Journal Homepage: - www.journalijar.com

INTERNATIONAL JOURNAL OF ADVANCED RESEARCH (IJAR)

Article DOI: 10.21474/IJAR01/21612
DOI URL: http://dx.doi.org/10.21474/IJAR01/21612

RESEARCH ARTICLE

THE FINANCIAL CONDITION OF FISHERMEN IN NAGAPATTINAM VILLAGE, TAMIL NADU, INDIA

M. Mehalakshmi[1], M. Hemanalini[1] and T. Veeramani[2]

1. PG & Research Department of Commerce, ThanthaiPeriyar Government Arts & Science College(Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli – 620 023, Tamil Nadu, India.
2. Department of Biotechnology, prist deemed to be university, Vallam, Thanjavur, Tamil Nadu -613 403, India.

Manuscript Info

Manuscript History
Received: 13 June 2025
Final Accepted: 15 July 2025
Published: August 2025

Key words:-
Fisherman, Nagapattinam, Financial status, Fish, Socio-ecnomic

Abstract

The present study revealed no correlation between the challenges faced and the financial advancement of fishermen in Nagapattinam. There is no impact of issues on the financial growth of fishermen, and these issues do not vary according to demographic characteristics.Furthermore, there is no relationship between the financial development strategy of fishermen and demographic traits, and satisfaction levels do not fluctuate with demographic factors. Consequently, the government addresses business challenges for fishermen, including natural climatic conditions, traditional fishing practices, commercial risks, and the market sale of fish. It can be concluded that selling fish at the appropriate time and establishing fair prices are effective selling strategies. While quality sorting is indeed important, factors such as staff courtesy, accurate weighing, reduced sample sizes, and timely payments are significantly constrained. All medium-level perspectives regarding the challenges of selling fish directly to a regulated broker encompass timely sales, absence of transportation concerns, trust in weighing, improved pricing, immediate payment, and reduced workload. Therefore, when selling fish directly to an authorized broker, prior advance payments pose a significant issue. The day's market arrivals, seasonal variations, the number of clients and sellers, market yard facilities, unexpected rainfall, weather conditions, fish species, processing capabilities, and transportation infrastructure are all identified. Severe weather events such as heavy rains, droughts, and cyclones, along with other natural disasters.

Introduction:-

The socioeconomic circumstances of fishermen in the district of Nagapattinam Fishermen are vital to Tamil Nadu's economy. There are more job opportunities in the fishing industry. Families of fishermen have been given free housing facilities by the Tamil Nadu government. To help fisherman make more money, new techniques or fishing vessel models might be implemented. It is necessary to enhance the socioeconomic circumstances of fisherman,

Corresponding Author:- M. Mehalakshmi
Address:-PG & Research Department of Commerce, ThanthaiPeriyar Government Arts & Science College(Autonomous), Affiliated to Bharathidasan University, Tiruchirappalli – 620 023, Tamil

according to R. Malathi (2023).According to the most recent estimates, capture fisheries and aquaculture employed 56.6 million people in its primary sector in 2014. Of this total, 36% were employed full-time, 23% were employed part-time, and the remaining 12% were either occasional fishermen or had other statuses that were unknown. Fish is anticipated to continue being primarily used for human consumption and will continue to add variety and nutrition to diets. Reduction into fishmeal and fish oil will continue to be the primary non-food uses, with additional uses including ornamentation, aquaculture (fingerlings, fry, etc.), bait, pharmaceuticals, and direct feeding for animals. The country's socioeconomic development places the fishing industry in a very important position. It is acknowledged as a strong source of income and employment because it in addition to being a source of affordable and wholesome food, encourages the growth of several subsidiary industries.

Most importantly, it provides a significant portion of the country's economically underprivileged population with a means of subsistence. However, the aforementioned advantages are in jeopardy because aquaculture production has not yet reached its full potential and natural fish stocks are being exploited to their maximum extent. Freshwater and brackish water resources are used in aquaculture production to varying degrees. The freshwater aquaculture industry aims to produce more shrimp. Fishing is among man's earliest past times, predating even farming and hunting. The employment and income generation potential of fisheries has increased significantly in recent decades due to its extensive backward and forward linkages. A variety of ancillary occupations related to boat building, net making, fish processing, and other related activities have emerged as a result of technological advancements in fishing, processing, and marketing; all of these have contributed to industrial diversification and further economic growth.Because of their poverty, fishermen's incomes are unstable and are impacted over the course of their lives (Juariyah, 2010).

The fishermen's income is insufficient to provide welfare because their fishing habits vary depending on their age (18–42), and more than 25% of their earnings are used for personal expenses rather than the welfare of their families and the education of their children. According to Vibriyanti, 2019, natural climate change has an impact on fishermen's income because it affects fishing operations and causes changes in other business activities like labor and trade, which are deemed able to meet the additional income of fishermen. The capture distance, working hours, and the weather are among the additional factors affecting fishermen's income, according to Aziziet al.2017). The welfare of the households of fishermen is influenced by their income level. Low social capital is a result of fishermen's reliance on middlemen, which makes it difficult for them to access social and economic institutions.

Methodology:-

The specification of methods and procedures for collecting information in a study is known as research design. It involves the forward planning of techniques for data collection and the procedures for data analysis. The present study aims to explore the relationship between the financial development strategies of fishermen in Nagapattinam. Given the objective of identifying links between various variables, this research falls under the category of descriptive studies**.** Accordingly, the study adopts a descriptive researchdesign using the survey method**.** The survey approach is particularly suitable for this investigation, as it allows the researcher to gather comprehensive and detailed information from a wide range of respondents. One of the key strengths of survey research is its broad scope and ability to capture in-depth perspectives from participants.

The primary aim of this study is to examine the financial development strategiesadopted by fishermen in Nagapattinam. It also seeks toanalyze the relationship between the challenges faced by fishermen and their financial development**,** and to investigate the impact of these problems on their economic progress**.** Furthermore, the study aims to test whetherthese challenges differ based on demographic characteristics such as age, education, experience, and type of fishing. Another key objective is to evaluate the association betweenfishermen's financial development strategies and their demographic traits**.** In addition, the study seeks to examine whether satisfaction levels among fishermen vary according todemographic characteristics**.** Finally, based on the findings, the study intends to offer relevant suggestions and recommendations to support the sustainable financial development of fishermen in the region.

Hypothesis of the study:

- Ho: There is norelationship between problems and financial development of fishermen in nagapattinam
- Ho: There is no impact of problems on financial development of fishermen
- Ho: problems of fishermen does not varied on demographical characteristics

- Ho: There is no association between financial development strategy of fishermen and demographical characteristics
- Ho: satisfaction does not varied on demographical characteristics

Review of literature:-

According to M. Praba and A. Navinkumar (2023), a study for the development of fishermen's economic resources in Tamil Nadu's Nagapattinam District, Their social, political, and economic development has gradually improved as a result of their beginning to reflect on their gift of fearful, terrible, and pathetic social, economic, and political conditions and trends. In the beginning, fishermen's human existence, social, and economic trends were few, mixed, and pitiful, much like the situation of various communities and people in Nagapattinam. This progress did not come about naturally or sweetly; rather, it was brought about by their hard labor and perseverance, which allowed them to install their favorite fishing and sea paintings. The turning point and auspicious period of their lives came about because they encountered numerous issues, concerns, hardships, and burdens in their daily lives.

