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## A Study on the Effectiveness of Social Security System for the Fisher Folks in Mangaluru

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### ABSTRACT

Unorganised sector occupies a predominant portion in the workforce of India. The work is considered to be the physical and mental engagement by human beings for economic productivity. Fisheries Sector has become a source of income and employment to those who engage in unorganised employments for their life. India is the second largest producer of fish in the world by contributing 5.68 per cent of global fish production and second largest producer of fish by aquaculture after China. In the National Fish Productivity, State of Karnataka contributes almost 5.8 per cent securing 6<sup>th</sup> Position in marine productivity and 9<sup>th</sup> position in the inland fish productivity. Fisheries sector has enriched its share in the national development after effective usage of technology to increase yield per area of water thereby earning more foreign exchange. Fishing occupation is normally hazardous causing harm to the health of the fisher folks. It is essential to provide Social security protections to the fisher folks against contingencies including disability, sickness, employment injuries, occupational diseases and unemployment. The maximum welfare to the fisher folks can be assured only through the execution of Comprehensive Social Security Policy linking Social Assistance Programmes and Social Security Schemes. This study is descriptive and analytical in nature. The study results analyse the implications of social security measures among the fisher folks living in the ThotaBengre fishing village of Mangaluru Taluk in Dakshina Kannada District of Karnataka State in India. The study review upon the implications of various social security schemes offered to the fishermen in terms of its coverage and benefit. A good attempt is also made to identify the level of awareness among the fisher folks about social security schemes provided by the government at Centre and State levels respectively. This paper suggests measures for the legislators and fisheries department to improve the benefit schemes thereby securing the inclusive growth of the fishing community.

**Keywords:** Unorganised Sector, Fisherfolks, Fishing, Hazardous occupation, Social Security.

### 1. INTRODUCTION :

Indian ecology comprises coastal land surrounded by rivers, lagoons and backwaters connecting to the sea. Fishery is a part of informal sector where the availability of aquatic resources encourages fish production. Fish is the important source of food in the coastal regions. The Unorganised Workers Social Security Act 2008 defines unorganised sector as an enterprise owned by any individual engaging

less than ten employees in the production and sale of goods and services including the self-employed workers. Fishery is considered to be a prime sector in most of the countries due to its ability to generate income and employment. The people of coastal areas have adopted fishing as their occupation for life. The increased fish production in the country facilitates availability of nutritious food, employment and export earnings thereby contributing towards economic

growth. India produced 10.79 million metric tons (Provisional) of fish during 2015-16 with 7.21 MMT from inland sector and 3.58 MMT from marine sector. It also recorded an increase in the production trend reaching 8.18 million tons (Provisional) during the first three quarters of 2016-17. By recording the fish production of 11.41 million metric tons during 2016-17 become the second largest fish producing country in the world. The Government of India allowed usage of LED lights and prohibited bull trailing within the Exclusive Economic Zone spread beyond 12 nautical miles in order to safeguard the interest of the traditional fishermen through 'Blue Revolution'[1]. Social security is considered to be the economic protection offered by the society or personal protection from the family, community, organizations and other social groups for ensuring social wellbeing of the individuals for their life. Initially, the concept of social security prevailed in the Hindu Joint family in the form of primary defence against certain misfortunes. The idea was continued through the Guild System to protect the groups of merchants, traders or artisans from natural calamities by rendering protection against their life and property. The industrial era started organized social security system to protect workmen and their dependents against contingency events of disability, sickness, employment injury and unemployment. It tried to bring consistency in the benefit delivery protocol by excluding small scale agricultural and unorganized labourers instead of framing a comprehensive social security policy linking schemes with inter-complementary goals creating exclusion of the majority workforce in the country. The disbursement of social security benefit is greatly influenced by the external factors such as economic pressure, political protocols, inflation, unemployment and financial constraints. Proper steps need to be initiated to identify the best delivery system having extended coverage to the domestics, farmers, unorganised workers, contract labourers, tribes and marginalized fishermen, artisans, craftsmen, potters, animal husbandry workers, croppers etc. working in the secondary sectors [2].

