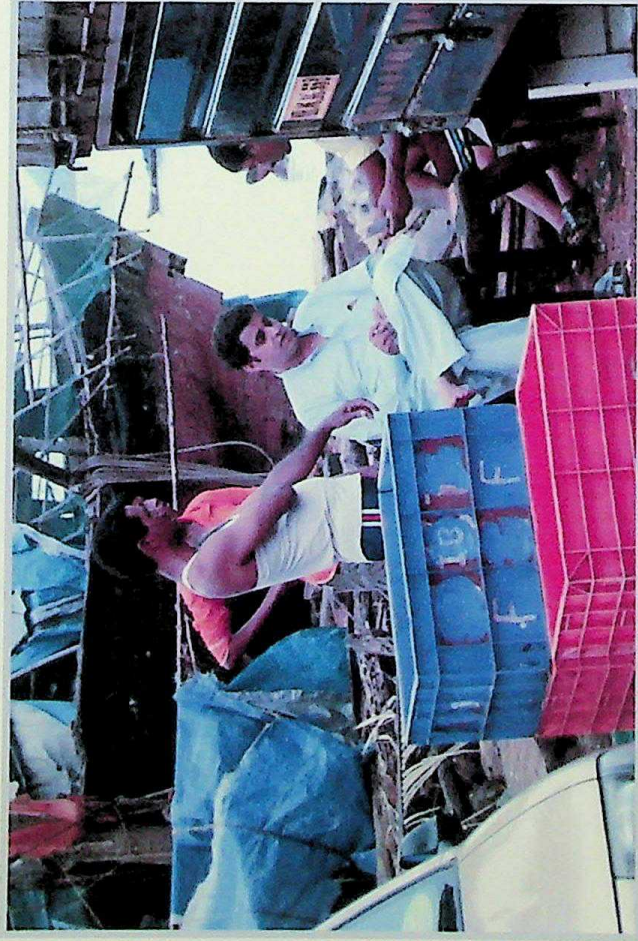
Table No. 15 and 16 shows the monthly fish income and the expenditure of Boat Owners in a sample districts. The table shows that monthly average income was of Rs. 14161=00 and their average expenditure was Rs. 3574=00. It means Rs. 10,587 was at balance per month. This was annual income of Rs. 84,696/-. This mean whatever was surplus in 8 months that was spent on other 04 months which are know as 'OFF Months'. Therefore, actually, there is no any surplus with BO.

Table No 15: Monthly Fish Income of The Respondents

District	Income	Percentage	Av. Income
Raigad	256337	17.23	7539.32
Respondent Nos.	34		
Sindhudurga	537642	36.15	13441.05
Respondent Nos.	40		
Ratnagiri	692948	46.60	22353.16
Respondent Nos.	31		
Total	1486927	100	14161.21
Respondent Nos.	105		

Table No 16 : Monthly Expenditure of The Respondents

District	Expenditure	Percentage	Av. Expenditure
Raigad	111465	29.69	3278.38
Respondent Nos.	34		
Sindhudurga	129607	34.53	3240.17
Respondent Nos.	40		
Ratnagiri	134247	35.76	4330.54
Respondent Nos.	31		
Total	375319	100	3574.46
Respondent Nos.	105		



Fish Trading at Veldur

If we divide the total 8 months income (Rs. 84,696) into 12 months, then it comes up to Rs. 7058/- per month, which is not sufficient for a B.O. Hence, they can not repay the NCDC loan and hence, they take advance amount from the traders. This situation has forced the BO to deliver the fish to traders.