They wanted to uproot the impoverished aspects and things that could be happening all the time, and they dreamed of dedicating their challenging lives to fishing, fish exporting, fish selling, buying and selling, and fish fostering. Among the other people who live in the neighborhood, the progressive actives have developed a life profile that is respected and trustworthy.Government Subsidy Use and Fishermen's Contentment. Prasad Pagdhare and J.A Bhakay (2012) reported on the strengths, possibilities, weaknesses, and suggestions of small-scale fisherman due to their economic and financial situation, and he reported that practically everyone was a traditional fishermen who had been fishing for generations.Karthikesan et al., 2019 proposed learning about the sociocultural lives of Nagapattinam area fisherfolk and how women are involved in fish handling, processing, and marketing. They also work as fish hawkers or own and operate fish stalls in permanent market locations or weekly bazaars.

Women do the majority of the drying and curing of fish. Another essential activity is net making, which is the primary source of money. In recent years, women involved in the selling of fresh fish have faced a number of challenges, including a lack of cold storage facilities and proper fish preservation technology, an increase in the cost of fish transportation, and frequent strikes. Ganesh Kumar et al. (2008) investigate the major coastal states and a few selected inland states to better understand domestic fish marketing in India.

The total marketing costs of the auctioneer, wholesaler, retailer, vendor, marine fishermen cooperative society, and contractor/freshwater fishermen cooperative society were discovered to be Re 0.98, Rs 8.89, Rs 6.61, Rs 4.50, Rs 6.00, and Rs 3.51, respectively. Marketing efficiencies for Indian major carps (IMC), sardine, and seer fish have been found to range between 34% and 74%, depending on the length of the market channel.Chand and Nityananda Das (2002) have described the fundamental requirements for a well-organized Fish Market. They have outlined the necessary infrastructure facilities for a well-organized market. It has been stated that, in order for the complete fish marketing system to be effective, proper marketing strategies, in addition to having an organised fish market, are required. Identification of consumer wants and the type of demand for products and services is required for this.

Kanaga et al. (2018) conducted research in the coastal villages of Tamil Nadu's Tirunelveli district. Data were collected from policy implementers, such as administrators, stakeholders, such as fishermen, and policymakers, such as administrators and policymakers concerned, based on their perceptions of the effectiveness of fisheries policies on marine resource management. This study reviewed and analyzed information on eleven marine fisheries legislation policies for sustainable marine fishery resource management. Rajasenan et al. (2012) investigated the commodity chain trap of marine fisheries in Kerala in both material and monetary terms, as well as its implications in globalized fishery networks. Because they incorporate many different types of marketplaces and a huge number of intermediaries and participants, marketing chains, both material and value, are extremely complicated. The study also examines the sensitivity of consumer and country responses to nutritional and hygienic norms related to seafood trading.

According to Sethubalan P and A. XaviorSelvakumar (2019), fisheries is one of the main food production sectors in India, contributing to the livelihood and food security of a substantial segment of the economically disadvantaged population. It has grown in importance in recent years, and its contribution to the state and national economies, livelihood and nutritional security, rural employment generation, and foreign exchange gains has been considerable.AmbikaBai P. (2019) investigated the impact of financing in driving any company activity/economic

development, and the fishing sector is no exception. Because the fishing industry is seasonal and unpredictable, fishermen are always short on income. Commercialised banks are not providing the necessary financing to the fishermen. As a result, people turn to alternative sources of finance, such as money lenders and money brokers. As a result, fishermen are compelled to sell their catch to brokers, auction money lenders, and middlemen.According to LakshmanNayak and Ajit Kumar Mishra (2008), the fishing sector plays an important part in the development of the country's economy by providing proteinaceous food to people, offering employment opportunities to a greater portion of society, and contributing to foreign exchange. .

Fishermen families will bear the majority of the duty for household management as well as debt acquisition and repayment. The majority of them are working members who participate in fishing operations. However, as compared to other women in India, their standard of living is relatively low, according to Nalatham, 2019. Sundaram N et al., 2018 provided a report on the nature of poverty in the case of artisanal fishermen. Poverty has been carried down through generations. The boat crew, in particular, is impoverished. Though there is some hope because the younger generation is pursuing careers other than fishing, poverty persists.The socioeconomic variables had a significant role in income generation of the respondents, but incase of asset and debt (KalidossRadhakrishnan et al., (2017).

Premapriya and M. Jeyaseelan (2019) reported the women are always vulnerable and fisher folk women are also not spared. The work nature and socio-economic condition warrants their life. The tedious work nature made their health as worsen. The study found that the all the fisher women‘s socio-economic condition were invariable equal.The socioeconomic variables played a substantial effect on the respondents' income creation, but only in the case of asset and debt (KalidossRadhakrishnan et al., 2017). According to Premapriya and M. Jeyaseelan (2019), women are constantly vulnerable, and fisher folk women are no exception. Their life is justified by the nature of their profession and their socioeconomic situation. Their health deteriorated due to the arduous nature of their profession. The study discovered that the socioeconomic status of all the fisher women was invariably equal.

Analysis:-

The acquired data were statistically analysed using the SPSS (24.0) tool to produce more relevant results. The following tools were employed to evaluate the hypothesis: Factor Analysis, Pearson's Correlation, and the t-test. The data is tabulated and studied separately for each variable.

Results:-

The method used for this investigation was thoroughly detailed in the preceding chapter. This chapter was discussed by the researcher in the following categories: a) To study the financial development plan of fishermen in Nagapattinam b) To investigate the relationship between issues and financial progress among Nagapattinam fisherman. c) Research the influence of difficulties on the financial development of fisherman. d) To examine the distinction of fishermen's problems depending on demographic variables. e) To assess the relationship between fishermen's financial development plan and demographic variables.

Table. 1 Demographical Characteristic

Demographical Characteristic		Frequency	Per cent
Age	Less than 25	198	52.9
	25-35	118	31.6
	36-45	22	5.9
	Above 45	36	9.6
Years of experience	0 – 5	158	42.2
	6 - 10	88	23.5
	Above 10	128	34.2
Educational qualification	School level	163	43.6

	UG	117	31.3
	PG	50	13.4
	Others	44	11.8
Family Income	Below Rs.15, 000	164	43.9
	Rs.15, 000-25,000	114	30.5
	Rs.25, 000-35,000	40	10.7
	Above Rs.35, 000	56	15.0
Marital Status	Married	268	71.7
	Unmarried	106	28.3
Nature of Family	Nuclear	94	25.1
	Joint	280	74.9
Members in your family	3-5	178	47.6
	above 5	196	52.4
Employment status	Self-employed	204	54.5
	Employed	170	45.5
Area of residence	Rural	192	51.3
	Semi- Rural	182	48.7

Data: primary source

Table 1 explains the demographic characteristics of fisherman. In this study, 374 fisherman from Nagapattinam, Tamil Nadu, completed a survey. In terms of age, 52.9 percent of fishermen are under the age of 25, 31.6% are between the ages of 25 and 35, 5.9% are between the ages of 36 and 45, and 1% are beyond 45. In terms of years of experience, 42.2 percent of respondents have 0-5 years of experience, 23.5 percent have 6-10 years of experience, and 34.2 percent have more than 10 years of experience.Furthermore, 42.2 percent of respondents studied at the school level, 31.3 percent competed at the UG level, 13.4 percent competed at the PG level, and 11.8 percent competed at other courses such as diplomas, certificate courses, and so on.