## 2. SCOPE OF FISHERIES SECTOR :

The availability of Rich aquatic resources, varied fish species, tropical temperature in India has created opportunities for million-dollar business through fishing and allied activities in the international market [3]. Traditionally, fishermen were deprived from the normal catches due to the extensive fishing by the trawlers in the inshore areas. The offshore fishing operations are based on the market demand and targeted fishery. As the trawl fisheries are based on the geographical positing systems, it is difficult to execute policies to avoid juvenile catch by the trawlers. The policy against juvenile exploitation can be implemented through imposing responsible fisheries guidelines to avoid fishing in certain specified geographical areas during specified seasons to reduce the damage caused over the commercial fishery [4]. Fisheries sector is claiming momentum from the inflow of export earnings, source for protein rich food, employment, income generation and its contribution towards the Gross Domestic Product of the Country. Traditional fisher folks through their constant interaction with ocean and fish have developed a treasure of scientific knowledge over diverse marine eco systems and fish behaviour. The adoption of modern technology has lead in the transformation of eco-friendly fisheries to eco-destructive fishery by destructing the traditional skills and knowledge [5]. In spite providing many benefit schemes, the life of the traditional fishermen are miserable and further infliction of technology in fishery will definitely marginalize them into greater poverty. The unregulated entry of rich outsiders as boat owners, employers, money lenders, middlemen and traders into the caste bound sector has given rise for the exploitation of the poor fisher folks [6]. Traditionally, fish culture was practiced in small ponds in the eastern parts of India. Initially, in 1911, the State of Tamil Nadu started fish culture which was followed by the States of West Bengal, Punjab, Uttar Pradesh, Gujarat, Karnataka and Andhra Pradesh in the later point of time.

(i) **Fisheries Resource:** Fisheries resources in India consist of 2.02 million sq. km, of

Exclusive Economic Zone (EEZ), 5,30,000 Sq. Km of Continental Shelf and a Coastline of 8,118 km. Traditionally, Karnataka Coast is known as “Mackerel Coast” covering 27000sq km of Continental Shelf and 87000 Sq. km of Exclusive Economic Zone rich with Pelagic Fishes like sardines, mackerels etc. State of Karnataka emerged as a maritime state in 1956 and established Department of Fisheries in 1957. The State comprises 300 km long coast line stretching from Majali (Karwar) in the north to Ullala (Mangalore) in the south with three coastal districts via Uttar Kannada (160Kms), Udupi (98Kms) and Dakshina Kannada (Mangalore Taluk 42Kms) surrounded by the Western Ghats in east and Arabian Sea in the west.

**(ii) Socio-economic Composition:** The State of Karnataka consists 144 Marine Fishing Villages 86 situated in Uttar Kannada, 17 in Dakshina Kannada & 41 in Udupi Districts respectively with 1,67,429 fisher folk population. Among them, 23,624 are belonging to BPL families, 28,533 from traditional fishermen families and 30,713 from fishermen families and 96 from the landing centres. The Dakshina Kannada District consist 42 Kms Coastal belt, 17 fishing villages and 14 landing centres. Among existing 27,281 fisher folks population, 4,570 belongs to fishermen families, 3,941 from traditional fishermen families and 1,485 from BPL families respectively. The fishermen population consist 11,474 male adults, 9,538 female adults and 6,269 children with an average family size of 5.97 and sex ratio at the rate of 843 female per 1000 males. The educational status comprises 5,514 persons having primary education, 6,518 with higher secondary education, 2,826 studied above higher secondary and remaining 9,448 are illiterates. Among total 6,139 active fishermen in the district, 3,691 are full timeworkers, 2,383 are part timers and remaining 65 people engage in fish seed collection. The occupational profile comprises of total 18,173 employed persons among which, 6,139 are working as active fishermen and 12,034 engage in fishing and allied activities (4,069 marketing of fish, 3,74 making/repairing net, 206 curing/processing,

135 peeling, 6,157 labourer, 145 others and 948 others than fishing). The population comprises 3,721 people from Hindus, 764 Islams, 85 Christians and 33 Scheduled Caste and Scheduled Tribe respectively in the district. Out of 5,511 persons enrolled into cooperative Societies, 3,699 are the members of Fisheries Cooperatives and 1,812 are members of other Cooperatives. The fishing craft operating in the district consist 1,050 Trawlers, 72 Purse-seiners, 1,194 mechanized, 1,962 motorized and 57 Non-Motorized boats.

