

SAMUDRA Monograph



# **NETS FOR SOCIAL SAFETY**

AN ANALYSIS OF THE GROWTH AND CHANGING COMPOSITION OF SOCIAL SECURITY  
PROGRAMMES IN THE FISHERIES SECTOR OF KERALA STATE, INDIA

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# Contents

Acknowledgements

Preface ..... 1

Introduction ..... 3

Section One

What is Social Security? Why is it Needed? ..... 5

Section Two

Social Security for Fishing Communities ..... 8

Section Three

The Fisheries Sector in the Context  
of the Kerala Economy .....10

Section Four

The Quality of Life in the Fisheries Sector .....13

Section Five

Social Security in the  
Fisheries Sector of Kerala: An Analysis ..... 16

Section Six

Social Security Provisions and  
Public Action From Below .....32

Section Seven

Social Security Provisions: An Evaluation .....36

Section Eight

Social Security: What More Needs to be Done? .....43

Conclusion .....47

Appendices .....51

References .....67

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However, the views expressed in this study, and any errors and omissions that remain, are solely our responsibility.

## Preface

The International Collective in Support of Fishworkers (ICSF) has long been working on issues that concern artisanal and small-scale fishworkers, especially in the developing world. One focus has been to make available information of relevance to artisanal fishworkers and their organizations.

This study is partly in response to a request by the Federacion de Integracion Y Unificacion de Pescadores (FIUPAP), the national fishworker organization of Peru, for information on systems of social security for fishworkers in other countries. To the best of our knowledge, there are no studies on this aspect of developing countries, where most of the world's fishworkers live, often under very difficult conditions.

After several discussions within ICSF, it was decided to study systems of social security for small-scale fishworkers that had emerged in different countries of the South, in Asia, Africa and Latin America. This monograph, focusing on social security systems in Kerala, India, is the first of the studies. Others are planned for Africa and Latin America.

Several factors prompted us to home in on the State of Kerala. Through the interaction of some of our members with fishworker organizations in Kerala, we were aware of several State-sponsored schemes to support the artisanal sector. We were also aware that many of these schemes had come up in response to the demands of the artisanal sector, and that, therefore, the process by which they were adopted could be instructive for fishworkers in other countries.

Antonyto Paul, a doctoral student at the Centre for Development Studies (CDS), Thiruvananthapuram, Kerala, was requested to undertake this study, which was supervised by John Kurien, an Associate Fellow of CDS and a member of ICSF.

We hope this study will provide useful information for fishworkers and policymakers in other countries. There can be no doubt that in an occupation like fisheries, where risks to life and gear are considerable, and where income is often seasonal, systems of social security for the small-scale sector are not only desirable, but also essential.

### **Currency Conversion:**

In 1998 exchange rates, US \$ 1 is equivalent to Rs 43. However, since the exchange rates have changed between 1964 and 1998 (from Rs 4 to Rs 43), it is difficult to make meaningful international comparisons of the outlays, products and expenditures.

## Introduction

Security of life and livelihood is resurfacing today as an issue central to the development discourse. The magic formula of “growth-created-welfare-for-all” has proved unworkable in most parts of the developing world. In many developing States, the search for new ways to achieve a decent living for all the citizens is a matter of high priority. One route to achieve this goal has been providing social security coverage for as large a segment of the population as possible. Providing social security is not seen merely as a measure to solve temporary economic insecurity but also to address the problem of chronic poverty. These measures are envisaged as public provisioning to the vulnerable, thereby empowering them in their private pursuit of a livelihood.

This study focuses on the growth and changing composition of such social security provisions in the fisheries sector of Kerala State in south India. Basically, our attempt is to enumerate the achievements and the problems being confronted by a developing maritime State in taking concrete and definitive measures to ensure that a section of the population, which was initially left out of the development process, is netted back into the mainstream. We attempt to show how this process was not only the result of enlightened State policy, but also, more importantly, the result of the collective action by the fishworkers themselves. The study shows how, even with limited means, a developing State can conceive innovative social security measures to address head-on the issues of poverty and livelihood security. It also highlights how organized and sustained collective action alone will put pressure on the State to keep its commitments.

The study is divided into this introduction, eight core sections and a conclusion. The first two sections deal with what social security is, why it is needed in general, and for fishing communities in particular. The third and fourth sections attempt to contextualise the fisheries sector and the quality of life of fishing communities in the overall context of Kerala State’s economy. The fifth section is the substantive one and deals with the growth and changing composition of social security measures that have been instituted in the fisheries sector of Kerala between 1964 and 1998. How collective action by the fishing community was the key ingredient in shaping the form of the social security measures instituted by the State is the subject of the sixth section. The seventh section provides a brief evaluation of the social security measures by comparing their impact over time and also against measures undertaken for other working class communities in Kerala. The final section examines the

changes that have taken place in the standard of living of the fishing community after the major social security measures were implemented and tries to spell out what more needs to be done to ensure greater effectiveness, coverage and community involvement to achieve better results. The conclusion wraps up the study by highlighting some of the important issues for consideration that emerge from it.



## Section One

### What is Social Security? Why is it Needed?

**S**ocial security is achieved when deprivation or vulnerability is reduced or removed as a result of using social means, thereby, in the process, making lives and livelihood more secure. These social means are also termed as ‘public action’ and include measures taken at the level of the State, the community or the family. As Dreze and Sen (1991:28) point out, public action refers not only to what is *done for* a family, community or the population as a whole by the State, it also includes what is *done by* the family or the community for itself.

It is important, at the very outset, to emphasise that achieving social security is not merely an issue of transfer of resources from the coffers of the State to those who experience various forms of insecurity. At the heart of it, social security is also about the ethical commitment and responsibility for collective caring and sharing—a dimension which tends to disappear as we increasingly lay stress on the albeit important financial, organizational and socio-political aspects of the matter. In the final analysis, a truly socially secure society is not just one in which deprivation and vulnerability cease to exist as a result of properly engineered mechanisms to ensure this. It is one in which, in addition to the former, there also exists a context of geniality linked with a commitment to mutual happiness, trust and love.

Social security measures can take different meanings depending on the context in which they are implemented. In developed countries, economic insecurity is a phenomenon driven by contingent poverty. This is caused by the temporary interruption or loss of earning power as a result of social causes such as unemployment, life-cycle factors like childbearing or old age, and biological causes such as sickness or disability. As a consequence, the social security measures designed, largely by the State, take the form of social insurance schemes, aiming at evening out the earnings during these periods of income disruption. Moreover, given that in these countries a large proportion of the workforce is involved in regular salaried employment, these schemes can be rather cost-effectively implemented through mechanisms like payroll deductions and taxes.

In developing countries, on the other hand, economic insecurity is largely a consequence of massive, widespread and chronic poverty. The vast majority of the working population is self-employed or work in agriculture and related

occupations and unorganized work contexts. Relieving poverty in these conditions entails both upgrading the levels of income and reducing the variability in incomes. It is also important to note that the involvement of the State in making effective social security programmes that have a wide coverage is very low. This is primarily due to the overall resource constraints, the low level of institutional development for social security provision, and the inadequate demand from the people for such protective measures. In these countries, social security needs to be viewed as “the prevention, by social means, of very low standards of living irrespective of whether these are the result of chronic deprivation or temporary adversity” (Burgess and Stern, 1991: 45). This is a tall order and undoubtedly only a menu of measures for income support and income maintenance can achieve this.

The urgency to undertake social security measures in developing countries can also be seen as an expression of the failure of the conventional economic development process, one of whose fundamental assumptions was that vulnerability and deprivation would be removed as a consequence of the general development of the economy. Incomes were supposed to rise; a demographic transition would slow population growth; and more of the workforce would move into the organized sector through processes like industrialisation and modernisation. The net result was there would be greater security. This has been referred to as the strategy for ‘growth-mediated security’ (Dreze and Sen, 1991:22). The non-achievement of these hopes, despite numerous decades of planned economic activity and market functioning, has provided an important motivational element, leading to greater awareness among people about their low standards of living and their fundamental rights for social protection. This has led to governments in developing countries considering more direct social means to secure life and livelihood. Dreze and Sen (*ibid*) have referred to these actions as the strategy for ‘support-led security’.

Social security measures are required in themselves because a growth mediated strategy does not necessarily result in security for all. Persistent deprivation continues to be experienced worldwide. The existence of high infant mortality rates and low life expectancy rates is a reality in almost all but the highly industrialised countries. The fragile and tenuous nature of the living conditions of over two-thirds of humanity is a cruel fact even today. This results in sudden deprivation for many and fear of succumbing to such a circumstance for the rest. That economic growth, and the maldistributed opulence resulting from this, cannot adequately address these issues have been proved beyond doubt. This is also the experience of even many developed countries. These issues have been dealt with effectively by Dreze and Sen, who conclude (1991:14) that “economic growth alone cannot be relied upon to deal either with

the promotion, or with the protection of, living standards. The strategy of public action for social security has to take adequate note of the problems that limit what aggregate expansion can do in enhancing living conditions.”

Given the inevitability of social security measures in any type of economy, these measures have been broadly divided into two types by Dreze and Sen (1993:16): protective measures, and promotional measures. The former is concerned with the short-run task of preventing a decline in standards of living, and the latter with enhancing the long-term general living standard by raising the basic capability of the person or population.