In addition to the Family Income, 43.9 percent of fisheries earn less than Rs. 15000, 30.5 percent earn between Rs.15, 000 and 25,000, 10.7 percent earn between Rs.25, 000 and 35,000, and 15% earn more than Rs.35, 000. Furthermore, in terms of marital status, 71.7 percent of respondents are married, while 28.3 percent are not married. According to the Nature of Family response, 74.9 percent of fisher males live in a joint family system, while 25.2% live in a nuclear family system.Members of the family, 47.6% of fishers have 3-5 family members, and 52.4 have more than 5 family members. In terms of employment, 54.5 percent of respondents do their own work, while 45.5 percent work for someone else. 51.3 percent of fishermen live in rural areas, while 48.7 percent live in semi-rural areas.The objective of the analysis is to examine the financial development strategy of fishermen in nagapattinam.

Table.2 Types of Subsidies

Types of Subsidies	Mean	Std. Deviation
Fishery infrastructure	4.03	1.17
Management, research and enforcement	3.51	1.33
Access to other countries' waters	3.51	1.33
Decommissioning of vessels and license retirement	3.69	1.14
Labour retirement	3.93	1.22
Subsidies of capital costs	3.55	1.59
Subsidies of variable costs	3.27	1.32
Income support and unemployment insurance	3.61	1.27
Price subsidies	3.66	0.99
Subsidies to fish processing and marketing	3.09	1.39

Source: Questionnaire survey

Table 2 describes the various types of subsidies. The mean is computed. Fishery infrastructure (4.03), Labour retirement (3.93), Decommissioning of vessels and licence retirement (3.69), Price subsidies (3.66), Income support and unemployment insurance (3.61), Capital cost subsidies (3.55), Access to other countries' waters (3.51), Management, research and enforcement (3.51), Variable cost subsidies (3.27), and Subsidies to fish processing and marketing (3.09) are the mean values. It was discovered that the Fishery infrastructure has a favourable opinion of the subsidies type, whereas Decommissioning of vessels, Capital cost subsidies, Price subsidies, Subsidies to fish processing, and income support and unemployment insurance have a favourable opinion of the subsidies type.

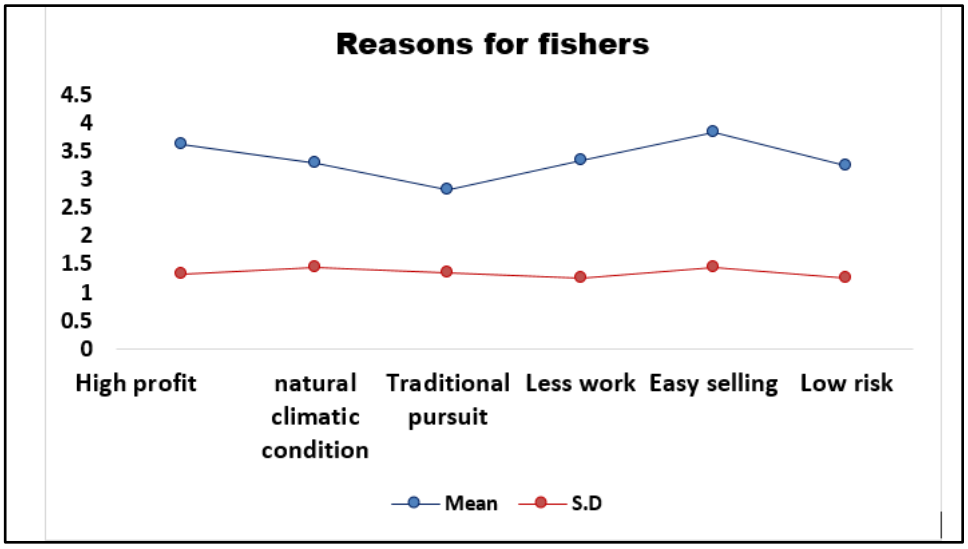


Figure.1 Fishermen opinion towards the reasons for fishers

Source: Questionnaire survey

Figure.1 explains the fishermen's perspectives on the motivations for fishing. The data is analyzed using mean and standard deviation. The mean values are as follows: Easy selling (3.83), while the standard deviation is 1.43.The standard deviation is 1.34 for traditional pursuit (2.82). The profit is high (3.62), while the standard deviation is

1.32. There is less work (3.33) and the standard deviation is 1.24. The natural climate condition (3.29), and the standard deviation (1.43). The risk is low (3.24), and the standard deviation is 1.24.

It has been discovered that the reasons for fishermen include easy selling and great profit. Fishermen have a moderate perspective of the purpose for fishing, which includes low risk, minimal work, and traditional pursuit. Traditional pursuit is a negative perception of the motivation for fishing. It is stated that traditional pursuit is a poor motivation for fishing. Today's fisheries business is declining. As a result, the government takes care of fishermen's business difficulties such as natural climatic conditions, traditional pursuit, business risk, and selling fish in the market place.

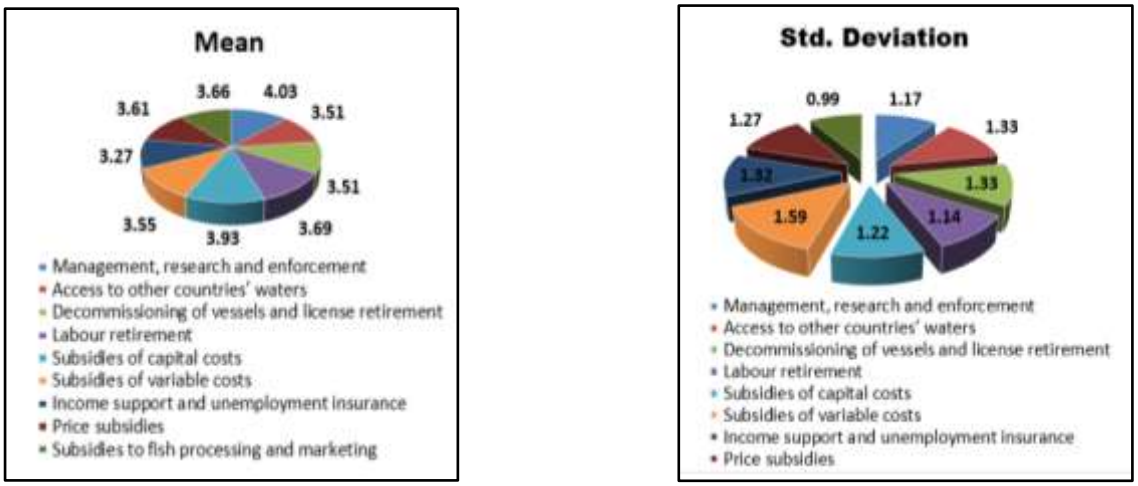


Figure.2 opinion about the problems related to Financial problem

Source: Questionnaire survey

Figure 2 explains the public's perception of financial concerns. The mean and standard deviation are determined. Improper subsidy distribution (3.58), shorter loan repayment duration (3.22), insufficient loan amount (2.91), improper loan sanction (3.47), inability to return borrowed capital (3.76), high-interest rate (3.26), and price is not proportionate to cost of cultivation (3.27) are the mean values.It is deduced that price is not comparable to cultivation cost, insufficient loan amount, shorter term of loan payback, and excessive interest rate are the variables that are low-level financial concerns of fishing.

Improper subsidy allocation and loan sanctioning are medium-level financial issues in the fishery. Unable to repay borrowed funds is a major source of financial distress in the fishing industry. It is argued that the inability to repay borrowed capital is a major source of fishing financial troubles. Banks can accept bad debt from industries and millionaires, but not from poor individuals. As a result, banks can grant interest-free loans to persons who are unable to repay the debt.Figure 3 depicts the respondents' perspectives on fisheries maintenance issues. The mean and standard deviation are determined. Non-availability of labour (3.41), with a standard deviation of 1.17. The increasing labour charges value is 3.61, and the standard deviation is 1.33. The increasing input cost value is 3.48, and the standard deviation is 1.21. The change in natural condition value is 3.44, and the standard deviation is 1.09. It was discovered that the respondent's views regarding the maintenance of fisheries such as labour availability, growing labour charges, increasing input costs, and changes in natural conditions. It is argued that the non-availability of labor, rising labor costs, rising input costs, and changes in natural conditions are key issues in fisheries upkeep. As a result, fishers should choose another strategy for maintaining expenses.