**(iii) Allied Activities:** The Fishing industry generates income to allied sectors including canneries, processing establishments, gear and equipment manufacturing, boat yards, refrigeration and ice making and transport services etc. It facilitates in food supply thereby increase the level of nutrition among the people. Certain by products are made out of fish such as fish oil, fish meal, fish manure, fish leather, fish glue etc. The perishable nature of the fish, bulk production pattern and consumption style provides ample opportunities for the growth of processing and marketing activities by the effective infrastructural support from the freezing plants, canning plants, ice plants, fish meal plants, pre-processing centers and cold storage.

**(iv) Blue Revolution:** New initiative for the integration of fisheries and improve the economic status of the fisher folks to ensure sustainability, bio-security and environmental wellbeing. The Ministry of Agricultural and Farmers Welfare, Department of Animal Husbandry, Dairying & Fisheries has restructured the existing scheme into a Central Plan Scheme with Central Sector Components on Blue Revolution for the integrated development and management of fisheries at a Central outlay of 3000 crores for five years. It includes National Fisheries Developing Board (NFDB), Development of Inland Fisheries, Marine Fisheries, Infrastructure and Post-Harvest Operations, Strengthening of Database & Geographical Information System, Institutional Arrangements, Monitoring, Control, Surveillance & other need based interventions. The National Scheme on Welfare of Fishermen

provides Saving cum Relief for the fishermen, Housing schemes, Provision for basic amenities like drinking water, Construction of Community Hall with basic facilities, Group Accidental Insurance, Grant in Aid for the National Federation of Fishers Cooperatives Ltd (FISHCOPFED).

**(v) Components of Social Security:** Social Security as a Comprehensive National Programme aims to reduce sufferings due to Poverty, Unemployment and Diseases by providing health services during sickness, provision for pension, financial assistance to face widowhood, compensation for the accident victims, protection against occupational diseases, unemployment compensation etc. The following components are covered in the social security system.

**(i) Social Insurance:** It is a compulsory contributory scheme constituted for the employment with liability spread through the length of service or period of contribution. Benefit payable shall be paid from the contribution collected from both employer and employee into a public fund. Minimum noncontributory pension based on age criteria funded from the general revenue of the state. The benefit to the local level can be sought with the community participation and local financial support [7].

**(ii) Social Assistance:** The entire benefit rendered under the scheme will be completely paid from the general revenue of the Government.

**(iii) Employers Liability:** According to the statutory requirements, the employer is made liable to pay the compensation for the instances including employment injury, sickness, retirement, provident fund and maternity.

**(iv) National Provident Fund:** It is a compulsory savings scheme constituted by the government where employees shall make regular contributions and the benefit will be payable in lump sum on the happening of specified contingencies.

**(v) Universal Schemes:** The scheme financed from the general revenue including old age and disablement pension, widow, widower, orphan and family allowances.

### 3. SOCIAL SECURITY SCHEMES :

**(1) Distress Relief Fund:** The scheme provides compensation of Rs. 2,00,000 in cases of death or permanent disability caused in the course of employment and Rs. 1,00,000 against partial disability. Rs. 25,000 is fixed for relief against any loss or damage caused to boat/net and medical expenses. Rs. 6,00,000 will be provided to dependents as relief in cases of death of the fishermen due to natural calamity or accident. During 2017-18, Rs. 25.00 lakh was given to the fund. 71 cases have been settled. For these, Rs. 142.84 lakh relief has been given.

**(2) National Scheme of Welfare of Fishermen:** Several Social Security programs are offered to fishermen including the relief measures offered to the poor fishermen for the lean fishing period. Low cost houses are initiated exclusively for the fishing communities. Government of India safeguards large number of fishermen belonging to Below Poverty Line, Women and Scheduled Caste/Scheduled Tribe beneficiaries as per the directives issued by the Planning Commission by reserving 16.2% funds for Scheduled Castes, 8 % for Scheduled Castes and 10% for women beneficiaries. The schemes will be implemented by the respective State Government or its agencies either with 50:50 expenditure share between Centre and State or in North Eastern States on 75:25 basis and for Union Territories by the Government of India.