## Section Two

### Social Security for Fishing Communities

In small-scale fishing communities in developing countries, the task of earning a livelihood can be a risky and tenuous business. One's individual income is usually a share of the earnings of an enterprise. What accrues to a fisherman would depend, in large measure, on his contribution to the labour of the specific fishing trip and to his overall share, if at all, in the capital of the enterprise. This, and the fact that the harvest from the sea is a fluctuating fortune and prices of first sale are by no means predictable, yield fluctuating daily incomes. These can be well below daily subsistence requirements or sometimes yield windfalls that are excessively out of comparison with a reasonable minimum. Despite this, mean incomes can be low and the standard of living can leave much to be desired.

It is reasonable to conjecture that the above objective conditions of earning a livelihood have accounted for the occurrence of several neighbourhood and community-created income-spreading, income-transfer, insurance and redistribution mechanisms. These can be counted to form traditional social security measures (see Firth, 1966; Platteau and Abraham, 1987; Amarasinghe, 1989; Kurien and Vijayan, 1995). Sometimes, these private transfers of income, as, say, when a fisherman with income from a bumper catch lends money to a friend, may be the outcome of self-interested individuals or households in a risky environment using current generosity to ensure future reciprocity. At other times, these transfers are beyond the realm of narrow self-interest, as, for example, when fish is distributed to widows and the disabled in the community (Kurien, 2000). More recently, it has been pointed out that certain community resource rejuvenation measures, such as setting up of artificial reefs in coastal waters, also have a conscious element of social security provision. These structures being closer to shore make them easily accessible to the older fishermen and form a "living pension fund" (Kurien, *ibid*). These examples point to ethically well-instituted processes of community reciprocity and caring. It is worth remembering here the argument of Sen (1999:270) that the concept of 'rational choice' need not be narrow self-interest, but can include also 'sympathy' and 'commitments'. Inclusion of these need not be a denial of rational will.

The modern fisheries development process has led to greater levels of commercialisation of the fish economy. The greatest impulse for this has come from the export orientation given to fish and fishery products. The quantum of

fish traded outside the community as a proportion of the harvest has risen rapidly. The new income was important to meet the new costs associated with the altered technology and other investments needed to match expanding market opportunities. This contributed to a decline of the levels of caring and sharing which had once characterised the low-level economic equilibrium of these communities. Many of the traditional, community-conceived safety nets have become casualties of this process of commercialisation. In most developing countries, no modern social security measures have taken their place. Consequently, the new context that confronts many fishing communities in developing countries is the juxtaposition of rich fishery resources, contributing huge amounts of foreign exchange to national coffers, with poor fishworkers that labour to provide it.

This state of affairs points to the need for public action to rectify the situation. The more important issues that merit attention pertain to devising appropriate and cost-effective transfer mechanisms for support-led social security to these communities. In some countries, it is also important to comprehend both the objective and the subjective factors that lead to the notion of an historical conjuncture to understand the emergence of the demand by the community for new social security measures.

The focus of this case study is on the social security programmes in the fisheries sector of Kerala State, India. It will provide details of the measures and various organizational arrangements undertaken by the State, as well as the evolving nature of public action by the fishing community that led to both a quantitative and qualitative change in the provision of social security. It illustrates what is possible within the context of developing countries by examining the contours of public action as well as the limits to it.

## Section Three

### The Fisheries Sector in the Context of the Kerala Economy

**K**erala is a maritime State situated along India's southwest coast bordering the Arabian Sea. It is the region of India that, historically, had the most diverse trade and cultural contacts with numerous countries of the world, from Europe, Africa and Asia. Kerala shot into international fame when this predominantly agrarian society put the world's first democratically elected communist government into power in 1957. This little State, with just three per cent of India's population, has been in the forefront of implementing major social reform and welfare programmes for its people. Blessed with highly fertile soil, it has historically been heavily dependent on export-oriented cash crop agriculture. Industrial development has been low. To compensate, the service sectors, predominated by trading and related activities, have expanded. It is well recognised that the coastal waters off Kerala's 600-km coastline, which make up 10 per cent of India's, are the most productive in the country. This high productivity is one of the important factors behind the large concentration of marine fishermen in Kerala. Numbering at present over 170,000, they form a fifth of the traditional fishermen of India. The people of Kerala are also avid fish eaters.

Fish and fisheries, therefore, have a very significant place in the socio-cultural fabric of life in Kerala. Unlike other traditional sectors of the Kerala economy, the marine fisheries sector was one that initially underwent a modernisation process without opposition from an organized working class. New fish harvesting and processing technologies were introduced, with the express purpose of raising output. Investment support and other forms of development assistance were extended to the sector. An export orientation was consciously given to the sector. All this was expected to enhance incomes and raise the standard of life of the fishing community. The marine fisheries sector did witness a substantial increase in the value of output over the years. The data available for the period 1970 to 1995 indicates that the value of the output rose from Rs 252 million to Rs 7514 million. Until 1985, growth was relatively slow, with value of output increasing by around 250 per cent. Thereafter, following a substantial increase in harvest and prices, the value increased by over sevenfold between 1985 and 1995 (Table 1).

**Table 1**  
Output, Price and Value of Marine Fish Harvest in Kerala State

Years	Fish Harvest (Tonnes)	Price (Rs. per tonne)	Value of Harvest (Rs. Million)
1970	392,000	642	252
1975	420,000	1761	741
1980	279,500	2971	837
1985	326,000	2780	906
1990	662,900	7980	5289
1995	532,000	14120	7514

*Source:* Calculated from data in Government of Kerala (1975,1981 and 1996c)

The data pertaining to the State Domestic Product (SDP) and the product of the fishery sector of the State confirm unambiguously that the performance of the fishery sector from 1970 to 1985 was poor. While the net SDP increased between 1970/71 and 1985/86 by about 350 per cent, the fishery sector product (FSP) increased by only 260 per cent. The overall impact of this rather dismal performance of the fisheries sector can be gauged from the fact that the gap between the per capita SDP and the FSP per fisherperson had increased sharply between 1970 and 1985, from 15 to 49 per cent (Table 2).

Part of the reason for this was the fact that the population growth rate for the State as a whole (1.7 per cent) was lower than the growth rate of the fisherfolk population for this period (2.3 per cent). An equally important reason, as indicated earlier (see Table 1), was the fact that the value of output of the fishery sector had not increased substantially between 1970 and 1985. The situation, however, changed in the post-1985 period with the differences between the per capita SDP and per worker FSP narrowing considerably, following increases in fish harvests and changes in government policy with regard to technology, credit and social security in the fisheries sector. This was in response to pressure from the newly formed fishworkers' trade unions during this period. We will elaborate on this aspect in Section Six below.

**Table 2**  
State Domestic Product and fishery Sector Product (in current prices)

	1970	1980	1985	1990	1995
Net State Domestic Product (Rs. in million)	12546	38227	56372	121735	220243
Fishery Sector Product (Rs. Million)	257	774	932	3719	6286
Per Capita State Domestic Product (Rs.)	595	1510	2076	4200	7200
Fishery Sector Product/Fisherperson (Rs.)	504	972	1062	3800	6334
Percentage Difference	15	35	49	10	12

*Source:* Government of Kerala (1986 and 1996c)



## Section Four

### The Quality of Life in the Fisheries Sector

**A**s a continuation of its earlier history, and following the radical political change that occurred in 1957, Kerala State's record of enlightened public action for poverty alleviation and enhancement of the quality of life of its citizens has been recognised the world over. The State's major achievements were in the fronts of education and health. Provision of free schooling and health facilities within reach of the entire population gave a filip to attainment of high levels of literacy and health. Contributing to the latter was also the only public distribution system in India, which provided both essential food and fuel items that covered the entire population. From an international development perspective, this social advancement of Kerala, despite its low per capita income, is comparable, or even better than, the achievements of countries such as China, Costa Rica and Cuba (Dreze and Sen, 1993; Ghai, 1997; Kannan, 1999). It has, however, been pointed out (Kurien, 1995) that these achievements of Kerala are evident only when we take the 'central tendency' of the indicators of social development for the population as a whole. They tend to hide the adverse conditions of certain 'outlier' communities in the State. The marine fisherfolk of Kerala provide an outstanding example of this dichotomy.

Despite the so-called modern development in the fisheries sector and the social development achieved by Kerala as a whole, the poverty of the marine fishing communities continues to be proverbial. We have here a good example of fisheries development without the development of the fisherfolk—a model increasingly seen in developing countries. Some other features that have contributed to the continuing poverty of Kerala's fishing communities further heighten this contradiction of the modernisation development model. These factors have accounted for the inability of the community to acquire the 'capabilities' necessary to achieve the standard of social development of other communities in the State. We will examine three of them that have become the target of the subsequent social security provisioning for the fisheries sector.

#### **Habitat and Housing**

One of the paramount reasons for the poor quality of life and the sub-standard conditions of habitat of the marine fishing communities in Kerala State is the crowding of the whole community on a narrow strip of land along the length of Kerala's coastline. This is a result of the highly dispersed nature of the fishery resource and the consequent decentralised nature of fishing operations using beach-landing crafts. Every fisherman prefers to live on the seafront near the

point where he lands his craft and from where he can observe the sea. As a result, the population density in marine fishing villages was around 2652 persons per sq km. This is in comparison to the State figure of 742 per sq km, which is already one of the highest in the country.