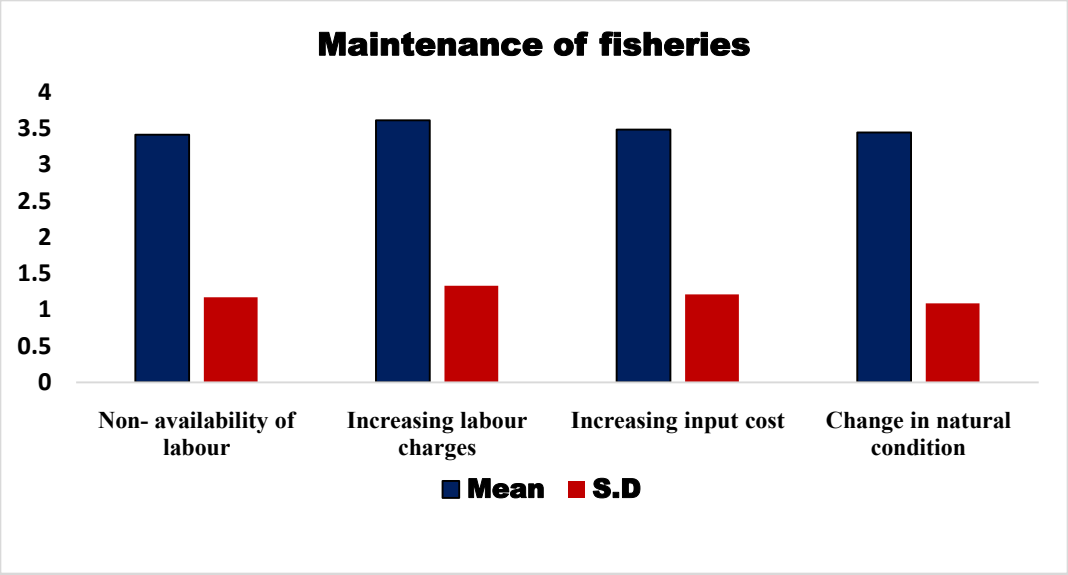


Figure.3 Fishermen opinion about the problems related to maintenance of fisheries
Source: Questionnaire survey

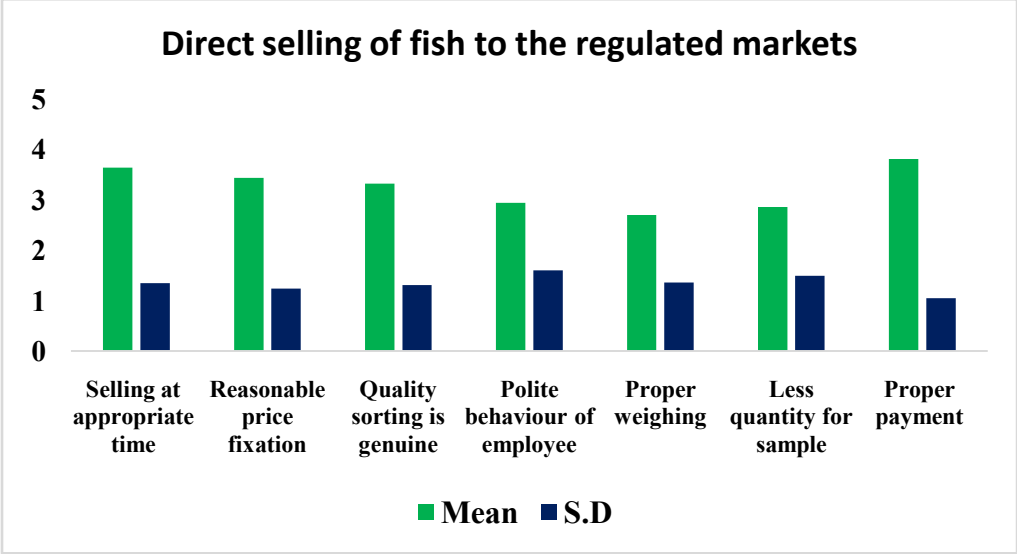


Figure.4 opinion about the problems of direct selling of fish to the regulated markets

Figure 4 depicts the public's perception of the issues associated with direct selling of fish to controlled marketplaces. The data is used to compute the mean and standard deviation. The mean values are Selling at the right time (3.64), standard deviation (1.35), reasonable price fixation (3.44), standard deviation (1.24), authentic quality sorting (3.32), standard deviation (1.31), Employee politeness (2.94) and standard deviation (1.60), Proper weighing (2.70) and standard deviation (1.36), The sample size is smaller (2.86) and the standard deviation is lower (1.49). The correct payment is (3.81), while the standard deviation is (1.05).

It is deduced that selling at the appropriate time and setting reasonable prices are moderate views on selling fish. Quality sorting is genuine, staff politeness, proper weighing, less quantity for sample, and proper payment are aspects that are severely hampered by fishermen's opinion of direct selling of fish.

Figure 5 explains the issues with the direct selling of fish to a registered broker. The data is used to compute the mean and standard deviation. Mean values are: Sale on time (3.33), No transportation problem (3.40), Belief in weighing (3.24), Belief in price fixing (3.64), Better price (3.14), Spot payment (3.50), Less work (3.22), and Prior Advance (2.95).

The findings found that the fishermen believed in price fixing and selling fish directly to the regulated broker. Sale at the right time, no transportation issues, belief in weighing, better pricing, spot payment, and less work are medium-level perspectives on the issues of direct selling of fish to a regulated broker. As a result, Prior Advance is a major issue in the direct selling of fish to a licensed broker.

Figure 6 explain the opinion about the satisfaction of regulated market. Mean and standard deviation are calculated based on the data. Mean values are Banking facilities mean value is 3.27 and standard deviation value is 1.22, Roads linking market mean value is 3.10 and standard deviation value is 1.22, Parking mean value is (3.55) and standard deviation value is 1.22, Rest room for fishers mean value is (3.78) and standard deviation value is 1.27, Market information unit mean value is 3.70 and standard deviation value is 1.21, Handling of trade mean value is 3.72 and standard deviation value is 1.23, Display platform for open auction mean value is 3.47 and standard deviation value is 1.22, Shed for storage mean value is 3.14 and standard deviation value is 1.38, Platform for cooling mean value is 3.36 and standard deviation value is 1.17, Stalls for merchants mean value is 3.53 and standard deviation value is 1.22, Electricity mean value is 3.36 and standard deviation value is 1.07, and Weighing facilities mean value is 3.13 and standard deviation value is1.36.

The fishermen opinion towards the satisfaction of regulated market such as Banking facilities, roads linking market, Parking, Rest room for fishers, Market information unit, Handling of trade, Display platform for open auction, Shed for storage, Platform for cooling, Stalls for merchants, Electricity, and Weighing facilities. Hence, majority of the fishermen are moderate satisfied about regulated market activities.