**(a) Development of Model Fishermen Villages** State/UTs shall provide land for building required amenities under the programme. The scheme includes following sub plans (Annual Report 2017-18)

**(i) CSS Housing Scheme:** State/Uts will select beneficiaries for allotting houses to the active fishers with special preference to people from below poverty line, landless fishers and those own land or kutcha houses. The State shall distribute houses to all fishermen village with minimum 10 houses in proportion to the number of eligible fishers. The plinth area and cost of construction of a house would be limited to 35 Sq. mts. And Rs. 75000 respectively. Subsidy is being borne equally by the State and Central Government. Under this head, HUDCO loan is being reimbursed with Rs. 61.03 lakh towards

loan and interest.

**(ii) Drinking Water:** Every fishermen village with minimum 10 and maximum 20 houses, shall be provided with 01 tube well at an installation cost not exceeding Rs. 40,000. In North Eastern States, government can extend the installation cost up to Rs. 45,000. Alternative sources of drinking water supply shall be initiated in other cases by the State Government.

**(iii) Common Facility:** A fishermen village with at least 75 houses can seek assistance for construction of a community hall within the area of 200 sq. mts. With toilets facility and tube well at the cost of not exceeding Rs. 2,00,000. The hall can be used as a common working place for fishermen for drying and mending purposes.

**(b) (i) Group Accident Insurance for Active Fishermen:** The fisher folks licensed or registered with the government shall be insured for 12 months with a policy for Rs. 2,00,000 against death or permanent total disability and for Rs. 1,00,000 against partial permanent disability. Rs. 10,000 will be paid towards hospitalization expenses in the event of accident. No contribution shall be collected from the fishermen towards this scheme. The annual premium at the rate of not exceeding Rs. 20.27 per person shall be payable to FISHCOPFED, New Delhi by an equal share from State and Central governments. The said premium shall be shared in the ratio of 75:25 between State and Central governments respectively for the North Eastern States and at 100 per cent contribution from the Central Government for the Union Territories. During 2017-18, Rs. 20.00 lakh was distributed for relief against 10 cases.

**(ii) Grant in Aid:** FISHCOPFED a National level federation constituted to provide insurance and training facilities to the traditional fishers through its resources or utilizing the funds provided for other schemes. Rs. 50 lakhs per annum was sanctioned during the 11<sup>th</sup> five year plan.

**(iii) Saving cum Relief:** A Centrally sponsored scheme for the fishermen engaging in full time fishing and a member of any Cooperative Society/Federation/Welfare Society who is living below the poverty line and below the age of 60 years. Any member of fishermen family

having regular income or engaging in any other income generating activity shall not be eligible for this scheme. Where Rs. 1500 is collected annually and matching contribution of Rs. 1500 will be contributed from State and Central Governments respectively. Thus accumulated, Rs. 4500 will be distributed by the Director of Fisheries during the lean months at the rate of Rs. 1500 per month. In the Union Territories the government share of Rs. 3000 will be borne by central government and in the north eastern states the contribution will be shared in the 75:25 ratio between Centre and the State respectively. The interest accrued on such savings will be distributed along with the third instalment. Any default made by the beneficiary with regarding to the payment of his share of contribution not exceeding one month and twice during the fishing season, may be waived in case of payment of such amount by the beneficiary along with default fee equivalent to the interest accrued from the default date till the period of contribution. The President/Secretary of the association shall collect the contribution and entrust it with the administrative official who shall deposit it every month in a Nationalized Bank in the name of Director of Fisheries. The Director of Fisheries in respective States/Uts will decide the lean month based on the climatic conditions limited to 3 months. During 2017-18, a budget allocation of Rs. 980.00 lakh was made for this scheme.

**(iv) Training & Extension:** The Central and State Government shall share the expenditure in 50:50 ratio normally but for North Eastern States at 75:25 ratio and for Union Territories, it is completely supported by the Central Government. This scheme is provided at par with the schemes offered by the FISHCOPFED for the Union Territories [8]. The representation on the assistance provided for Training & Extension Programme is provided in the Table-01.