In Kerala State, as per the Kerala State Homestead Act, every household is entitled to a piece of homestead plot varying between two and 10 cents (100 cents = one acre). In spite of this, we have data indicating that, in 1979-80, as many as 16 per cent of the households in marine fishing villages did not possess even their own homestead plot. A large section of these households built thatched huts on land even beyond the cadastral survey (land beyond the cadastral survey on the seafront is under Central Government jurisdiction and cannot be assigned for private use). Consequently, they are always prone to the perennial risk of their huts being “eaten by the monsoon sea”. When households have no land (or title deed to the plot they occupy) and have to erect a shelter on public property, it is but natural that they have to opt for some sort of temporary thatched roof and wall structure. Thatched roofing is very common in Kerala, given the numerous coconut palms, but thatched walls characterise the housing of the very poor. In 1980, while just over a quarter of the houses in Kerala was thatched, in fishing villages, that proportion was half. In Kerala, while nearly three-fourths of the houses have brick or stone walls, the proportion in fishing villages is just 16 per cent. Compared to the State as a whole, the basic amenities related to housing, such as electric lighting, toilet facilities and access to water, are also of far lower standards in the fishing villages (Kurien, 1995).

### **Sanitation and Health**

One difficulty of providing toilet facilities in coastal villages is that septic tanks do not function effectively because of the high water table in the sandy soil and the risk this entails of leaching of sewage into wells used for drinking water. Consequently, the men use the beach as a toilet at all times. The women use other secluded places only well before dawn. This lack of basic facilities, the use of the beach as a public toilet and the excessive crowding caused by the cluster-settlement pattern, give rise to poor health conditions. Contagious diseases in fishing villages spread very rapidly under these sordid physical conditions. This is at the root of the much-reported poor health conditions in fishing communities. A study of the health status of Kerala State (Panikar and Soman, 1984) highlights that respiratory and skin infections, diarrhoeal disorders and hookworm infestations are much more prevalent in the coastal areas of the State.

### **Literacy and Education**

Literacy and education are the hallmarks of Kerala’s social advancement. On

this count also, marine fishing communities lag behind the State as a whole. Taking the working population alone, the literacy rate among fishworkers is 67 per cent, whereas it is 89 per cent for the total working population of Kerala. The disparity is greater if women workers alone are compared with women fishworkers—70 per cent, and 44 per cent, respectively.

Habitat and housing, sanitation and health, literacy and education were the key areas addressed by the State-sponsored, 'support-led' promotional security measures introduced into the fisheries sector. The nature of these measures, the manner in which they have evolved and diversified, as well as the impact they have made on the fishing community form the subject of the remaining sections.

## Section Five

### Social Security in the Fisheries Sector of Kerala: An Analysis

The development vision of post-independent India was centred on economic planning. Ever since 1951, India adopted five-year plans, with the objectives of achieving rapid economic expansion, modernisation, self-reliance and economic growth. Presently, the country is implementing the ninth five-year plan (1997-2002). While we will not enter into the debate on the successes or failures of the plans, we wish to underscore how planning strategy had an impact on fishery development in Kerala. The formation of the State of Kerala in 1956 synchronised with the introduction of the second five-year plan (1956-61), which gave a major thrust to rapid industrialisation, with particular emphasis on development of heavy and basic industries

State assistance to the fisheries sector was initially confined to development assistance. This included funds for technological upgradation of harvesting facilities, infrastructural development, and marketing assistance. The development planners conceived shifting to mechanized fishing operations as the only alternative for fishery development. This is amply evident from the fact that the direction of developmental assistance since the initiation of the five-year plans was towards mechanization.

Right from the dawn of Indian independence, the fishery modernisation policy of the Government of India has swept aside the vast untapped potential of the traditional fishing sector. The traditional fishery sector, to quote one of the members of the National Planning Committee of 1947, was “largely of a primitive character, carried on by ignorant, unorganized and ill-equipped fishermen” (see Kurien, 1985: A72). In consonance with this development vision, the fishery sector of Kerala was given a huge push into mechanization from the early 1950s. Such an approach was purported to increase the efficiency of the sector in terms of output and income for the fisherfolk. The logic behind such a policy was Indian development planning’s euphoria that growth alone will take care of welfare. However, that did not materialise, as is quite evident from the details given above of the low income levels and poor quality of life of the fishing community.

The approach of the State was to initially attempt to provide some palliative welfare measures to address the visibly apparent dimensions of the poor quality of life. Poor housing, sanitation, illiteracy and low educational standards

attracted attention. These were the symptoms of a poor quality of life that were to be relieved first by the promotional social security schemes.

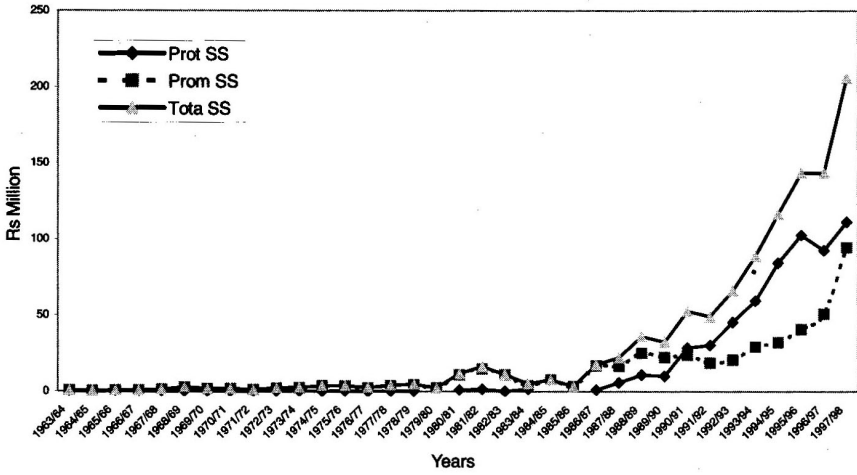
The rapid mechanization of fishing, primarily under the sponsorship of capitalists and capital from outside the fisheries sector, resulted in both ecosystem damage and a reduction in the share of output of the artisanal fishers. This paved the way for fisherfolk's movements that protested this developmental logic and demanded redress of their miseries. Largely as a result of this pressure from below, there was both a gradual evolution of protective social security schemes tailored specifically for the fishing community in Kerala, together with a widening of the promotional measures.

On account of limitations of data availability, our analysis is confined to the 35-year period from 1964 to 1998. The promotional measures included schemes for housing, sanitation, nutrition, education, skill training and so on. Under the rubric of protective measures were schemes like compensation for loss of life and property, accident insurance, old age pension, unemployment benefits, marriage and maternity benefits.

Initially, the Fisheries Department was the sole agency engaged in the implementation of social security for fishermen. Later, newly created agencies like the Kerala Fishermen's Welfare Corporation, Kerala State Co-operative Federation for Fisheries Development (more commonly known as Matsyafed), and the Kerala Fishermen's Welfare Fund Board (more commonly known as Matsyaboard) have also entered the arena for supplementing the social security initiatives. Financing of social security has both widened and deepened. Whereas plan assistance was the only major source of financing in the initial years, the later years have witnessed a flow of more funds from non-plan assistance. Resources from various central government schemes, a variety of financial institutions, as well as the various participants in the fishery have contributed to the funds.

A glance at the introduction of various social security measures for fishermen reveals that, compared to the three decades since the formation of Kerala State in 1956, the decade commencing from the mid-1980s was the one that witnessed a boost in the payments from social security schemes (see Figure 1). The year 1986 witnessed the commencement of many new welfare schemes, in response to the historic 1984 struggle by the fishworkers. The percentage increase in the volume of social security assistance before and after 1986 was about 1814 points.

Figure 1: Social Security for Fishermen (1964-1998)



Taking a cue from this transition point, we divide the period under study broadly into two periods—Period One from 1964 to 1985, and Period Two from 1986 to 1998.

### Period One (1964 – 1985)

Within this first period of 22 years, the year 1981 set a new trend in the quantum as well as mode of social security provision. The total volume of social security payments disbursed until 1980 was just Rs 37 million. This made for an annual payment of Rs 2.18 million. These payments were almost exclusively for promotional measures relating directly to help improve the quality of life. However, between 1981 and 1985, the annual payment figure rose sharply to Rs 10.48 million, an increase of 381 per cent. This was accompanied by a notable change in the mode of provision. This latter period was marked by a greater degree of institutionalization of social security provision. We therefore further divide Period One into two sub-periods: The Years of Promotional Security Provision (1964 – 1980) and The Years of Greater Institutionalization of Social Security (1981 – 1985).

### The Years of Promotional Security Provision (1964 – 1980)

As mentioned earlier, these initial years of fisheries development in Kerala were premised on the belief that the modernisation process would automatically raise the levels of living of the fishing communities. There was, however, recognition of the fact that some ‘welfare’ measures had to be provided to the really poor among them for some time to come. However, social security in general, and protective social security in particular, remained at a

low key during this period. Compensation for loss of life of fishermen while fishing was the only significant protective social security during this period. The compensation given, nonetheless, was very meagre. The other minor schemes related to compensations for accidents and loss of fishing implements. The very low scale of operation of protective social security is evidenced by the fact that the average annual assistance during this sub-period was only Rs 0.07 million (see Table 3).

Promotional social security, however, received relatively more attention. The housing programme, for instance, was a priority item. This was followed by educational benefits for formal education of the children of fishermen and professional training of fishermen youth in modern fishing techniques. A nutrition programme conducted during this period deserves special attention. Despite its small scale of operation, it was an attempt to remedy a basic problem of ill health of mothers and children in the fishing community. The average annual assistance on promotional social security was Rs 2.11 million (see Table 3).

### **The Years of Greater Institutionalization of Social Security (1981 – 1985)**

The primary step to institutionalize social security provisions was the characteristic feature of the post-1980 period. The institutionalization can be said to be the government's response to the growing restiveness in the fishing community about its own overall poverty and marginalization. After over two decades of modernised fisheries development, fish production was at its lowest level in 1980 (see Table 1). This severely hit the income levels of the vast numbers of fishermen who had not 'graduated' to fishing on mechanized trawlers. Moreover, it was the increased fishing by trawlers in the coastal waters, which was being blamed for the drop in fish landings. Though there may have been other nature-related factors that form part of the explanation, the role of unrestricted and destructive fishing in contributing to this fall in the harvest from the sea is undeniable (see Kurien, 1992).