13. ITEM-WISE ANNUAL FAMILY EXPEDITERS AND COST OF FISHING

Table No 17
Item-wise Annual Family Expenditure of the Respondents

Items	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
Food Grain	349440 (32.56)	52.03	333420 (31.06)	45.51	390316 (36.37)	40.21	1073176 (100.0)	45.19
Edi Oil	104488 (19.54)	15.56	116420 (21.77)	15.89	313720 (58.68)	32.32	534628 (100.0)	22.51
Fruits	11550 (16.70)	1.72	32450 (46.92)	4.42	25160 (36.37)	2.59	69160 (100.0)	2.91
Milk	54712 (27.71)	8.14	94005 (47.61)	12.83	48710 (24.67)	5.01	197427 (100.0)	8.31
Sugar	45960 (31.12)	6.84	55504 (37.58)	7.57	46217 (31.29)	4.76	147681 (100.0)	6.21
Tea	37860 (30.08)	5.63	43745 (34.75)	5.97	44250 (35.15)	4.55	125855 (100.0)	5.30
Meat	25000 (25.73)	3.72	21700 (22.34)	2.96	50430 (51.92)	5.19	97130 (100.0)	4.09
Others	42500 (32.82)	6.32 (100)	35340 (27.29)	4.82 (100)	51650 (39.88)	5.32 (100)	129490 (100.0)	5.45 (100)
Food	671510 (28.27)	47.19	732584 (30.85)	43.03	970453 (40.86)	47.84	2374547 (100.0)	46.08
Medicine	128660 (30.25)	9.04	124645 (29.30)	7.32	172100 (40.45)	8.48	425405 (100.0)	8.25
Cloths	136300 (38.56)	9.58	108645 (30.73)	6.38	108500 (30.69)	5.34	353445 (100.0)	6.85
Education	37800 (18.49)	2.65	80615 (39.43)	4.73	86000 (42.07)	4.24	204415 (100.0)	3.96
Fuel	106640 (28.79)	7.49	113345 (30.60)	6.65	150400 (40.60)	7.41	370385 (100.0)	7.18
Elect./Phone	90780 (21.63)	6.38	187945 (44.78)	11.04	140900 (33.57)	6.94	419625 (100.0)	8.14
Travel	42400 (22.74)	2.98	75545 (40.51)	4.43	68500 (36.74)	3.37	186445 (100.0)	3.61
Tobacco/Liq.	22950 (31.18)	1.61	14645 (19.89)	0.86	36000 (48.91)	1.77	73595 (100.0)	1.42
Savings	29550 (11.44)	2.07	118621 (45.93)	6.96	110080 (42.62)	5.42	258251 (100.0)	5.01
Festival	112200 (27.55)	7.88	117545 (28.86)	6.90	177500 (43.58)	8.75	407245 (100.0)	7.90
Others	43911 (55.08)	3.08	28000 (35.12)	1.64	7800 (9.78)	0.38	79711 (100.0)	1.54
Total	1422701 (27.60)	100	1702135 (33.03)	100	2028233 (39.35)	100	5153069 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

Table No 18 : Annual Total Variable Cost of Fishing

Sr. No.	Items	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Diesel	36712 (11.38)	68.18	218052 (67.64)	74.88	67571 (20.96)	46.43	322335 (100.0)	65.70
2.	Lubricant	17129 (10.25)	31.81	71899 (43.05)	24.69	77950 (46.68)	53.56	166978 (100.0)	34.03
3.	Petrol	0 (0.00)	0	450 (100.0)	0.15	0 (0.00)	0	450 (100.0)	0.09
4.	Kerosene	0 (0.00)	0	800 (100.0)	0.27	0 (0.00)	0	800 (100.0)	0.16 100
5.	Fuel	53841 (10.97)	13.30	291201 (59.36)	9.53	145521 (29.66)	13.40	490563 (100.0)	10.79
6.	Ice	28200 (54.33)	6.96	20300 (39.11)	0.66	3400 (6.55)	0.31	51900 (100.0)	1.14
7.	Water	800 (27.58)	0.19	2100 (72.41)	0.06	0 0	0	2900 (100.0)	0.06
8.	Food	52605 (91.57)	13.00	4200 (7.31)	0.13	640 (1.11)	0.05	57445 (100.0)	1.26
9.	Other Consumer	900 (20.93)	0.22	3100 (72.09)	0.10	300 (6.97)	0.02	4300 (100.0)	0.09
10.	Tandel	2125 (0.10)	2.07	1730501 (85.15)	87.04	299625 (14.74)	49.93	2032251 (100.0)	75.53
11.	Laborer	100400 (15.25)	97.92 (100.0)	257500 (39.11)	12.95 (100.0)	300400 (45.63)	50.04 (100)	658300 (100.0)	24.46 100
12.	Labour Cost	102525 (3.81)	25.33	1988001 (73.88)	65.07	600025 (22.30)	55.25	2690551 (100.0)	59.19
13.	Net Repair	78500 (16.01)	19.40	211025 (43.06)	6.90	200500 (40.91)	18.46	490025 (100.0)	10.78
14.	Boat Rent	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0	0 (0.00)	0
15.	Loan Install	62400 (12.71)	15.42	385800 (78.63)	12.62	42400 (8.64)	3.90	490600 (100.0)	10.79
16.	Insurance	9630 (8.73)	2.38	82674 (74.99)	2.70	17930 (16.26)	1.65	110234 (100.0)	2.42
17.	Other	15200 (9.68)	3.756788	66640 (42.44)	2.181	75155 (47.87)	6.92	156995 (100.0)	3.45
Total		404601 (8.90)	100	3055041 (67.21)	100	1085871 (23.88)	100	4545513 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