**Table 01: Assistance for Training & Extension Programme**

Sl. No	Component	Assistance Approved
01	Human Resource Development	Stipend @ Rs. 125 per day subject to a maximum of Rs. 1875 per participant during the training period of maximum 15 days and an actual to and fro train/bus fare subject to a maximum of Rs. 500/- per trainee. Honorarium of Rs. 1,000/- per Guest lecture subject to maximum of two lectures per day for resource person and actual to &fro travel expenditure subject to a maximum of Rs. 1000/-.
02	Establishment of Fish Farmers Training and Awareness Centre	Keeping in view the common facilities and infrastructure, it has decided to merge training and awareness centre and henceforth establish Fish Farmers Training & Awareness Centre at a cost of Rs. 30.00 lakh. Financial assistance to the maximum extent of Rs. 60.00 lakh to each State for the establishment of maximum two Fish Farmers Training Awareness Centre. The Land and Operational cost would be met by the respective States/Uts.
03	Publication of Handbooks	Rs. 15,000 as an honorarium for each handbook to the author which will include an approximate expenditure of Rs. 5000/- to be incurred by him on Stationery, Typing, illustrations, transparencies etc. in addition Rs. 50,000/- will be paid to the State Government /UT/Organisation for the printing of about 500 copies of each handbook.
04	Publication of Training/Extension Manuals	Rs. 5,000/- as an honorarium to the expert for the preparation of a manual and Rs. 20,000/- to the State Government/UT/Organisation for the Publication of 500 copies for each manual.
05	Organization of workshops, Symposia, Seminars, Meetings, evaluation studies etc.	For organizing workshops/seminars/symposia etc. at the National level, a lump sum amount not exceeding Rs. 1.00 lakh will be provided mainly for the publication of proceedings. The amount for meeting expenditure on the miscellaneous items, etc. shall be determined by this division with the concurrence of integrated finance. For organizing workshops, seminars etc. at the State/UT level, a lump sum amount not exceeding Rs. 50,000/- will be provided to each State/UT.
06	Activities of Fisheries Division at Head Quarters	Overhead expenditure at Headquarters in the Department of Animal Husbandry, Dairying & Fisheries for strengthening the training & extension skills of personnel and upgrading the reference material including audio visual aids. In addition, this will include committed liabilities like International Conference/Seminar/Symposia etc.

(3) **MatsyaAshrayaYojane:** Scheme provides subsidy of Rs. 1.20 to construct houses for the houseless fishermen belonging to general category, Rs. 1.75 lakhs for Scheduled Caste and

Scheduled Tribes living in the rural areas and Rs. 2.00 lakh for the urban residents. Rs. 1500.00 lakh was released to the Nodal Agency, Rajiv Gandhi Housing Corporation, Bangalore

and assisted in constructing 3000 houses during 2017-18.

**(4) Fisheries Co-operative Societies:** In the State of Karnataka, out of the existing 612 Fishermen Cooperative Societies, 554 are found to be functioning. It also comprises of 01 State level Cooperative Fisheries Federation for Inland and 02 District Cooperative Fish

Marketing Federation for Marine fisheries. State Governments provides share capital, requisites, loan and subsidy to these cooperatives. There are approximately 2.05 lakh members in the FCC's. Allocation of funds during 12<sup>th</sup> Five Year Plan under CSS & CS Scheme (Refer Table-02).