**Table 3**  
Social Security Measures from 1964 to 1980

Schemes	Financial Assistance (Rs. Million)	
	Total	Annual Average
Promotional Measures		
Housing and Rehabilitation	19.92	1.17
Sanitation and Health Benefits	1.86	0.11
Education and Training	14.07	0.83
<b>Total</b>	<b>35.85</b>	<b>2.11</b>
Protective Measures		
Life Insurance	1.1	0.06
Equipment Insurance	0.15	0.01
<b>Total</b>	<b>1.25</b>	<b>0.07</b>
GrandTotal	37.1	2.18

[Details of the schemes are given in Appendix A]

With the option for stringent action against trawling being ruled out for political reasons, the only expedient response on the part of the government was to distribute more welfare and development assistance. A more institutionalized and targeted approach had to be taken to achieve this. The first development in this line was the starting of the Kerala Fishermen Welfare Corporation (KFWC). As the demand for more and more social security benefits increased from the nascent fishermen unions, the government felt that, compared to the government departments, an autonomous corporation constituted specifically for this purpose could implement the social security schemes in a more timely and effective manner. As a result, from 1980/81 onwards, KFWC emerged as the chief supplier of social security funds, so much so that the role of Department of Fisheries became less prominent. During this sub-period, until 1985, promotional social security continued to get the upper hand. Out of Rs 54.27 million spent during this sub-period, Rs 50.20 million was under promotional social security. The agencywise break-up shows that KFWC disbursed Rs 37.04 million, while the Fisheries Department supplied Rs 17.23 million (see Table 4).



Out of the seven schemes of KFWC, five were promotional in nature (see Appendix B for details of the schemes). The housing scheme continued to be the prominent one. KFWC contributed Rs 28.54 million for the construction of over 14,000 houses. Along with housing, KFWC attended to the rehabilitation programme for fishermen, as it was felt necessary to resettle those who were being evicted by the numerous harbour development programmes. It spent Rs 1.90 million to construct 165 houses. On the educational front, the role of KFWC was to provide scholarships to selected students from the fishing community. The most important programme on the educational front was, however, the educational scholarship scheme introduced by the Fisheries Department. Under this scheme, all the children of registered fishermen could avail, during their period of education, a lump sum grant, stipend, and pocket money at par with what was being provided to Scheduled Caste/Scheduled Tribe (SC/ST) students. This scheme was financed under non-plan expenditure, and Rs 4.25 million were spent under it during this sub-period.

The life of the KFWC was, however, short-lived. The organizational structure of a corporation that was expected to be run on 'business lines' was soon called into question. New forms of institutionalization took place. In 1984, the Kerala State Co-operative Federation for Fisheries Development (hereafter, referred to as Matsyafed) was formed. The KFWC, along with two other toothless corporations of the fisheries sector—the Kerala Fisheries Corporation and the Kerala Inland Fisheries Development Corporation—were amalgamated into Matsyafed. The primary mandate of Matsyafed was to provide development assistance for technological upgradation of artisanal fishing and to undertake marketing of fish. Following this, in 1985, the Kerala Fishermen Welfare Fund Act was passed. Soon thereafter, the Kerala Fishermen Welfare Fund Board (hereafter, referred to as Matsyaboard) started ushering in a new phase and pace for social security assistance. This period also marked the beginning of planning to obtain financial assistance for the fishery sector from institutions like the National Co-operative Development Corporation (NCDC). It also witnessed the finalization of the seventh five-year plan, which gave a greater stress to poverty eradication and rural development.

**Table 4**  
Social Security Measures from 1981 to 1985 (Rs Million)

Schemes	Financial Assistance (Rs. Million)			
	Fisheries Dept.	KFWC	Total	Annual Average
<b>Promotional Measures</b>				
Housing and Rehabilitation	0.00	30.40	30.40	6.08
Sanitation and Health Benefits	1.00	1.90	2.90	0.58
Education and Training	16.23	0.29	16.52	3.30
Marketing Assistance	0.00	0.38	0.38	0.08
<b>Total</b>	<b>17.23</b>	<b>32.97</b>	<b>50.20</b>	<b>10.04</b>
<b>Protective Measures</b>				
Life Insurance	0.00	2.90	2.90	0.58
Equipment Insurance	0.00	1.17	1.17	0.23
<b>Total</b>	<b>0.00</b>	<b>4.07</b>	<b>4.07</b>	<b>0.81</b>
<b>Grand Total</b>	<b>17.23</b>	<b>37.04</b>	<b>54.27</b>	<b>10.85</b>

*Sources:* Calculated from Annual Reports of the Department of Fisheries (various years); Report of KFWC, 1984

Matsyaboard initiated several new social security programmes and also strengthened existing ones. Matsyafed also intensified some of the social security activities that were hitherto being implemented by KFWC. As a result, during this period, almost every year witnessed one or other social security measure being introduced by the Department of Fisheries, by Matsyafed, or by Matsyaboard.

### **Period Two (1986 – 1998)**

This second period of social security provision is marked by the sharp overall increase in the quantum of funds disbursed, as well as the range of schemes undertaken. A greater emphasis on the provision of protective social security measures, which had hitherto remained at a low key, through the aegis of the

institutions set up for this, is the hallmark of this period. It is also equally important to note that these schemes were fashioned in direct response to the demands of the fishing community for short-run remedies aimed at preventing further declines in their standard of living.

### **Social Security Provided by Matsyafed**

As mentioned above, the government formed Matsyafed with the objective of providing technological and marketing support to the artisanal fishermen. To achieve this, Matsyafed initially had a three-tier system of operation. At the primary level, there were 222 village societies; at the secondary level, district fishermen welfare societies; and, as the apex body, Matsyafed. However, in order to facilitate availability of credit and other financial assistance from institutions like NCDC, Matsyafed was thoroughly restructured into a co-operative body with a two-tier system with 81 Fishermen Development and Welfare Co-operative Societies (FDWCS) directly affiliated to it. Two hundred and eleven more FDWCS were affiliated to Matsyafed in 1992. In 1995, these 292 primary societies were constituted into 58 clusters for administrative convenience, and a project officer supervised each cluster. In December 1996, a further 302 primary co-operative societies were also affiliated, making the number of societies under Matsyafed, 594. Of these, 322 are marine fishermen co-operatives; 162 are inland fishermen co-operatives; and 110 are fisherwomen co-operatives.

This highly dispersed network of co-operatives, despite the fact that they were all formed from above and through political pressure, gave Matsyafed a wide coverage of the whole fishery sector. Despite stated objectives, political compulsions made the provision of social security and welfare measures inevitable. Between 1986 and 1998, Matsyafed initiated ten social security schemes. The coverage includes housing, sanitation, alternative employment, education, training and accident insurance. It is noteworthy that schemes, which specifically target women in the sector, were included among these measures. A social security expenditure of about Rs 75 million was undertaken through Matsyafed.

Though the schemes are numerous, the outlays were, on average, small. With the exception of the rehabilitation housing scheme of 1985/86 and the more recent (1995/96) insurance scheme, the per capita benefits remained meagre.

### **Social Security Schemes by Matsyaboard**

Since its installation in 1986, under the legal provisions of the Fishermen Welfare Fund Board Act, 1985, Matsyaboard was mandated as the nodal agency for implementing welfare measures for fishermen. The coverage of Matsyaboard has been very wide (see Table 5). Every 'fisherman' registered under the

Welfare Fund Act becomes a member and becomes entitled to all the benefits from the variety of social security schemes initiated by Matsyaboard. A 'fisherman' is defined as any person engaged mainly in *fishing operations* for his livelihood. As on 31 December 1994, there were 172,000 members registered with Matsyaboard.

The corpus of the funds of Matsyaboard is created through contributions from several parties. Basically, it is conceived as a sort of tripartite corpus in which the government, fishworkers and those who buy the fish (in lieu of employers) are the contributors (for details about their rates of contribution, see Appendix D).

Matsyaboard has introduced many welfare schemes over these years (see Table 6). It is important to note that, unlike Matsyafed, most of the social security schemes implemented by Matsyaboard are *protective* ones. Of the 16 schemes, 12 are protective measures. This policy shift must be seen in consonance with the increased pressure from fishermen, who were agitating for, among other things, redress of the negative externalities of trawling on their livelihoods. Also, for the government, which lacked a strong political will to bring about institutional reform to regulate trawling, providing the protective social security measures demanded was the easier solution to placate the agitating fishermen.

The various schemes of Matsyaboard practically cover most of the social security benefits prescribed by the ILO Convention 102. These include insurance benefits, sickness benefits, maternity benefits, health benefits, old age benefits, etc., and they are of great relevance and significance for the fisherfolk. Take for instance the Group Insurance Scheme. Fishing is one of the most risky occupations, and personal and equipment insurance coverage is essential. It may be noted that, since the commencement of this scheme in 1986, compensation was paid for 1096 deaths, until 1998. This implies that, in Kerala, one fisherman dies at sea once in about four days. No other occupation is as risky. Yet, surprisingly, such a risky occupation received insurance coverage very late, and that too, only after repeated demands by the fisherfolk. The old age pension is the most popular of the schemes of Matsyaboard, attracting the largest number of beneficiaries. Fishermen aged 60 and above can avail of pension under this scheme, on certain conditions. In 1998, the number of pensioners reached 27,000. It is quite commendable that the schemes of Matsyaboard cover the various phases of a fisherman's life. Births, marriages and funerals are financially assisted. Assistance is given for the treatment of different types of illnesses—from eye ailments and snakebites to diseases like cancer and brain tumour, heart surgery, and mental illness. Thanks to the implementation of various social security schemes by Matsyaboard, the amount spent for social security has registered a considerable increase. Until 1998, Matsyaboard alone had spent Rs 283.82 million.