Table No 19 : Per Trip Cost of Fishing

Sr. No.	Items	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Diesel	347399 (48.93)	96.29	240255 (33.84)	97.37	122295 (17.22)	96.86	709949 (100.0)	96.75
2.	Lubricant	13374 (59.43)	3.70	5172 (22.98)	2.096	3955 (17.57)	3.13	22501 (100.0)	3.06
3.	Petrol	0 (0.00)	0	450 (100.0)	0.182	0 (0.00)	0	450 (100.0)	0.06
4.	Kerosene	0 (0.00)	0 (100)	850 (100.0)	0.34 (100)	0 (0.00)	0 (100)	850 (100.0)	0.11 100
5.	FUEL	360773 (49.16)	52.53	246727 (33.62)	27.02	126250 (17.20)	39.52	733750 (100.0)	38.23
6.	Ice	25850 (13.21)	3.76	154770 (79.10)	16.95	15020 (7.67)	4.70	195640 (100.0)	10.19
7.	Water	1750 (8.53)	0.25	18070 (88.16)	1.979	675 (3.29)	0.21	20495 (100.0)	1.06
8.	Food	55150 (39.24)	8.03	76585 (54.49)	8.38	8801 (6.26)	2.75	140536 (100.0)	7.32
9.	Other consumer	1680 (14.11)	0.24	7741 (65.02)	0.84	2483 (20.85)	0.77	11904 (100.0)	0.62
10.	Tandel	66634 (61.49)	35.15	26762 (24.69)	44.60	14956 (13.80)	33.78	108352 (100.0)	36.88
11.	Laborer	122893 (66.27)	64.84 (100)	33233 (17.92)	55.39 (100)	29313 (15.80)	66.21 (100)	185439 (100.0)	63.11 (100)
12.	Laboures cost	189527 (64.51)	27.59	59995 (20.42)	6.57	44269 (15.06)	13.85	293791 (100.0)	15.30
13.	Net repair	16717 (5.86)	2.43	160791 (56.43)	17.61	107384 (37.69)	33.61	284892 (100.0)	14.84
14.	Boat rent	6922 (58.33)	1.00	2819 (23.75)	0.30	2124 (17.90)	0.66	11865 (100.0)	0.61
15.	Loan Install	15427 (14.03)	2.24	91573 (83.30)	10.02	2930 (2.66)	0.91	109930 (100.0)	5.72
16.	Insurance	11076 (23.95)	1.61	27350 (59.14)	2.99	7819 (16.90)	2.44	46245 (100.0)	2.40
17.	Other	1822 (2.59)	0.26	66636 (94.97)	7.29	1702 (2.42)	0.53	70160 (100.0)	3.65
Total		686694 (35.78)	100	913057 (47.57)	100	319457 (16.64)	100	1919208 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

Table No 20 : Per Trip Income of Fishing

District	P.T. Income	%		Av. Income	Av. Exp.	Net Income
Raigad	1251823	49.60	34	36818.32	20196.88	16621.44
Sindhudurga	900654	35.69	40	22516.35	22826.43	-310.08
Ratnagiri	371050	14.70	31	11969.35	10305.06	1664.29
Total	2523527	100	105	24033.59	18278.17	5755.42

The table No. 20 reveals the per trip income and expenditure of Boat Owners in the sample districts. It is seen that the per trip average

income is of Rs. 5,755/-; while the net income of Sindhudurga District was minus, due to less catch and high cost.

The table 21 shows the percentage of purpose wise borrowings by the B.O. The major item of loan was the purchase of boat (58.74 %), fishing wages (12.28 %), boat repair (9.96 %) and home expenditure (9.50 %).