**Table 02: Funds released during 12<sup>th</sup> Five Year Plan under CSS & CS Schemes**

Schemes	12 <sup>th</sup> Five Year Plan Period			
	2012-13	2013-14	2014-15	2015-16
Development of Inland Fisheries & Aquaculture	3141.64	3103.87	2632.17	3665.00
Development of Marine Fisheries, Infrastructure & Post Harvest Operations	7457.73	6375.68	9285.08	7000.00
National Scheme of Welfare of Fishermen	3938.47	5214.73	5204.25	4349.00
Strengthening of data base & geographic information system for fisheries sector	379.02	551.79	750.00	495.00
National Fisheries Development Boards (NFDB)	10681.00	12316.00	13750.00	15786.00

**(a) Motorisation of Traditional Fishing Crafts:** A Centrally Sponsored Scheme since its inception from 1987-88 has motorized 3493 traditional crafts. The scheme provides to each outboard motors, 50% of the unit cost as subsidy upto the maximum limit of Rs.30,000. The subsidy is shared equally between the State and Central Government. The rest of the amount is borne by the beneficiaries with the assistance from the financial institutions. During 2014-15 out of the released Rs. 89.20 lakhs, Rs. 88.33 lakh was spent for motorization of the 310 traditional crafts.

**(5) Special Component Plan & Tribal Sub Plan:** This scheme was initiated to protect the of Scheduled Caste & Scheduled Tribes beneficiaries. It provides Fibre glass coracle and Fisheries requisites Worth Rs. 25000 to the Inland fishermen and fishermen working in the non-motorized boats in the coastal areas free of cost. Assistance to coastal fishermen provided to purchase FRP Gillnet and OBM at the unit cost of Rs. 5.00 lakh of which 90 % upto 4.50 lakh will be provided as subsidy. Assistance is

provided to purchase four-wheeler at the unit cost of Rs. 5.50 lakh of which 80 % cost of Rs. 4.40 lakh is provided as subsidy. An allocation of Rs. 87.00 lakh was made during 2017-18 of which Rs. 86.57 lakh was spent under various programmes benefitting 19 beneficiaries.

**(6) MatsyaMahilaSwavalambanaYojane:** A revolving fund of Rs.10,000 is provided to SHGs of fisherwomen engaging in the fishing activities including marketing.

#### 4. METHODOLOGY :

This paper is descriptive in nature. ThotaBengre is one among the 17 fishing villages of Mangaluru Taluk in Dakshina Kannada District belonging to Karnataka State. The village comprises of 564 traditional fishermen families and 208 BPL families with 2,819 fisher folks. Out of the total population, 1125 are adults, 1129 females and 2819 children. Educational status comprises of 617 people with primary education, 654 with higher secondary education and 370 with higher secondary education. Among 2214 occupied persons in the village 922

are active fishermen, 441 engage in marketing, 23 in making or repairing net, 70 in curing/processing, 05 in peeling, 691 labourers, 23 engage in other activities and 39 employed in other than fishing activity. Out of total active fishermen 731 are fulltime fishers, 190 are part timers and 01 involving in Seed Collection. Out of 604 persons having membership in cooperatives, 304 are the members in Fisheries Cooperatives and rest 300 are the members of the other cooperatives. Existing 731 fulltime fishers are identified to the population for this study [10]. The sample size for this study was decided by using statistical formula  $Za^2 \times p(1 - p) \div e^2$  Where,  $Za^2$ = Confidence Interval, (95 per cent) which is equal to 1.96 %, P= Prevalence which is calculated by finding the % of Study Population, then the value will be converted to % to derive the prevalence, E=Error level at 5 % i.e., 0.05. Therefore,  $1.96 \times 0.0731 (0.926) \div 0.05^2$ ;  $0.143 \times 0.926 \div 0.0025$ ; Therefore, the Sample size for this study will be 53. This study excludes persons engaging in Ice Factory, Merchants, Middlemen, Financier, Processing, Packing, maintenance of crafts and Marketing activities, Employees of Fisheries Department, Karnataka State, Office bearers and Staff of any fishermen Cooperatives or Harbour and Inland Fisher folks and Part time fishers. The Hypothesis framed for the study is there is relationship between Socio-economic Status of the Fisher Folks and Social Security Measures offered to them.

**5. RESULTS AND DISCUSSIONS :**

**(a) Socio-demographic Status**

Out of Total 53 respondents, majority 26 (49.1 %) respondents are above the age of 46 years, 41 (77.4 %) are married, 16 (30.2 %) having 04 dependents, 42 (79.2 %) living in nuclear family, 44 (83.0 %) with more than 16 years of work experience, 17 (32.1 %) with Primary & High school education, 44 (83.0 %) are skilled workers, 19 (35.8 %) earn between Rs. 6,095 to 10,157, 56.6 % lives in the Tiled House, 27 (50.9 %) participate in associations and 36 (67.9 %) having food security. It is inferred from the analysis that majority respondents are above 46 years of age, married, having 4 dependents,

living in nuclear family, having more than 16 years of work experience with primary & high school education working as skilled workers earning below Rs. 10,157 lives in the tiled house having membership with associations and food security.