**Table 5**  
Social Security Measures Provided by Matsyafed  
from 1986 to 1998

Schemes	Commence- ment of scheme	Beneficiaries till 1997/98	Total Disbursal (Rs mill)	Percapita Benefit (Rs)
<b>Promotional Measures</b>				
1) Housing Scheme	1985/86	14588	27.80	1906
2) Rehabilitation Housing Scheme	1985/86	867	35.00	40369
3) Sanitation and Health Benefits	1991/92	5190	4.64	886
4) Women Fish Vendors Bus Service	1985/86	450	1.36	3022
5) Community Peeling Centres	1985/86	?	2.09	?
6) Women Vendors Subsidy Scheme	1993/94	1253	0.21	169
7) Alternative Employment Training for Youth	1995/96	16	?	?
8) Cash Award for Best Students	1996/97	?	?	?
Total			71.10	
<b>Protective Measures</b>				
1) Personal Accident Insurance	1995/96	37	3.70	100000
2) Chairman Relief Fund	1997/98	?	0.40	?
Total			4.10	
Grand Total			75.20	

[Details of the schemes are given in Appendix C]

Notwithstanding these achievements, a major weakness in Matsyaboard's supply of social security cannot be overlooked. Despite the presence of several attractive schemes, timely disbursal of benefits often fails, due to shortage of funds. A clear example is the large amount of arrears in the payment of old age pensions. Fourteen months of arrears remain to be distributed as old age pension (from January 1998 to February 1999), amounting to Rs 37.8 million. The other schemes are also not completely free from the problem of arrears. Matsyaboard is forced to prioritise applications in accordance with the availability of funds, and, hence, all deserving applicants often do not get the assistance when they need it. Even in the case of approved applications, there are arrears of Rs 2.60 million under these schemes.

The main reason for the shortage of funds is the reluctance of the seafood exporters to contribute their share to the Welfare Fund. The contribution of the exporters was fixed as one per cent of their sales turnover. The exporters, however, resented this, and undertook an agitation by closing down their processing plants. The government succumbed to their pressure. By making use of a special provision of the Act, it allowed a reduction in the rate of contribution. It was brought down to a mere 0.09 per cent. The provisions of the Act do not permit such reductions to remain for more than three years. The rate thereafter had to be raised to the original one per cent. Unwilling to pay this, the exporters took recourse to litigation, first in the High Court and later in the Supreme Court. Despite the protracted litigation, the Supreme Court has not stayed the collection of contributions by the government nor given a ruling favourable to the exporters. The Court even went to the extent of stating that the government could proceed with revenue recovery procedures to get the exporters' contribution to the Fund while the matter was pending in court. Sensing that the stalemate was hardly in their interest, the exporters have mellowed down and recently approached the government with a request to reduce their rate of contribution. The government has appointed a one-man commission to look into the matter. Meanwhile, the government has refrained from revenue recovery actions but has directed the exporters to pay their arrears in monthly instalments over two years. Nonetheless, even these payments still remain very low primarily because of tardy government action.

**Table 6**  
**Social Security Schemes by Matsyaboard**

Schemes	Year of Starting	Beneficiaries till 1998	Total Disbursal (Rs. Millions)	Percapita benefit (Rs.)
<b>Promotional Measures</b>				
1) Cash Award for Best Students	1990/91	65	0.08	1262
2) Scholarship for Best Students	1990/91	2811	1.39	493
3) Family Planning Scheme	1990/91	2791	1.39	498
4) Sanitation Scheme	1996/97	1753	2.18	1244
Total			5.04	
<b>Protective Measures</b>				
1. a) Death Insurance	1986/87	1096	24.42	22,281
1. b) Disability Insurance	1986/87	106	1.17	11,038
2) Non-Accident Death Compensation	1986/87	455	6.78	14,901
3) Financial Assistance for Daughters'Wedding	1986/87	7559	7.51	994
4) Financial Assistance for Funeral Expenses of Dependants	1986/87	5678	1.66	292
5) Old Age Pension	1987/88		226.86	
6) Financial Assistance for Temporary Disability	1987/88	7946	2.88	7362
7) Financial Assistance to Dependant on his death	1990/91	1609	2.90	1802
8) Financial Assistance for Fatal Diseases	1990/91	319	1.92	6019
9) Chairman's (Miscellaneous) ReliefFund	1990/91	310	0.25	806
10) Financial Assistance for Eye Ailments	1995/96	?	0.43	?
11) Special Assistance for Matsyaboard	1987/88	301	1.99	6611
12) Maternity Assistance	1996/97	25	0.01	520
Total			278.78	
Grand Total			283.82	

Details of these programmes are given in Appendix E. (Sources: same as Table 4)

It is found that the arrears to be paid by the exporters to Matsyaboard are burgeoning over the years. The arrears were Rs 3.79 million in 1986-87 and by 1997-98, had reached Rs 214.03 million. A mere Rs 30 million would do to pay the pensions to fishermen for a year. The interesting fact is that the actual amount remitted by the exporters over these years is found to be even lower than the mite of the poor fishermen. This is evident from Table 7 below, which gives the cumulative contribution of various parties to the Welfare Fund. Certainly, the government's share is the largest. Each year, the State government pays about Rs 30 million towards the pension scheme, and Rs 1.7 million to-wards insurance premium. The second largest contributors are the fishermen themselves.

Another problem that deserves special attention in resolving the fund shortage is the very large administrative expenditure incurred by Matsyaboard. In 1998-99, the total social security assistance disbursed by the Board for the fishermen was about Rs 45 million. The administrative expenditure for the year, which is accounted for primarily by the salaries for the staff (159 persons) and the contingency expenses related to their work, was around Rs 15 million. The cost of disbursement therefore amounts to one-third of the disbursement—a ratio far above any normal standard.

**Table 7**  
Contribution to the Welfare Fund until 1997-98

Parties	Amount (Rs. million)
Government	262.00
Fishermen	54.80
Exporters	21.00
Other Merchants	3.72
Owners of Traditional Crafts	5.65
Mechanised Boat Owners	12.75
Owners of Fishing Gears	1.72
Prawn Farm Owners	1.14
Fines	4.95

Source: Unpublished data from Matsyaboard



### **Social Security Schemes by the Fisheries Department**

Though Matsyafed and Matsyaboard implemented most of the social security schemes during this period, a few schemes were still operated by the Department of Fisheries. These included a saving-cum-relief scheme, a scheme for housing, one for electrification of homes, schemes to provide sanitation, dispensaries, fisheries schools, training centres, and educational grants.

Of these, the saving-cum-relief scheme is the only protective social security scheme. The rest are promotional ones. The saving-cum-relief scheme is a sort of contributory unemployment benefit scheme and the only one of its kind. It provides fishermen with a financial assistance during the lean months of fishing. In terms of volume of assistance, this is the largest of the departmental social security schemes. During the period 1992 - 1998, about Rs 300 million were disbursed under this scheme. The housing scheme of the Department has become more attractive, since it is a full grant-in-aid scheme. Related to housing are the two new schemes of house electrification and sanitation. The Department spent Rs 656.35 million under the social security schemes during Period Two (see Table 8).

**Table 8**  
Social Security Assistance during Period Two (1986-1998)  
(Rs million)

Schemes	Fish. Dept.	Matsyafed	Matsya board	Total	Annual Average
<b>Promotional Measures</b>					
Education benefits	265.63	0.00	1.47	267.10	20.55
Sanitation and Health benefits	19.96	4.64	3.57	28.17	2.17
Housing and Rehabilitation	70.80	62.80	0.00	133.60	10.28
Employment benefits	0.00	3.66	0.00	3.66	0.28
<b>Total</b>	<b>356.39</b>	<b>71.10</b>	<b>5.04</b>	<b>432.53</b>	<b>33.27</b>
<b>Protective Measures</b>					
Insurance benefits	0.00	3.70	25.59	29.29	2.25
Accident benefits	0.00	0.40	3.13	3.53	0.27
Death benefits	0.00	0.00	11.34	11.34	0.87
Marriage benefits	0.00	0.00	7.51	7.51	0.58
Old age pension	0.00	0.00	226.86	226.86	17.45
Sickness benefits	0.00	0.00	4.34	4.34	0.33
Maternity benefits	0.00	0.00	0.01	0.01	0.00
Unemployment benefits	299.96	0.00	0.00	299.96	23.07
<b>Total</b>	<b>299.96</b>	<b>4.1</b>	<b>278.78</b>	<b>582.84</b>	<b>44.83</b>
<b>Grand Total</b>	<b>656.35</b>	<b>75.2</b>	<b>283.82</b>	<b>1015.37</b>	<b>78.11</b>

Sources: Same as for Tables 4,5,and 6

Comparing the annual average social security of Rs 78.11 million for Period Two (1986-1998) with the level of Rs 2.18 million and Rs 10.85 million for the two sub-periods of Period One (1963-1985) reveals the quantum leap in the social security provisions made for fishermen in Kerala State. Despite some of the drawbacks mentioned above, this is no mean achievement. There are unlikely to be too many developing countries where fishermen are beneficiaries of such a large array of protective and promotional security measures. The

organizational arrangements and the innovative funding mechanisms that have been instituted by the State reflect the overall commitment that the State has made to the cause of improving the lot of the fishing communities. However, it would be mistaken to attribute all this to enlightened public action that was done for the community by the State. We shall now examine how the enlightened response by the State was indeed, in large measure, the result of pressure from below.