Figure 7 discuss the fishermen opinion about the problems in selling the fish. Mean and standard deviation are calculated based on the data. Mean values are Lack of credit facilities (3.40), Long marketing channel (3.07), Lack of processing unit (3.45), High cost of transport charges (3.78), Efficiency of transportation (3.07), Lack of storage facilities (3.19), Lack of technical knowledge how on grading (2.79), Lack of market information (3.34),

Identifying the exporters (3.28), and finding the genuine brokers (3.33). It is inferred that Lack of credit facilities, Long marketing channel, Lack of processing unit, High cost of transport charges, Efficiency of transportation, Lack of storage facilities, Lack of technical knowledge how on grading, Lack of market information, Identifying the exporters and Finding the genuine brokers are moderate opinion about the problems in selling the fish.

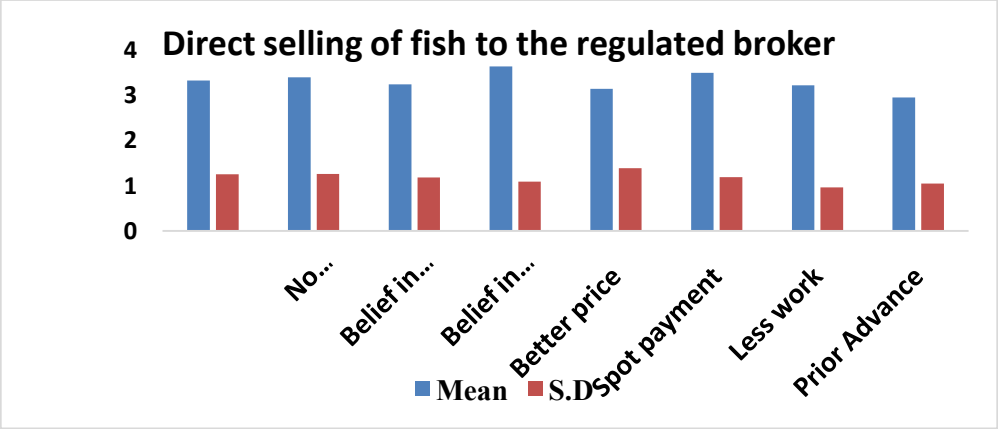
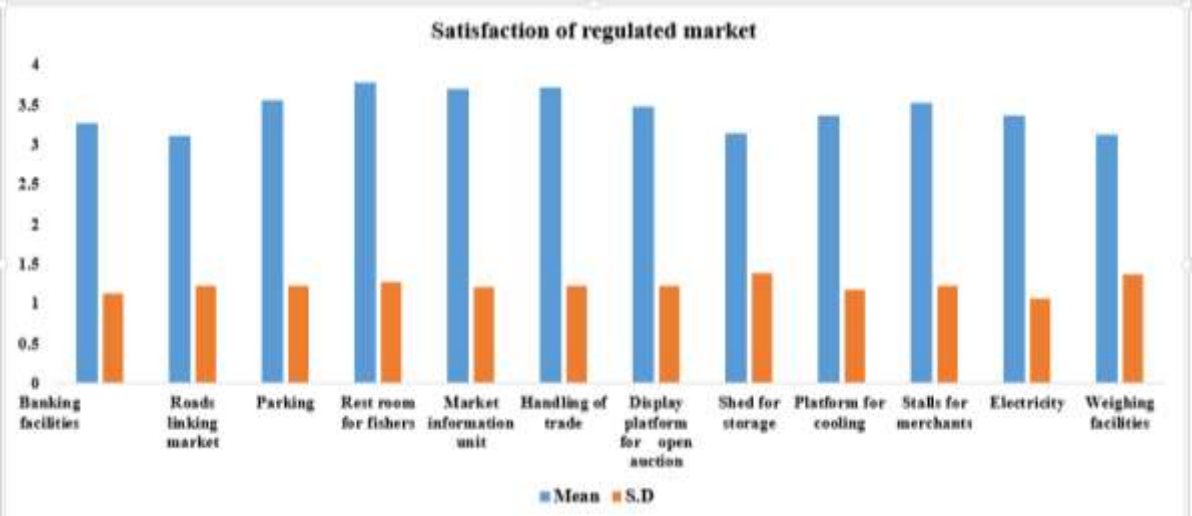


Figure.5 opinion about the problems of direct selling of fish to the regulated broker



Figures.6 level of satisfaction of regulated market

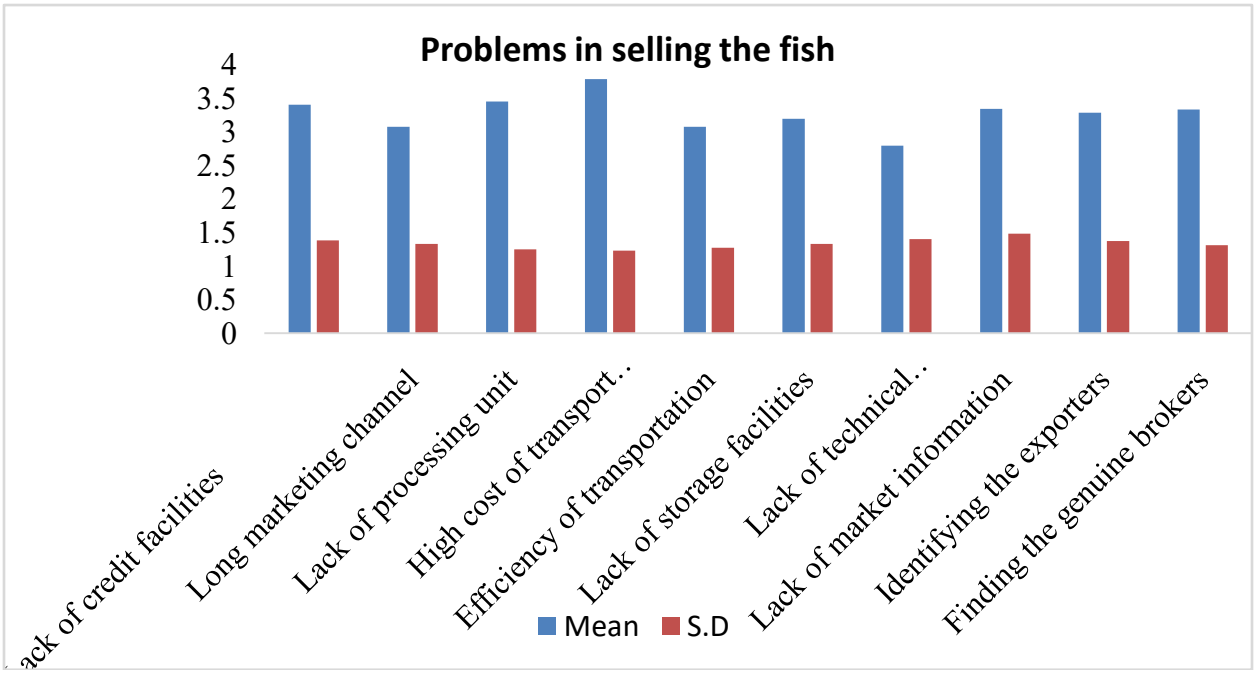


Figure 7 Opinion about the problems in selling the fish

Table 3 views about Factors influencing the prices of fisheries

Factors influencing the prices of fisheries	Mean	S.D
Arrivals in the market for the day	3.53	1.22
Local and export demand	3.52	1.37
Seasonal	2.74	1.69
Number of buyers and sellers	2.55	1.37
Market yard facilities	2.59	1.54
Unseasonal rains	2.89	1.27
Weather conditions	2.34	1.45
Variety of the fish	2.55	1.61
Processing facilities	2.56	1.44
Transport infrastructure	2.11	1.38
Heavy rains / droughts / cyclone	3.17	1.28
Size of the fish	3.09	1.51
Weight of the fish	2.84	1.29