Table No 21 : Reason-wise/ Purpose-wise Borrowing by the Respondents

Sr. No.	Reason	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Fishing	2254500 (97.83)	35.49	0 (0.00)	0	50000 (2.16)	0.72	2304500 (100.0)	12.28
2.	Home Exp.	190000 (10.65)	2.99	381000 (21.36)	6.93	1212000 (67.97)	17.51	1783000 (100.0)	9.50
3.	Boat Purchase	2613400 (23.70)	41.14	3574000 (32.42)	65.07	4835000 (43.86)	69.86	11022400 (100.0)	58.74
4.	Boat Repairing	1044000 (55.85)	16.43	730000 (39.05)	13.29	95000 (5.08)	1.37	1869000 (100.0)	9.96
5.	Variable Cost	60000 (50.0)	0.94	0 (0.00)	0	60000 (50.0)	0.86	120000 (100.0)	0.63
6.	Diesel	15000 (78.94)	0.23	4000 (21.05)	0.072	0 (0.00)	0	19000 (100.0)	0.10
7.	Net Purchase	95000 (30.08)	1.49	170800 (54.08)	3.11	50000 (15.83)	0.72	315800 (100.0)	1.68
8.	Over Dues	80000 (100.0)	1.25	0 (0.00)	0	0 (0.00)	0	80000 (100.0)	0.42
9.	Negligible Exp.	0 (0.00)	0	40000 (100.0)	0.72	0 (0.00)	0	40000 (100.0)	0.21
10.	Khavati Debt.	0 (0.00)	0	125000 (100.0)	2.27	0 (0.00)	0	125000 (100.0)	0.66
11.	Advances To Labours	0 (0.00)	0	360000 (78.26)	6.55	100000 (21.73)	1.44	460000 (100.0)	2.45
12.	Motor Cycle	0 (0.00)	0	40000 (33.33)	0.72	80000 (66.66)	1.15	120000 (100.0)	0.63
13.	Personal Exp.	0 (0.00)	0	60000 (24.69)	1.09	183000 (75.30)	2.64	243000 (100.0)	1.29
14.	Toilet Construction	0 (0.00)	0	7000 (100.0)	0.12	0 (0.00)	0	7000 (100.0)	0.03
15.	Maintenance	0 (0.00)	0	0 (0.00)	0	255000 (100.0)	3.68	255000 (100.0)	1.35
Total		6351900 (33.85)	100	5491800 (29.26)	100	6920000 (36.87)	100	18763700 (100.0)	

Note : Figure in parenthesis denotes percentage to total

The data shows that each B.O. has taken average loan of Rs. 1,78,701=00. This means, presently B.O. are under the pressure of borrowings.

14 FISH PRICES AND BOAT OWNERS' OPINION :

Out of the total B.O. 48 % of them were dissatisfied about the fish prices. The reasons of dissatisfaction are reported in Table No. 22 the analysis of table is as under;

Table no 22 : Reasons of Dissatisfaction on Price of Fish

Sr. No.	Reasons	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Loan From Traders	8 (40.0)	23.52	5 (25.0)	12.5	7 (35.0)	22.58	20 (100.0)	19.04
2.	Cost Not Covered	1 (50.0)	2.94	1 (50.0)	2.5	0 (0.00)	0	2 (100.0)	1.90
3.	Due To Private Traders	4 (22.22)	11.76	7 (38.88)	17.5	7 (38.88)	22.58	18 (100.0)	17.14
4.	Unstable Prices	1 (50.0)	2.94	1 (50.0)	2.5	0 (0.00)	0	2 (100.0)	1.90
5.	Diesel Prices	1 (50.0)	2.94	1 (50.0)	2.5	0 (0.00)	0	2 (100.0)	1.90
6.	Low Demand	0 (0.00)	0	2 (50.0)	5	2 (50.0)	6.45	4 (100.0)	3.80
7.	Lack of Organization	0 (0.00)	0	2 (50.0)	5	2 (50.0)	6.45	4 (100.0)	3.80
8.	No Competition	0 (0.00)	0	2 (50.0)	5	2 (50.0)	6.45	4 (100.0)	3.80
9.	Prices Were Not Declared	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
10.	Higher Cost	0 (0.00)	0	0 (0.00)	0	2 (100.0)	6.45	2 (100.0)	1.90
11.	Union of Private Traders	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
12.	Transport Problem	0 (0.00)	0	0 (0.00)	0	1 (100.0)	3.22	1 (100.0)	0.95
Total		34 (32.38)	44.11	40 (38.09)	52.5	31 (29.52)	80.64	105 (100.0)	

Note : Figure in parenthesis denotes percentage to total

Table No 23 : Supportive Reasons for Dissatisfaction

Sr. No.	Reasons	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	High Diesel/Oil Prices	27 (29.67)	79.41	34 (37.36)	85	30 (32.96)	96.77	91 (100.0)	86.66
2.	Increased Laboures Charges	12 (17.91)	35.29	31 (46.26)	77.5	24 (35.82)	77.41	67 (100.0)	63.80
3.	Increased Prices of Spare Prices	25 (28.73)	73.52	34 (39.08)	85	28 (32.18)	90.32	87 (100.0)	82.85
4.	Increased Govt. Fees	10 (27.77)	29.41	13 (36.11)	32.5	13 (36.11)	41.93	36 (100.0)	34.28
5.	Other	0 (0.00)	0	3 (33.33)	7.5	6 (66.66)	19.35	9 (100.0)	8.57
Total		34 (32.38)	217.64	40 (38.09)	287.5	31 (29.52)	325.80	105 (100.0)	276.19