## Section Six

### Social Security Provisions and Public Action from Below

In Section V, the most conspicuous element observed was the great divide between Periods One and Two in the provision of social security. We see a substantial quantitative and qualitative change in the nature of State-led public action for social security. What accounted for this change? Was it a result of enlightened State action from above? Or was it due to the pressure of demands from below?

We have already alluded to the fact that the failure of the growth-mediated strategy of fisheries development to provide a decent livelihood for the majority of the fisherfolk made them restive. This discontent was effectively channelled for mass-level public action by numerous organizational interventions among the fishing communities over the last three decades. We had observed that the mid-1980s formed the benchmark in the supply of social security for the fishery sector. A glance at the struggles of this period would validate that.

The fishermen's struggle in Kerala was essentially a response of the traditional fishermen to the scenario of rapid technological, economic and social changes brought about by the penetration of capitalism in the forms of mechanization of fisheries since the 1960s (Kurien and Achari, 1988; Kannan and Sreekumar, 1998). Fishermen had repeatedly made demands for security assistance and also for developmental assistance to make innovations to their traditional fishing implements. Such demands basically stemmed from the increasing pauperisation they experienced in the face of mounting competition from the mechanized sector.

Collective action by fishermen for social security started only after the growth of labour unions among fishworkers. Compared to other sections like agricultural labourers, toddy tappers, coir factory workers, etc., fishworkers had a late start in unionizing. There were some isolated attempts by radical political parties in different parts of the Kerala coast to form trade unions of fishermen even in the early 1950s. These seem to have met with limited success, partly because they did not focus specifically on the problems pertaining to the fisheries sector, which were indeed different from those faced by land-based workers. In 1970, a noteworthy achievement was the formation of the Catholic Fishermen Union (CFU) at Alappuzha (Jose et al, 1988). It was CFU that pioneered the fishermen's agitations to press for social security and to redress the

effects of the negative externalities of mechanized boats on traditional fishermen. A charter of demands was submitted by CFU to the district collector of Alappuzha in 1972. It included demands for measures such as the provision of free food rations during the lean fishing season; resumption and increase of the granting for re-thatching of huts; enhancement of the funds for the housing scheme so as to provide houses for all fishermen within five years; provision of benefits to the fishing community commensurate with those given to other poor communities; generation of alternate employment opportunities for fishermen in coastal industries; and collection of baseline data by conducting a socioeconomic survey of fishermen. Sustained pressure on the authorities for five years yielded results. In the end, the district collector of Alappuzha signed an agreement with representatives of CFU concerning certain welfare grants including the conducting of a socioeconomic survey of the fishermen. Notwithstanding these initial achievements, one major limitation of the fishermen struggle during these early years was that they were narrowly focused in terms of issues, space and participants. They lacked a broader vision of the needs and demands of fishermen and the fishery of Kerala as a whole. A partial solution to this problem was the formation of the Latin Catholic Fishermen Federation (LCFF) in 1977. Though the communal character of the union still remained, it provided a larger forum for fishermen to raise their demands. The LCFF submitted a 22-point charter of demands to the Chief Minister of Kerala. Most of the demands were for social security. Along with these, there were also a few demands for institutional reforms like the introduction of a fisheries bill to protect the interests of traditional fishermen, restriction of mechanized boats beyond five km off the coast, and prohibition of destructive fishing practices and pollution of coastal waters.

As the labour mobilization under LCFF broadened, it was felt that the organization had to shed its communal colour so as to embrace all fishermen, irrespective of caste, creed and political affiliation. There was a difference of opinion on this matter among the priests involved in the movement. This finally led to a split in the movement. The more radical minded priests backed the idea of a secular and politically independent union of fishworkers, and the Kerala Swathanthra Malsya Thozhilali Federation (KSMTF) was formed in 1980. This marked a new and more vigorous phase of the fishworkers movement in Kerala. In 1980, KSMTF presented a 38-point charter of demands to the Chief Minister. That charter contained many novel demands that included both social security and resource conservation measures. Along with the earlier ones, new demands like registering of all genuine fishermen, providing pensions, arranging for provident funds, and providing medical insurance for fishermen, were added. Also, for conservation, the charter demanded prohibition of purse-seining, and restriction of mechanized fishing beyond 20 km off the coast. The

KSMTF was joined in its efforts by the traditional community organization of the Hindu fishermen, called the Dheevera Sabha.

The year 1984 witnessed the most militant agitation of fishworkers in Kerala. The agitation included rallies, demonstrations, picketing and hunger strikes at all coastal districts of the State. Among the demands, the one most stressed was the ban on trawling during the monsoon season. On 18 June 1984, fishermen conducted the 'Long March' to the government secretariat. Though the government remained stubborn, the press and the intelligentsia across the State and nation lauded the struggle and its dual concern for a sustainable fishery and a secure fishing community. This combination of demands for social security, developmental assistance and conservation gave the fishermen's struggle of Kerala under KSMTF a unique identity of a socio-ecological movement of the working class. In 1985, the agitation was revived. The 1985 struggle was further strengthened by the joint struggle with other trade unions across the political spectrum. One of the major issues pertained to the provision of old age pensions. Even though the government did not approve the demand for a trawl ban during the monsoon, most of the social security demands were virtually approved.

A close correlation can be observed between the pressure exerted by the fishermen and the enhancement of the social security system. For example, the moderate increase in social security during 1974-75 was preceded by the CFU struggles since 1972. It has to be mentioned that the Department of Fisheries increased the plan expenditure for fishermen's housing from 1972. As the fishermen's struggles attained more vigour and strength since 1980, and particularly after 1984, more resources got allocated for social security, and the necessary organizational arrangements were set up to ensure proper implementation of the measures. Two important achievements, as the aftermath of the 1984 agitation on the social security front, were the introduction of educational benefit (lump sum grants) for students from fishing communities and the old age pension for fishworkers. The lump sum grant scheme has a special significance. Until then, it was a benefit restricted to students of certain backward castes and later to the Dheevera caste. But, with this new scheme, such a caste benefit got transformed into a class benefit. The pension scheme of Matsyaboard was the response to one of the chief demands raised by the KSMTF, and also by other political party trade unions and the Dheevera Sabha. Institutional innovations also took place in the provision of social security. Matsyafed was established in 1985 to strengthen developmental assistance to the traditional sector, and Matsyaboard was started in 1986 to co-ordinate and intensify welfare assistance for fishermen. The formation of both these institutions was an outcome of the post-1984 agitation.

The clout of the fishermen's agitation is clear from the equally serious response of the government and the fact that the chief minister himself took over the fisheries portfolio during the mid-1980s. This was an unprecedented step. The granting of most of the social security measures could also be seen as an attempt to placate the agitating fishermen whose more serious demands like the monsoon trawl ban were politically more difficult for the government to swallow.

In the Indian context, by the 1970s, Kerala had come to achieve the status of a 'welfare State'. The brief history of events enumerated above clearly indicates that enlightened State-driven public action is a desirable objective. However, it must be stated equally emphatically that this objective is more often realized only when a discerning and demanding polity exists.

## Section Seven

### Social Security Provisions: An Evaluation

The aim of this section is to evaluate the social security measures described so far. It needs to be clarified, at the outset, that fishermen benefit substantially from certain social security measures intended for the population of Kerala as a whole. Significant among these is the security obtained by the coverage of the public distribution system for food grains and fuel. The vagaries of the income from the sea make the availability of subsidised food grains at every fishing village in the State a major protective security measure against hunger. Adding this to the package of measures presently enjoyed makes the benefits accruing to fishing communities quite substantial. It has been estimated that the implicit income subsidy accruing to a rural household from the public distribution system was of the order of Rs 624 per household in 1983-84 (Kannan, 1998:360). Similarly, the social security benefits from the public health system and the school educational system, both of which are free and accessible to the fishing community, are also considerable, though we have no quantitative estimates of these benefits. Consequently, the social security expenses that we have accounted for in this study are only those specifically earmarked under the fisheries sector allocations and are, therefore, an underestimate of the total social security benefits received by the fishermen of Kerala.

#### **Increasing Magnitudes and Changing Composition of Social Security**

Given the above caveats, the first striking feature we notice with regard to the provision of social security is the remarkable change in the volume of assistance in Period Two compared to Period One. Table 9 below gives the break-up of the social security assistance for the two periods.

Along with the increase in the total volume, the broadening of protective social security during Period Two is significant. During Period One, protective social security was restricted to occupational hazard-related insurance and death/accident benefits, whereas, in Period Two, benefit schemes for sickness, marriage, maternity, unemployment and so on were added. The savings-cum-relief scheme and the old age pension scheme deserve special mention because they are the two schemes that account for the largest share of protective social security assistance during Period Two. In Period One, total protective social security was just Rs 5.32 million, with an annual average of Rs 0.24 million. The corresponding figures for Period Two were Rs 582.84 million and Rs 44.83 million, respectively. That is, an increase of 10856 percentage points in total protective social security and 19328 percentage points in the annual average.