Table 3 views about Factors influencing the prices of fisheries. Mean and standard deviation are calculated based on the data. Mean values are arrivals in the market for the day (3.53), Local and export demand (3.52), Seasonal (2.74), Number of buyers and sellers (2.55), Market yard facilities (2.59), Unseasonal rains (2.89), Weather conditions (2.34), Variety of the fish (2.55), Processing facilities (2.56), Transport infrastructure (2.11), Heavy rains / droughts / cyclone (3.17), Size of the fish (3.09), and Weight of the fish (2.84),

The standard deviation values are such as Arrivals in the market for the day (1.22), Local and export demand (1.37), Seasonal (1.69), Number of buyers and sellers (1.37), Market yard facilities (1.54), Unseasonal rains (1.27), Weather conditions (1.45), Variety of the fish (1.61), Processing facilities (1.44), Transport infrastructure (1.38), Heavy rains / droughts / cyclone (1.28), size of the fish (1.51), and Weight of the fish (1.29). The standard deviation values are similarly among the statements. It is found that Arrivals in the market for the day, Local and export demand, Seasonal, Number of buyers and sellers, Market yard facilities, Unseasonal rains, Weather conditions, Variety of the fish, Processing facilities, Transport infrastructure, Heavy rains / droughts / cyclone, Size of the fish, Weight of the fish are low influencing the prices of fisheries.

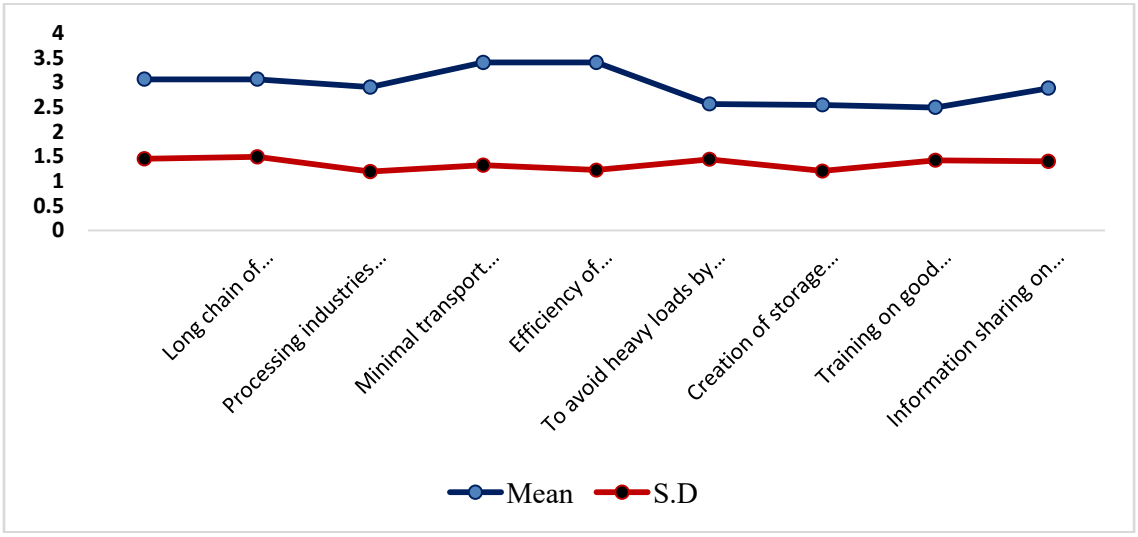


Figure.8 Fisheries to overcome the constraints faced by the fisher

Figure.8 fisheries to overcome the constraints faced by the fisher. Mean and standard deviation are calculated based on the data. Mean values are Credit facilities should be provided to the needy fishers (3.06), Long chain of intermediaries should be reduced in the marketing channel (3.06), Processing industries should be developed (2.90), Minimal transport charges (3.40), Efficiency of transportation should be increase (3.40), To avoid heavy loads by the transporters (2.56), Creation of storage facilities at farm gate (2.54), Training on good practices grading and packaging (2.49), and Information sharing on market rates (2.88). It is found that Credit facilities should be provided to the needy fishers, Long chain of intermediaries should be reduced in the marketing channel, Processing industries should be developed, Minimal transport charges, Efficiency of transportation should be increased, To avoid heavy loads by the transporters, Creation of storage facilities at farm gate, Training on good practices grading and packaging and Information sharing on market rates are the dimension are major opinion about overcome the constraints faced by the fisher.