Note : Figure in parenthesis denotes percentage to total

14.1 Findings

1. BO had taken the loan or advance amount form the fish traders, to whom they are compelled to give their fish, catch to repay the loan.
2. There is lack of organization among the BO, and hence there is a competition to sale the fish to the traders. If any BO stops to deliver his fish to private traders; then others deliver their fish and hence there is no bargaining power among the B.O.
3. There is lack of transport facilities from the landing centers to the big cities/ towns of Boat Owners or of cooperative societies hence, they have to depend up on the traders prices.
4. The traders never think of cost of fishing of BO. The traders always look at their profit margin and the demand for product.
5. There are unregistered associations among the agents/ private traders and they exploit the Boat Owners.
6. The BO. has to pay for sweet water, free food for labourers, ice, kerosene for cooking stove, etc, which increases the cost of fishing; but fish catch is not certain. The 30 % of trips are in loss. The six (06) slender boats costs Rs. 18000/- to 20,000/- per trip.

In short, cost of fishing is more and returns are less, hence there is dissatisfaction.

15. ASSET FORMATION OF BOAT OWNERS THROUGH FISHING

Though the fisheries occupation is having full of risk and uncertainty; yet it helps fishermen to survive on it for years together, and they have made some assets.

Table No 24 : Asset Formation And Pattern of Expenditure

Sr. No.	Items	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Purchas of land	1 (12.5)	2.94	2 (25.0)	5	5 (62.5)	16.12	8 (100.0)	7.61
2.	Perches of Ornaments	11 (19.29)	32.35	27 (47.36)	67.5	19 (33.33)	61.29	57 (100.0)	54.28
3.	Repayment of loans	21 (25.30)	61.76	36 (43.37)	90	26 (31.32)	83.87	83 (100.0)	79.04
4.	House construction & repair	19 (29.68)	55.88	23 (35.93)	57.5	22 (34.37)	70.96	64 (100.0)	60.95
5.	Marriage	23 (46.0)	67.64	11 (22.0)	27.5	16 (32.0)	51.61	50 (100.0)	47.61
6.	Purchas of auto cycle	4 (16.0)	11.76	14 (56.0)	35	7 (28.0)	22.58	25 (100.0)	23.80
7.	Wrist watch/clock	9 (26.47)	26.47	15 (44.11)	37.5	10 (29.41)	32.25	34 (100.0)	32.38
8.	Construction/repair of Cowshed	0 (0.00)	0	2 (100.0)	5	0 (0.00)	0	2 (100.0)	1.90
9.	Nearest journey	20 (24.69)	58.82	38 (46.91)	95	23 (28.39)	74.19	81 (100.0)	77.14
10.	Valuable clothes	14 (21.87)	41.17	34 (53.12)	85	16 (25.0)	51.61	64 (100.0)	60.95
11.	Utensils	14 (22.22)	41.17	32 (50.79)	80	17 (26.98)	54.83	63 (100.0)	60
12.	Education of children	23 (30.26)	67.64	30 (39.47)	75	23 (30.26)	74.19	76 (100.0)	72.38
13.	Gift articles	22 (28.94)	64.70	35 (46.05)	87.5	19 (25.0)	61.29	76 (100.0)	72.38
14.	Festival	27 (29.03)	79.41	38 (40.86)	95	28 (30.10)	90.32	93 (100.0)	88.57
15.	Others	1 (6.25)	2.94	11 (68.75)	27.5	4 (25.0)	12.90	16 (100.0)	15.23
Total		34 (32.38)		40 (38.09)		31 (29.52)		105 (100.0)	

Note : Figure in parenthesis denotes percentage to total

15.1 Finding

The table No. 24 shows that large number of fishermen have made the following assets through fishing job.

A) Asset Formation :

- 1) Purchase of ornaments 54 % of respondents.
- 2) House construction / repairs 60 %
- 3) Purchase of Land 7 % - House site
- 4) Purchase of Domestic Utensils 60 %

B) Loan Repayment 79 %

C) Marriages 47 %

D) Nearest Journey 77 %

E) Education of Children 72 %

F) Festivals 88 %

The above figures reveal that fisheries is helping though not profitable or flourishing occupation just like industry. The data shows that the fisheries has become a way of life, because, there is no others source of income to fishermen. There is no job in industries, though their village lands have been acquired by the industries.