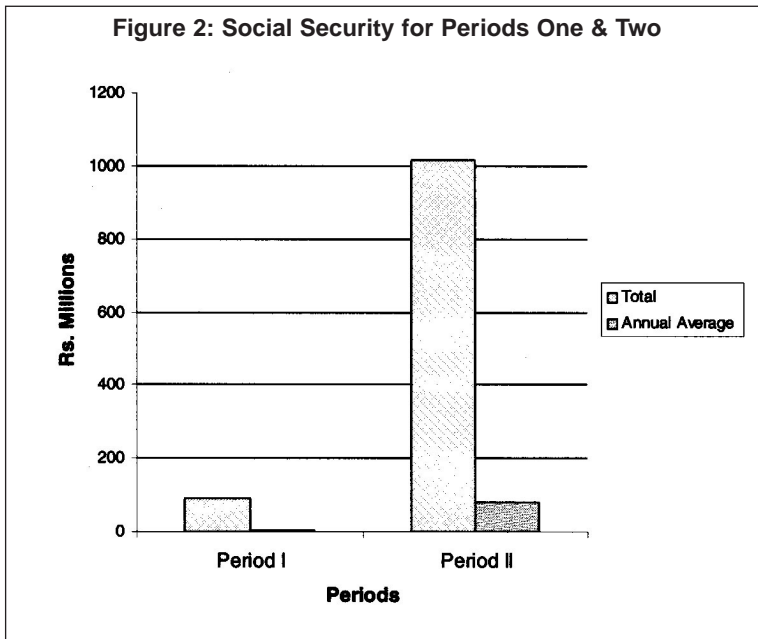


**Table 9**  
Social Security for Period One and Period Two

Periods	<u>Promotional Social Security</u>		<u>Protective Social Security</u>		<u>Total Social Security</u>	
	Total (Rs. million)	Annual Average (Rs. million)	Total (Rs. million)	Annual Average (Rs. million)	Total (Rs. million)	Annual Average (Rs. million)
Period One (1964-1985) (22 years)	86.05	3.91	5.32	0.24	91.37	4.15
Period Two (1986-1998) (13 years)	432.53	33.27	582.84	44.83	1015.37	78.11
Percentage increase	403	751	10856	19328	1011	1782

Promotional social security has also registered an increase between the two periods. It rose from Rs 86.05 million in Period One to Rs 432.53 million in Period Two, a rise of 403 per cent. The average annual promotional social security rose by 751 per cent, from Rs 3.91 million to Rs 33.27 million. Thanks to the contribution of both protective and promotional social security, the total social security assistance increased from Rs 91.37 million to Rs 1015.37 million, and the annual social security, from Rs 4.15 million to Rs 78.11 million between Periods One and Two (see Figure 2).

A very interesting point to be observed about these two periods is the structural change in the social security assistance. If promotional social security dominated Period One, protective social security took the lead in Period Two. In Period One, the total protective social security was just about 6 per cent. On the other hand, in Period Two, the protective social security share increased to about 60 per cent. Consequently, the share of promotional social security declined to 40 per cent (see Figure 3). The increasing pauperisation of the traditional fishermen due to the expansion of mechanized fishing and the consequent agitation by them for immediate remedies might have contributed to this change.



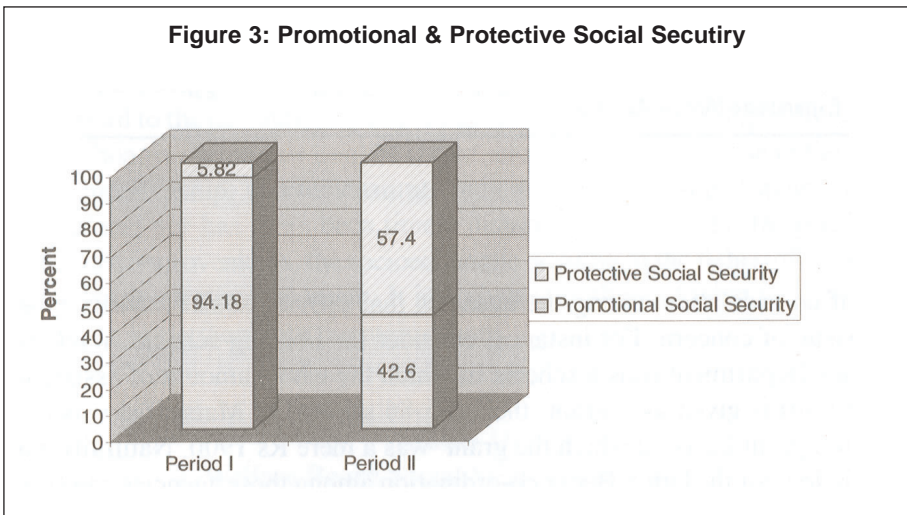
### Per Capita Social Security

The increase in the social security assistance is more meaningful if we consider its growth with respect to the increase in the number of fishermen. The average number of fishermen was estimated to be 154,000 and 196,200 for Periods One and Two, respectively. Accordingly, per capita social security (strictly speaking, this is the social security per worker) for Periods One and Two were approximately Rs 590 and Rs 5175 respectively – a near eight-fold increase between the two periods. However, on reckoning for the effect of inflation, the increase in the per capita social security assistance was 275 percentage points. At constant prices (1970=100), the per capita social security assistance increased from around Rs 320 to Rs 1200 across the two periods (see Table 10).

### Social Security and the Fishery Sector Product

How does the total social security outlay compare with the volume of the Fishery Sector Product (FSP), that is, the share of the State Domestic Product (SDP) from the fishery sector? The United Nations advocates that at least five per cent of the GDP should be spent by developing countries to sustain a minimum satisfactory level of social security assistance for their citizens (UNDP, 1991). Translating this recommendation into the fishery sector, one may argue that it

is just and fair that at least five per cent of FSP from the fishery sector be spent for the social security of fishermen who are the primary contributors of this FSP. The average FSP for Periods One and Two were Rs 609 million and Rs 4565 million, respectively. Taking the ratio of the annual average of social security payments to the fishery sector product (SS/FSP), we find that it is far below this norm even during Period Two. The ratio was a mere 0.68 per cent per year during Period One, and rose to 1.71 per cent in Period Two. However, the latter ratio compares very favourably with the ratio of social security payments for the State as a whole expressed as a ratio of the SDP, which was a mere 0.52 per cent during Period Two.



**Need for Balanced Growth and Co-ordination**

It is true that Table 10 affirms the significant increase in social security and its relative magnitudes during Period Two. However, the ideal of balanced growth of protective and promotional social security (Guhan, 1993; Dreze and Sen, 1991) calls for further action, especially on the promotional front, because the need for increased promotional social security continues to be very much felt in the fishery sector. For instance, increasing fishing pressure is already being felt in the fishery, and alternative employment opportunities are practically absent in the fishing villages. Therefore, more and more employment programmes and job training programmes are essential. The state of health and sanitation of the fisherfolk in Kerala is still deplorable (Charles, 1997; Pushpangadan and Murugan, 1999). Unless a concerted effort is undertaken, the health profile of fishermen would further deteriorate.

**Table 10**  
Relative Magnitudes of Social Security

	Period One	Period Two	Percentage Change
Percapita Social Security (Nominal)	Rs593	Rs 5174	773
Percapita Social Security (Real)	Rs 322	Rs 1206	275
Social Security/FSP (Annual Average)	0.68%	1.71%	151
Social Security/Budgetary Expenditure (Annual Average)	0.05%	0.17%	237

Lack of co-ordination among the agencies that provide social security is another issue of concern. For instance, consider the housing scheme. While the Fisheries Department runs a scheme in which the whole amount of assistance (Rs 35,000) is given as a grant, the 1985-86 scheme of Matsyafed was on a loan-cum-grant basis, in which the grant was a mere Rs 1900. Naturally, takers were low for the latter. Better co-ordination among these agencies can speed up the solution to the housing problem.

### **Lack of Timely Implementation**

The effectiveness of social security systems needs to be judged not by the mere number of schemes but by their actual and timely implementation. In this regard, there is ground for serious concern. The lack of adequate funds has crippled the functioning of many of the schemes. The best example is the old age pension scheme of Matsyaboard. It is no exaggeration to state that not a single year has passed since the commencement of this scheme when fishermen have not agitated for payment of pension arrears. Old age pension distribution has in fact become a distribution of pension arrears. The duration of arrears has ranged from a few months to as much as two years. Another example is the scheme meant to provide a lump sum grant at the beginning of the academic year to help children to acquire clothes, books and other necessary facilities for school and college. Unfortunately, even with regard to this scheme,

payments are in arrears. The end result is that the purpose for which the grant was meant is not met. The arrears received are used to satisfy other needs, due to their untimely payment.

### Comparison with Other Sectors

Thanks to concerted and even militant agitations for social security, development assistance and institutional reforms, the fishery sector today enjoys relatively more social security schemes and better coverage than some other unorganized labour sections in Kerala that enjoy the benefits of similar social security schemes. To illustrate this, we compare some of the features of the Kerala Fishermen’s Welfare Fund Board with that of the well-organized Coir Workers Welfare Fund Board and the Headload Workers Welfare Fund Board.

From the below Tables 11 and 12, it is clear that on coverage and number of schemes, the Kerala State Fishermen Welfare Board is doing better. However, with regard to the key indicator of per capita social security, it lags behind other welfare boards. What this implies is that, along with the increase in the coverage of membership, a commensurate increase in financial assistance has not taken place; nor has there been timely disbursal of the funds. Despite all the significant improvements, the socioeconomic position of the fisherfolk of Kerala merits far greater improvement. It is high time to think of what more needs to be done to bring them into the mainstream.