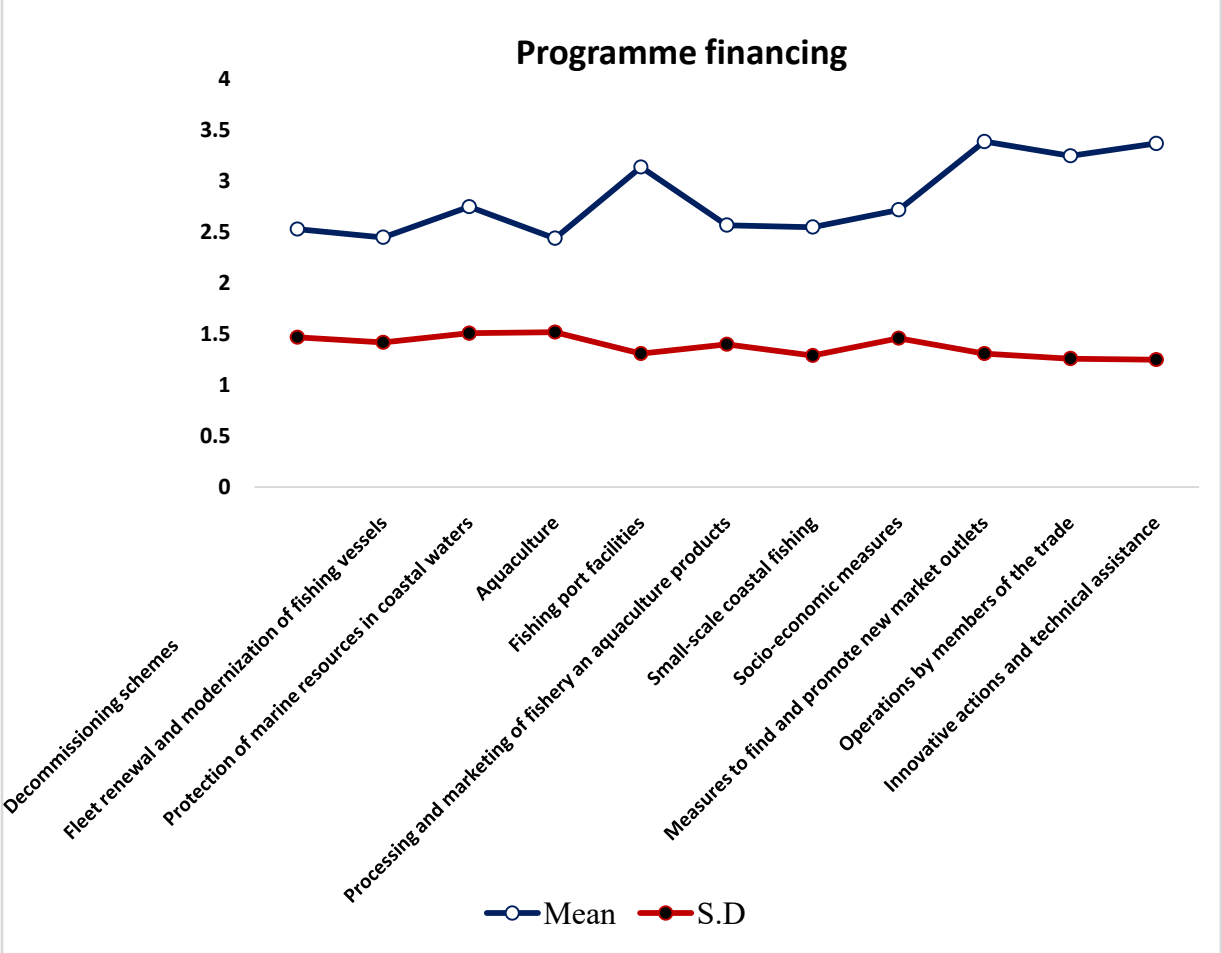


Table 9. Programme financing provided by the government

Figure 9 discusses the programme financing provided by the government. Mean and standard deviation are calculated based on the data. Mean values as follows ecommissioning schemes (2.53), Fleet renewal and modernization of fishing vessels(2.45), Protection of marine resources in coastal waters (2.75), Aquaculture(2.44), Fishing port facilities (3.14), Processing and marketing of fishery an aquaculture products (2.57), Small-scale coastal fishing(2.55), Socio-economic measures (2.72), Measures to find and promote new market outlets (3.39), Operations by members of the trade (3.25), and Innovative actions and technical assistance (3.37). it is found that Decommissioning schemes, Fleet renewal and modernization of fishing vessels, Protection of marine resources in

coastal waters, Aquaculture, Fishing port facilities, processing and marketing of fishery an aquaculture products, Small-scale coastal fishing, Socio-economic measures, Measures to find and promote new market outlets, Operations by members of the trade and Innovative actions and technical assistance are low level opinion toward programme financing provided by the government.

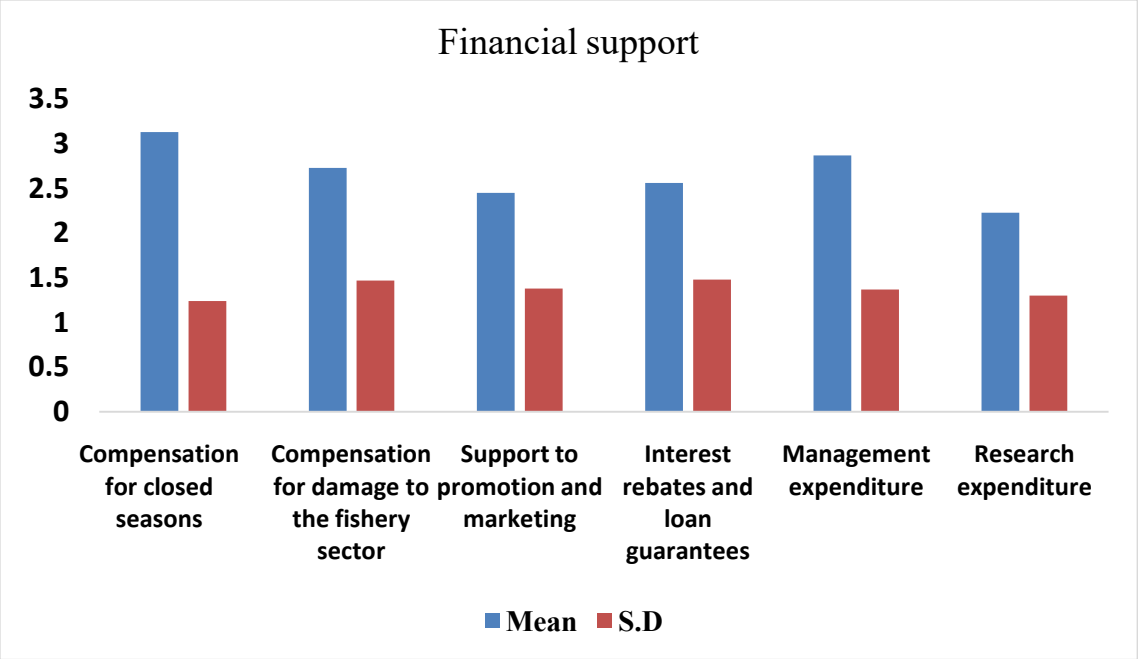


Figure 10. Financial support provided through the government

Discussion:-

Presents result on the financial support provided by the government to the fishery sector showed in Figure 10. The mean and standard deviation were calculated for various support categories. The results show that compensation for closed seasons had the highest mean value at 3.13 with a standard deviation of 1.24, indicating it was the most consistently secured support. Compensation for damage to the fishery sector followed, with a mean of 2.73 and a standard deviation of 1.47. Support for promotion and marketing recorded a mean of 2.45 (SD = 1.38), while interest rebates and loan guarantees had a mean of 2.56 (SD = 1.48). Management expenditure support had a mean of 2.87 (SD = 1.37), and research expenditure.

According to the current study results and the author results of Mohammed et al., 2016, 64% of earned revenue goes to middlemen. It was suggested that obtaining government subsidies for fishing equipment. Following a catch, the fish must be processed. A large work force was required for such an industry, and Parashar et al., 2016 underlined the necessity for a co-operative society that may give alternate sources of income through blue-collar jobs. This would provide a second source of income. According to Benu et al. (2017), fishermen who choose agriculture as an alternative source of income should not employ typical irrigation methods. Rather, they will benefit from such an initiative only if drip irrigation is used. Sylvia et al., 2014 revealed comparable results for fishermen's financial position for their economic gains. As a result, Nagapattinam fishermen face numerous challenges in their economic development.

Several related studies have examined the socio-economic conditions of fishermen in various coastal villages of Tamil Nadu. Rameshkumar et al. (2011) explored the income and expenditure patterns of fishermen families in rural coastal villages such as Vellapatti, Punnakayal, and Tharuvaikulam in the Tuticorin region. Jeyanthi et al. (2016) focused on the livelihood, poverty levels, and income inequality among FRP boat owners and laborers in the coastal areas of Nagapattinam. Maheswaran et al. (2024) analyzed employment patterns, as well as the cost and returns per fishing trip, and gross income associated with different types of fishing craft—canoes, vallams, and FRP boats—in the coastal villages of Pudukkottai district. Additionally, Paramasivam (2023) assessed the socio-economic

conditions of fishermen in Therespuram village, including the effectiveness of welfare schemes and the extent of technological adoption. Collectively, these studies provide valuable insights into the socio-economic status of fishermen across different coastal regions of Tamil Nadu.

Conclusion:-

The study concludes that there is no significant correlation between the challenges faced by fishermen in Nagapattinam and their financial advancement. Demographic characteristics do not influence these challenges, financial growth strategies, or satisfaction levels. Government support is essential in addressing major challenges such as adverse climatic conditions, reliance on traditional fishing methods, market risks, and fish sales.Effective selling strategies include timely sales and fair pricing, while quality sorting, staff behavior, accurate weighing, sample size, and prompt payments remain areas with notable constraints. Selling directly to regulated brokers offers several advantages, including trust in weighing, better prices, timely payments, and reduced workload. However, advance payment demands from brokers present a major concern.External factors influencing fish sales include market arrivals, seasonal changes, market yard conditions, buyer-seller ratios, fish species, processing capacity, and transport infrastructure. Additionally, severe weather events like heavy rains, droughts, and cyclones significantly impact operations. Addressing these environmental and infrastructural challenges is crucial for ensuring stable and sustainable livelihoods for fishermen in the region.