**(b) Socio-economic Class**

Socio-economic class for this study is determined according to the Kuppaswamy's Standardized Socio-economic Status Scale with the updated Income Ranges for the year 2015 [10]. The description about Socio-economic Class is represented in the table-03. Out of Total 53 respondents, Majority 39 (73.60 %) belongs to Upper middle class and remaining 14 (26.40 per cent) belongs to Lower Upper Class. It is inferred from the above analysis that most of the fisher folks belong to upper middle class.

**Table 03: Socio-economic Class of the Fisher folks**

Sl. No	Class	No of Respondents	Percentage
01	Lower Upper Class	14	26.40
02	Upper Middle Class	39	73.60
<b>Total</b>		<b>53</b>	<b>100.00</b>

**(c) Status of Social Security**

Description about beneficiaries of social security benefits is represented in the table-04. Out of Total 53 respondents following percentage are the beneficiaries of 15 (28.3 %) for credit, 08 (15.1 %) Training, 17 (32.1 %) Saving Schemes, 19 (35.8 %) legal awareness, 12 (22.6 %) subsidy on fishing equipment, 20 (37.7 %) insurance, 11 (20.8 %) mutual guarantees schemes, 19 (35.8 %) educational programmes, 24 (45.3 %) medical services, 19 (35.8 %) recreation, 07 (13.2 %) price control, 10 (18.9 %) auction facility and 05 (9.4 %) housing facility. It is inferred from the study that majority respondents are not the beneficiaries of these schemes.

**Table-05: Non-awareness on available Social Security Schemes**

Sl. No	Scheme	Percent age
01	Distress Relief Fund	75.5
02	Group Accident Insurance Scheme	64.2
03	CSS Housing Scheme	94.3
04	CSS Savings cum Relief Schemes	69.8
05	MatsyaAshrayaYojana	92.5
06	Mobile Advisory Services	81.1
07	Subsidy on Life Saving Equipment	47.2
08	Subsidy on Fuel for Mechanised Boats	24.5
09	Identify cared Scheme	7.5
10	National Scheme for Welfare of Fishermen, Training & Extension	92.5
11	RastriyaSwasthyaBimaYojana	83.0
12	PradhanMantri Jan DhanYojana	79.2
13	PradhanMantriSurakshaBima Yojana	88.7
14	PradhanMantriJeevanJyothiBima Yojana	90.6
15	Atal Pension Yojana	90.6
16	Subsidy on Construction of Houses	88.7
17	Boat Registration Schemes	50.9
<b>Total Respondents</b>		<b>53</b>

**6. HYPOTHESIS TESTING :**

**H<sub>1</sub>: There is a significant association between Socio-economic Class of the Fisher folks and Social Security Measures**

**Table 06: Socio-economic Class &Social Security Measures**

Socio-economic Class	Social Security Measures		
	Not Effective	Effective	Total
Lower Middle Class	12	02	14
Upper Lower Class	32	07	39
<b>Total</b>	<b>44</b>	<b>09</b>	<b>53</b>

The Table-06 represents information about the relationship between Socio-economic Class and Social Security Measures. At 01 degrees of freedom and significant level of 0.05 percent, the calculated Chi Square Value is .098 and Table Value is 3.841. As the calculated value is less than the table value hypothesis is accepted. It is inferred from this analysis that Majority 39 respondents belonging to Upper Lower Class are not getting effective Social Security Measures. Hence there is a significant relationship between Socio-economic Class of the respondents and Social Security Measures.