16. ADOPTION OF ALTERNATIVE JOB

The table 25 shows that out of total 105 BO, only 68 respondents said that they will shift to some other job; if fisheries is lost, where as 37 (32 %) respondents were not in a position to leave their original job. Most of the respondents (25 %) were ready to accept the farming and poultry (18 %).

Table no 25
Adoption of Alternative Occupation in Place of Fisheries

Sr. No.	Occupation	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Dairy	1 (33.33)	2.94	1 (33.33)	2.5	1 (33.33)	3.22	3 (100.0)	2.85
2.	Poultry	5 (27.77)	14.70	6 (33.33)	15	7 (38.88)	22.58	18	17.14
3.	Farming	7 (28.0)	20.58	8 (32.0)	20	10 (40.0)	32.25	25	23.80
4.	Labour	1 (100.0)	2.94	0 (0.00)	0	0 (0.00)	0	1 (100.0)	0.95
5.	Service	2 (50.0)	5.88	1 (25.0)	2.5	1 (25.0)	3.22	4 (100.0)	3.80
6.	Goat Rearing	1 (100.0)	2.94	0 (0.00)	0	0 (0.00)	0	1 (100.0)	0.95
7.	Shop	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
8.	Mango Trading	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
9.	Goods Career	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
10.	Riksh Transport	0 (0.00)	0	1 (100.0)	2.5	0 (0.00)	0	1 (100.0)	0.952381
11.	Fish sale	0 (0.00)	0	1 (100.0)	2.5	0 (0.00)	0	1 (100.0)	0.95
12.	Hotel	0 (0.00)	0	1 (100.0)	2.5	0 (0.00)	0	1 (100.0)	0.95
13.	Cow Rearing	0 (0.00)	0	0 (0.00)	0	2 (100.0)	6.45	2 (100.0)	1.90
14.	Engine & other Repairing services	0 (0.00)	0	0 (0.00)	0	2 (100.0)	6.45	2 (100.0)	1.90
Total		34 (32.38)		40 (38.09)		31 (29.52)		105 (100.0)	

Note : Figure in parenthesis denotes percentage to total

The goat rearing, dairy was not the job within their reach. Therefore, Government should distribute them the land near by their villages for farming.

17. BOAT OWNERS' OPINION ABOUT THEIR FISHERIES COOPERATIVE SOCIETIES

Cooperative fisheries societies are formed by the fishermen and for the fishermen; but very few societies are helping to their members. Some

of the highlights (Table 26, 27) about the fisheries cooperatives will be beneficial to understand the future course of action; these were as follows;

Table No 26 : Membership of A Co-operative Society

Sr. No.	Period	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Below 10 Years	2 (66.66)	5.88	0 (0.00)	0	1 (33.33)	3.22	3 (100.0)	2.85
2.	11 To 15	16 (33.33)	47.05	21 (43.75)	52.5	11 (22.91)	35.48	48 (100.0)	45.71
3.	16 To 20	6 (30.0)	17.64	6 (30.0)	15	8 (40.0)	25.80	20 (100.0)	19.04
4.	More Than 20 Years	10 (30.30)	29.41	13 (39.39)	32.5	10 (30.30)	32.25	33 (100.0)	31.42
Total		34 (32.38)		40 (38.09)		31 (29.52)		105 (100.0)	

Note : Figure in parenthesis denotes percentage to total

Table No 27 : Co-operative Fish Society And Its Facilities

Sr. No.	Facilities	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Food Grains	11 (47.82)	32.35	5 (21.73)	12.5	7 (30.43)	22.58	23 (100.0)	21.90
2.	Diesel	28 (33.33)	82.35	28 (33.33)	70	28 (33.33)	90.32	84 (100.0)	80
3.	Boat Spare Parts	17 (28.81)	50	23 (38.98)	57.5	19 (32.20)	61.29	59 (100.0)	56.19
4.	Loans/Subsidy	17 (30.90)	50	19 (34.54)	47.5	19 (34.54)	61.29	55 (100.0)	52.38
5.	Profit Share	21 (30.0)	61.76	27 (38.57)	67.5	22 (31.42)	70.96	70 (100.0)	66.66
6.	Bonus, Gifts	8 (25.80)	23.52	11 (35.48)	27.5	12 (38.70)	38.70	31 (100.0)	29.52
7.	Other-Diesel Subsidy, Marketing Faci., Paint	2 (40.0)	5.88	3 (60.0)	7.5	0 (0.00)	0	5 (100.0)	4.76
Total		34 (32.38)		40 (38.09)		31 (29.52)		105 (100.0)	

Note : Figure in parenthesis denotes percentage to total

17.1 Finding

1. About 98 % of BO (Table No. 26) were the members of their fisheries cooperative societies since more than 11 to 20 years. Almost all were the members of cooperative society.
2. More than 20% of the members were not supplying the fish to the cooperatives, because their society was not purchasing the fish.