References:-

1. AmbikaBai P. (2019). An analytical study of financing pattern in marine fishery sector in kanyakumari district, Tamilnadu. International Journal of Research. Volume VIII, Issue II, Page No: 1696.
2. Azizi,A.A.,KumalaPutri,E.I.,&Fahrudin,A.(2017).AnalisisFaktorFaktor Yang MempengaruhiPerubahanPendapatanNelayanAkibatVariabilitasIklim.JurnalSosialEkonomiKelautan Dan Perikanan,12(2),225.https://doi.org/10.15578/jsekp.v12i2.5320
3. Benu, F., Wayan, M. I., &Moni, M. A Small Drop of Hope for the Dry Ground: Introducing Drip Irrigation to Rote Island, Indonesia, to Convince Fishermen to Farm during the Dry Season for an Alternative Livelihood. Horticulture International Journal, 1(3), 2017, 1-5.
4. Chand, B.K. and Nityananda Das, (2002), Basic requirements of an organised fish market, Fishing Chimes, Vo1.22, No.3, pp.53-54.
5. D Rajasenan and Rajeev B, "Fishery Commodity Chain Trap vis-à-vis Global Quality Standards: An Analysis of the Kerala Marine Fishery" Developing Country Studies www.iiste.org (Online) Vol 2, No.5, 2012.
6. Ganesh Kumar B., T. Ravisankar, R. Suresh, RamachandraBhatta, D. DeboralVimala, M. Kumaran, P. Mahalakshmi and T. Sivasakthi Devi. 2010. Lessons from Innovative Institutions in the Marketing of Fish and Fishery Products in India. Agricultural Economics Research Review, Vol. 23 (Conference Number) 2010 pp 495-504.
7. J.Nalatham (2019). Constraints faced by fisher women in Tuticorin district of Tamil nadu, epraInternational Journal of Economic and Business Review. Volume - 7, Issue- 2.
8. Jeyanthi, P., Balasubramaniam, S., &Jeeva, J. C. (2016).Socio-economic status of fishermen operating FRP boats in Nagapattinam district, Tamil Nadu: A special focus on poverty and income inequality.Indian Journal of Fisheries, 63(2), 151–153.
9. Juariyah, B. dan S. (2010). JurnalEkonomi&Pendidikan, Volume 7 Nomor 1, April 2010. JurnalEkonomi&Pendidikan, 7(April), 58–81.
10. KalidossRadhakrishnan, J. AmaliInfantina, RengappanMarimuthu, MarimuthuRajakumar, Neha W. Qureshi (2017).
11. Impact of Socioeconomic Variables on Income, Asset and Debt of Inland Fishers in Tamil Nadu, India.American Journal of Environmental and Resource Economics. 2(1): 37-45.
12. Kanaga V., Rajakumar M., Sujathkumar N.V., Jawahar P. 4, Senthiladeban R. And Brita Nicy A (2018) "Endearing Marine Fisheries Regulations–A Study In Tirunelveli District At Gulf Of Mannar, Tamil Nadu", International Journal Of Agriculture Sciences, Volume 10, Issue 5, pp. 5311- 5314.
13. Karthikesan K., V. Emayavaramban and S. Vinothkanna (2019). Economic and Fishing Activities of Women in Coastal Villages of Nagapattinam District. International Conference on Multifaceted Empowerment of Women in the Society. Vol.6 (1) PP.
14. LakshmanNayak and Ajit Kumar Mishra (2008). Socioeconomic condition of fishermen and its effect on environment: case study of ganjam district, Orissa.Nature Environment and Pollution Technology, Vol. 7 No. 1 pp. 111-116.

15. M. Premapriya and M. Jeyaseelan (2019). Socio-Economic Status of Fisherfolk Women InPillaichavady Village, Puducherry. International journal of scientific & technology research volume 8, issue 12.

16. M. Praba1and A. Navinkumar, 2023 .Study For Developing Fishermen Economic Resources in Nagapattinam District of Tamil Nadu. Journal of Survey in Fisheries Sciences 10(6) 176-182.
17. Maheswaran, K., Rajakumar, M., Senthiladeban, R., &Umamaheswari, T. (2024).Employment and Income of Non Mechanized Fishermen in the Coastal Fishing Villages of Pudukkottai District, Tamil Nadu.Indian Journal of Veterinary and Animal Sciences Research, 43(3), 250–255.
18. Mohammed, J.S., Kanungo, I., Tanmay, M. H., Md, P., Alam, S., Tanmay, H., & Rahman, M. Livelihood status of Hilsa (Tenualosailisha) fishermen of greater Noakhali regions of Bangladesh. Fish Aquaculture Journal, 7(2), 2016, 1-6.
19. N. Sundaram., Cherian Thomas and Ajay Kumar Sharma (2018). Poverty condition of artisanal fishermen during lean season- a review. International Journal of Mechanical Engineering and Technology. Volume 9, Issue 7, July 2018, pp. 728–735.
20. Parashar, V., Bara, S. K., Damde, D., Kumar, A., & Vyas, V. Assessment of the socioeconomic status of fishermen communities: a case study from a selected reach of River Narmada, India. International Journal of Research in Fisheries and Aquaculture, 6(2), 2016, 47-59.
21. Paramasivam, P. (2023).Socio Economic Conditions, Schemes Evaluation and Technological Appraisal of Fisherman (A Case Study in Therespuram Village of Tuticorin District, Tamil Nadu).International Journal of Business and Applied Economics, 2(1), 1–12.
22. Parashar, V., Bara, S. K., Damde, D., Kumar, A., & Vyas, V. Assessment of the socioeconomic status of fishermen communities: a case study from a selected reach of River Narmada, India. International Journal of Research in Fisheries and Aquaculture, 6(2), 2016, 47-59.
23. Prasad Pagdhare and J.A.Bhakay (2012). Financial understanding of fishermen in mumbai and palghar area. International journal of multidisciplinary research: vol.2 issue 3, ppissn 2231 5780.
24. Pratama, D. S., Gumilar, I., &Maulina, I. (2012). Analisispendapatannelayantradisionalpancingulur di KecamatanManggar, Kabupaten Belitung Timur. JurnalPerikanan Dan Kelautan, 3(3), 107–116.
25. Primyastanto, M., Efani, A., & Muhammad, S. (2012). KajianEkonomiRumahTanggaNelayanPayang di Selat Madura, JawaTimur. JurnalWacana, 15 (2) (2), 12–19.
26. R. Malathi, 2023. Socio –economic conditions of Fishremen in Nagapattinam district. International Journal of creative Research thoughts,IJCRT2304720 Page No. f773-f776.
27. Rameshkumar, S., Excelce, A. J., Padma Parvathy, G., &Priyanka, T. (2011).Income and expenditure pattern of fisherfolk in selected rural coastal villages of Tuticorin in Tamil Nadu.Indian Journal of Fisheries, 58(3), 153–155.
28. Sethubalan P and A. XaviorSelvakumar (2019). Production of Marine Fishing in Nagapattinam District of Tamilnadu. IOSR Journal of Business and Management. Volume 21, Issue 3. Ser. VI (March. 2019), PP 51-60.
29. Sylvia, G., Cusack, C., & Swanson, J. Fishery cooperatives and the pacific whiting conservation cooperative: lessons and application to non-industrial fisheries in the western pacific. Marine Policy, 44, 2014, 65-71.
30. Vibriyanti,D.(2019).AnalisisDeskriptifFaktorSosialEkonomi Yang MempengaruhiPendapatanRumahTanggaNelayanTangkap (StudiKasus: Kota Kendari). JurnalKebijakanSosialEkonomiKelautan Dan Perikanan, 9(1), 69. https://doi.org/10.15578/jksekp.v9i1.7440.