**H<sub>2</sub>: There is a significant association between Socio-economic Class of the fisher folks and Occupational Health Hazards**

**Table 07: Socio-economic Class &Occupational Health Hazards**

Socio-economic Class	Occupational Health Hazards			
	Health y	Average Health	Risk y	Total
Lower Middle Class	03	07	04	14
Upper Lower Class	01	28	10	39
<b>Total</b>	<b>04</b>	<b>35</b>	<b>14</b>	<b>53</b>

The Table-07 represents information about the relationship between Socio-economic Class and Occupational Health Hazards. At 02 degrees of

freedom and significant level of 0.05 percent, the calculated Chi Square Value is 5.632 and Table Value is 5.991. As the calculated value is less than the table value hypothesis is accepted. It is inferred from this analysis that, Majority 39 respondents from Upper Lower Class are having average health. Hence there is a significant relationship between Socio-economic Class of the respondents and Occupational Health Hazards.

**H<sub>3</sub>: There is a significant association between Work Experience of the Fisher folks and Awareness on Social Security Measures**

**Table 08: Work Experience & Awareness on Social Security Measures**

Work Experience	Awareness on Social Security Measures		
	Unaware	Aware	Total
Less than 5 Years	01	00	01
6-10 Years	02	01	03
11-15 Years	05	00	05
More than 16 Years	38	06	44
<b>Total</b>	<b>46</b>	<b>07</b>	<b>53</b>

The Table-08 represents information about the relationship between Work Experience and Awareness on Social Security Measures. At 03 degrees of freedom and significant level of 0.05 percent, the calculated Chi Square Value is 1.980 and Table Value is 7.815. As the calculated value is less than the table value hypothesis is accepted. It is inferred from this analysis that, Majority 44 respondents having more than 16 years of work experience are unaware about the Social Security Measures. Hence there is a significant relationship between work experience of the fisher folks and awareness on social security measures.

**7. RECOMMENDATIONS :**

This study found that majority fisher folks are belonging to the Upper Middle Class who are prone to the occupational health hazards and not the beneficiaries of the available social security

benefits. There is a requirement to initiate the facility for providing credits through the Cooperative Societies or fishermen’s association. The fisheries department could enrich the training programmes to boost the employability. Fishermen’s Self-Help Groups can be encouraged in order to facilitate micro credit within the groups. Steps shall be taken to provide free legal aid for fighting against litigations. There is a need for extending the subsidy on fishing equipment to maximum beneficiaries through special allocation of budget in this regard to the Taluk Panchayats. The Employees State Insurance shall be extended to the fishing occupation also. Every fishing village can be provided with a medical centre and ambulance facility in association with the government district hospitals. There is a need to find out the fishermen without own house shall be included under the housing schemes and provided with required assistance.

**8. CONCLUSION :**

The unorganised workers comprise 93 % of the entire work force of India. They are the victims of many problems including unemployment, exploitation and hazardous working conditions[11]. Right to life includes protection of health enabling him to live with dignity. The Government is liable to take measures to promote health of the workers in the course of employment extending even after the post retirement period [12]. Vagaries of nature highly influence upon the fishing occupation. The small scale fishers can only be secured through protecting their rights, skill development and empowerment [13]. The people working in the fisheries sector as labourers are kept away from the social security benefits including old age pensions, gratuity, employee state insurance, compensation even though they are contributing a good share to the Gross Domestic Product of the country. The Social Security scheme will definitely grant social protection if carefully designed to meet local demands and equipped with required resources. Social security programmes need to be integrated with the National Policy in order to provide social protection to all including the excluded

majority[14]. The socio-economic status of the fisherman can be improved by initiating advanced fishing and farming technology and training [15]. Self-help groups can be encouraged among fisher folks along with micro credit options which definitely promote quality of life by reducing the poverty considerably [16]. There is a need for empowerment, equal participation, collective efforts and creating awareness in the rural areas [17]. Securing the life and livelihood is possible only with the elimination of deprivation and vulnerability from the society [18]. There is a need to analyse the available Social Security policies to improve the socio-economic conditions [19]. The fisheries department should organize awareness programmes on the available social security schemes in the fishing villages during the fishing lean period so as to ensure maximum usage of the available benefits. Sustainable growth through economic empowerment is possible by identifying job opportunities, reducing power politics at workplace, granting decision making, leadership and career enrichment [20].

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