3. The major facilities rendered by the societies were supply of diesel, boat spare parts, bonus, paint, and food grains, etc.
4. The supply of diesel was the only job of cooperatives in many villages.
5. Nearly 52 % of BO said that the working of cooperative societies was satisfactory, while others said that the cooperatives have politicalized and gone away from their duties.
6. 60 % of the member BO said that fish society should collect the fish catch and sell in distance markets; instead to sell private traders.
7. Storage and ice facilities should be provided by cooperatives.

18. SUGGESTIONS REGARDING ROLE OF GOVT./NCDC

The NCDC's role in the development of fisheries in India can never be neglected. The Boat Owners' opinions and suggestions (Table No. 27) in this respect were judged. The following opinions were expressed.

Table No 27 : Suggestions Regarding Role of Govt./NCDC

Sr. No.	Suggestion	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1.	Loan To Small & Khavati Loan	13 (26.53)	38.23	21 (42.85)	52.5	15 (30.61)	48.38	49 (100.0)	46.66
2.	Loan For Repair	2 (18.18)	5.88	6 (54.54)	15	3 (27.27)	9.67	11 (100.0)	10.47
3.	No Recovery In Odd Season	0 (0.00)	0	3 (33.33)	7.5	6 (66.66)	19.35	9 (100.0)	8.57
4.	Concession In VAT	2 (16.66)	0	4 (33.33)	7.5	6 (50.0)	19.35	12 (100.0)	11.42
5.	Required Loan Disbursement	0 (0.00)	0	1 (33.33)	2.5	2 (66.66)	6.45	3 (100.0)	2.85
	Total	34 (32.38)		40 (38.09)		31 (29.52)		105 (100.0)	

Suggestions

1. The Khavati loan i.e. consumption loan amount should be given to the fisherman, and its amount given by DCC Banks should be increased.

2. Loans for repairs of boats may be sanctioned immediately.
3. There should be concession in VAT on the items required for boats.
4. Loan up to Rs. 1 Lakhs for small boat for individual fishermen should be given instead a Group Loan.

19. SOME HIGHLIGHTS ABOUT THE SOCIO-ECONOMIC ENVIRONMENTAL CONDITION OF BOAT OWNERS

19.1 Housing Condition

About 95 % of the BO were living in their own home, and 85 % of them were having the legal house site on their name; while 15 % of the owner were having no house site on their name. This is one of the problems in coastal fishing villages. Since more than 100 years the house-site is not in the name of villagers or having any house-site proof with them.

19.2 Electricity :

The situation of electricity in the house was satisfactory. Nearly all BO were with electricity in their house.

19.3 Drinking Water :

The personal water connection was available only with 57 % of the BO; 43 % were taking the water from public wells, bore-wells, private wells, etc. The public wells were the life support to many BO. The water situation in Ratnagiri district was worst. Few BO were buying the water especially in summer season.

19.4 Sanitary Condition :

BO is supposed as a high income group people, but it is falls. It was tested on the basis in latrine facilities available of their homes.

Nearly 50 % of them were having no latrine facilities. This shows the delicate financial position. Of course, bathroom facilities were available with 98 % of the respondents.

19.5 Availability of Entertainment Facilities At Home

Most of the respondents (53 %) were with T.V. facility, while VCR was with 12.28 %. Also Tape recorder (15 %) and Radio (13 %) facility was available with few respondents. Over all entertainment facilities were satisfactory as compared with the Female Fish Sellers and Boat Laboures.

Thus, our hypothesis is proved that of BO economic condition is somewhat better if not satisfactory, than their other sections of community.

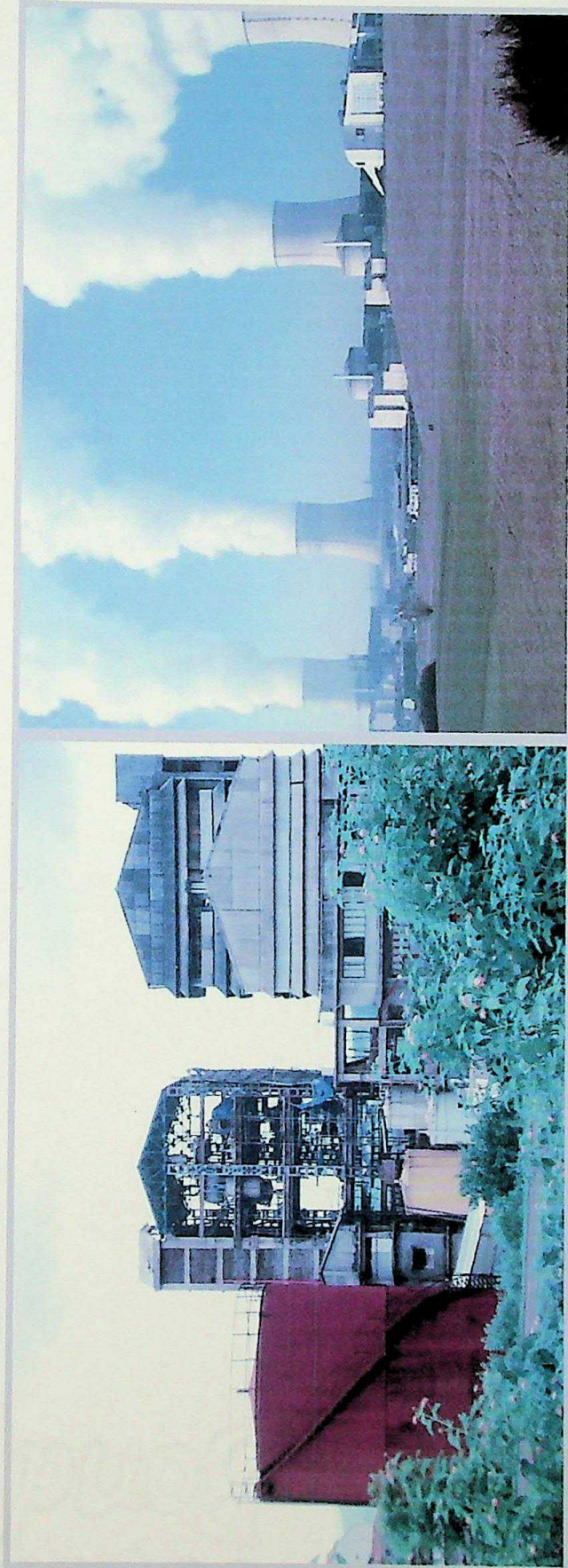
19.6 Two Wheeler Facility :

Two wheeler facilities were with 20 % of the total respondents. Four wheeler was owned only with one person among the 105 samples. Form the above discussion, it can be said that the socio-economic, environmental and sanitary condition of Boat Owner was still below the mark, though they are the Boat Owners. Due to low fish catch BO had came in financial problems.

20. SOME MAJOR DEMANDS OF BO

The major demands of BO can be put as under :

1. The present limit of diesel should be increased. Now, the 06 cylinder boat gets 35,700 liters of oil, but it requires about 42,000 liters, for increased diesel one has to approach the trader.
2. The deep sea fish of purse-net boats should be banned.



Industrial Pollution- Veldur- Dabhol

3. The loan for repair of boats should be given by NCDC and that is also immediately.
4. Fishing should be considered as farming and hence, the minimum price of each kind of fish must be fixed.
5. The permission to coastal polluting industries must be banned. The water has polluted and hence less fish production. No further industrial expansion should be at coastal areas.
6. The Mukesh Amabain sea port project in Raigad district is nothing but a curse to fishing community
7. The cooperative societies which are not functioning well should be re- organized.
8. The each district should have a District Fisheries Federation to purchase the fish and to process and market it in cities.
9. The Further expansion or permission to new boats should be burned for 05 years.
10. The subsidy rate on diesel must be increased further.

These were some of the comments and demands of the BO in the study areas.

21. CONCLUSION

The discussion in this chapter shows that majority of the fishing communities, which are traditional castes, are involved in fishing. The Koli caste is a major caste doing the fishing job, followed by Gabit. Most of BO were having secondary education. Each BO has provided job to more than 06 persons. The owners are not happy to spare their children in this job due to low income and more trouble and uncertainty in fish catch. No fisherman had land for farming and no other source of livelihood other than fishing. The 08 months income is to be consumed for 12 months and hence, they are under the economic tension and in over dues

of NCDC loan. The diesel prices of fish are fixed by traders and not by the boat owner or by their cooperative societies, which is a very old problem. The traders exploit BO; yet they have to keep relations. The BO had demanded more amount of consumption loan, and requested the Government to stop the purse-net fishing.