**Table 11**  
Welfare Board Social Security Benefits for  
Fishermen and Headload Workers

Characteristics	Fishermen	Headload Workers
Year of Starting	1986	1984
Coverage (as on 31-12-94)	172,000 (90%)	16,387 (9%)
Number of Schemes	15	12
Annual Social Security (4 year average-1988-1991)	Rs 13.97 million	Rs 9.23 million
Annual Percapita Social Security (1988-1991)	Rs 81	Rs 563

*Sources:* Unpublished data from Matsyaboard and Welfare Board for Headload Workers

**Table 12**  
**Welfare Board Social Security Benefits for**  
**Fishermen and Coir Workers**

Characteristics	Fishermen	Coir Workers
Year of Starting	1986	1988
Coverage (as on 31-12-94)	172,000 (90%)	140,000 (33%)
Number of Schemes	15	9
Annual Social Security (3 year average-1997-(1999)	Rs 42.63 million	Rs 40.94
Annual Percapita Social Security (1997-1999)	Rs 247.85	Rs 292.43

*Sources:* Unpublished data from Matsyaboard and Welfare Board for Coir Workers

## Section Eight

### Social Security: What More Needs to be Done?

**A**t the very outset of this paper, we had stated that social security is achieved when deprivation or vulnerability is reduced or removed as a result of social means, in the process making lives and livelihood more secure. We also stressed the ethical dimension of commitment to collective caring and sharing, which plays a crucial role in making a society socially secure. The ultimate objective of the former dimension of social security is the enhancement of the standard of living of the people, especially of the weaker sections of society. Since this has been our primary concern in this paper, both the sufficiency and the success of social security schemes can be judged accordingly.

In the case of the fisherfolk of Kerala, as we noted at the outset, they remained at the bottom of Kerala society in terms of their physical quality of life. Significant improvements have occurred over the years. Various socioeconomic measures for social security have contributed to this achievement. However, compared to the general standard of living in Kerala, the fisherfolk's condition remains relatively poor. Though up-to-date census data on this is lacking, in 1996-97, a rapid appraisal survey on livelihood security issues was conducted by Matsyafed under the guidance of the Task Force on Livelihood Security of Fishing Communities (GOK, 1997). The results provide a broad picture of the plight of Kerala fisherfolk in 1996-97.

According to this survey, the housing condition remains poor. The continued congested housing condition is evident from the fact that about 53 per cent of fishermen's houses in the State are located within 200 metres of the tide line. Besides, about 19 per cent of the houses are still thatched (compared to 48 per cent in 1981). Of these, 12 per cent are prone to sea erosion, and 10 per cent have no title deeds. In 93 per cent of the marine villages, there are no toilet facilities, and the beach is used as an open toilet. Though wells are the major source of drinking water in the coastal area, only 17 per cent of the villages have wells exclusively designed for drinking water. With regard to literacy, 70 per cent of the villages lag behind the State average. A recent sample survey of the two fishing villages of Pulluvila and Adimalathura of Thiruvananthapuram district in 1998 (Pushpangadan and Murugan, 1999) also reveals that the fisherfolk remain much below the general standard of living of Kerala. While the percentage of illiteracy in Thiruvananthapuram district as a whole is eight

and 15.8 respectively for males and females, the corresponding figures for the sample fisherfolk are 38.7 and 39.4.

Such a situation highlights the need for continued strengthening of promotional measures of social security for fisherfolk. Unfortunately, the share of promotional social security measures is coming down. The health security of the fisherfolk is far from satisfactory. Among health benefits, the only programme for nutrition supply was the Applied Nutrition Programme (ANP), which was discontinued as early as 1976-77. Resumption of such schemes would help to realize the targeted approach for alleviating the nutritional deficiencies of mothers and children in fishing villages. The morbidity rate among the fisherfolk is higher than among the rest of population (Pushpangadan and Murugan, *ibid*; Charles, 1997). The supply of health services in the thickly populated coastal villages is found to be inadequate and inappropriate (Charles, *ibid*). Reviving the Fishery Dispensary Programme can be very beneficial.

Employment security assumes great importance in the fishing sector on various grounds. First of all, there exists a large disguised unemployment in the sector. It is well documented that the present level of fishing effort undertaken in Kerala is far above the optimal level. As a result, the per capita income from the fishery gets reduced. Secondly, the unemployment problem is aggravated by the regional concentration of fishermen—a universal characteristic of a marine fishery labour force. Although the population of fishworkers may not be high, compared to the total labour force in the country, their concentration within the limited space of coastal villages makes the unemployment problem very severe in that particular region. This is particularly so when alternative employment opportunities are absent or, at best, very meagre. Additionally, the low level of formal education of fisherfolk, their strong roots and cultural attachment to their community further reduce labour mobility. The resulting labour stickiness can only aggravate the problem of unemployment, unless creative measures are taken to generate alternative employment in the coastal regions.

On this front, Kerala has not yet made any considerable achievements. There may be lessons to learn from developed maritime OECD countries that have made commendable progress in this regard. As a safety net, in the process of structural adjustment for moving toward responsible fisheries, those governments have taken special care in creating alternative employment and equipping the fishermen for the same. This was achieved through policies of re-training, active labour market programmes targeted at the fishery sector, investment in tourism, rural development, and unemployment benefits for younger workers (OECD, 1997). More promotional measures that address these issues squarely are the need of the hour in Kerala.



Social security initiatives for the empowerment of women are also absent in the fishery sector. Apart from a few welfare measures for women fish vendors, no other income-generating economic activities are being implemented for women. Social security in the fishery sector is yet to be oriented towards women. Creation of more employment opportunities and training programmes in fishery-related and other sectors for women of the fishing communities is vital for their empowerment. It is heartening to note that, on the education front, there are different schemes that enthuse and enable the fishermen's children to pursue studies in schools, colleges and technical institutes. The regional fisheries technical schools are also performing rather well. The appropriate measure will be to start them at the primary school level itself. Wanting on this front are the associative conditions at the home front—a congenial physical environment and parental support—to ensure that the rate of dropout is reduced (Thomas, 1989).

Resource mobilization for sustaining social security measures needs to be given top priority. In this connection, the political will to make the seafood exporters pay their arrears attain particular significance. It may also be necessary and desirable to extend the coverage of the Welfare Fund to workers in the seafood export processing plants. This can give greater direct legitimacy to the contributions from the exporters. If the resources saved can be added to the kitty to be distributed, then there is a great need to reduce the cost of administration of social security. This is particularly true in the case of Matsyaboard, where these costs account for a sizeable share of the resource outflows. It is understandable that downsizing a statutorily constituted organization can be politically impossible in Kerala State. But, at the same time, the inefficiency of a delivery system that spends one-third of the resource as cost of delivery can in no way be justified. In this context, the most feasible alternative will be to get the staff to perform according to certain targets of work. These may include resource mobilization targets; targets for identifying and weeding out non-bonafide membership and claims; targets for production of data and information, which can become the basis for a more streamlined and result-oriented delivery of social security.

The top-down approach and the lack of people's participation become major weaknesses of many social security schemes, leading to poor delivery systems. It also results in poorer enforcement and greater information asymmetry, resulting in benefits accruing to the wrong persons. However, with the 73rd and 74th amendments to the Indian Constitution, a landmark change towards greater community control and decentralized local-level administration has been made feasible. Kerala State has instituted changes that have led to greater decentralized planning and implementation. Since 1997, many of the social security initiatives for the fishery sector are being transferred to local bodies.

Now, therefore, the local bodies should take up the social security of the fisherfolk as a priority item in their developmental agenda, and implement the schemes more timely and efficiently. In this context, the concept of *Matsya Bhavans* (Fish Houses) assumes significance. Located in the fishing villages, these should become the single-point nodal link between the fishing community and the governmental structure. This can be a landmark in the participatory approach for implementing social security. Once this scheme is completed, all welfare and developmental activities can be brought under one roof. It can provide better co-ordination and people's participation in the implementation of these programmes. Towards operationalizing the participatory approach, *Matsya Bhavans* should be structured as proposed by the Task Force on Livelihood Secure Fishing Communities, which recommended that they house the programmes of the Department of Fisheries, Matsyafed and Matsyaboard under a common roof. The *Matsya Bhavan*, in turn, should come under the control of the respective coastal *panchayats* (local government bodies). Viewed from the perspective of the community, the *Matsya Bhavans* should be the co-ordination point of the *samithis* (committees) created from among the fishing communities in the *panchayat*. Four of the proposed five *samithis* recommended by the Task Force cover the following key areas of social security:

- Sea-safety
- Housing, water, sanitation, and public health
- Education and alternative employment
- Women's employment

These *samithis* not only provide the *Matsya Bhavans* with roots in the community, but also give the people an active role in decision-making, in line with the true spirit of people's participation in planning and implementation.

Finally, we need to address the issue of the deeper ethical considerations of social security. It is important to bring into focus the numerous communitarian social security arrangements that once existed among Kerala's fishing communities. These were not financial, resource-endowed arrangements. They were sustained by their stress on a collective sharing of concern and care. There is a need to re-examine their relevance and, where appropriate, revitalize and strengthen them. This can only be undertaken with the collective will of the communities and the appropriate support from a State that is concerned and convinced about the heart of this matter. Approaches to social security enhancement that supplement, rather than duplicate or replace, these communitycare arrangements are the need of the times.

## Conclusion

Achieving the desirable levels of social security for everyone in a society is indeed a daunting and challenging task. Yet, it is one goal that every society must aspire to. Attaining social security is tantamount to fostering genuine economic development and the substantive freedom associated with this (Sen, 1999). In developed countries that have had a great head start in the pursuit of the goals of economic development, this is a state of affairs that is more easily attainable. Security for all can be premised on the ‘growth-mediated approach’ to achieving it. In the developing world, on the other hand, the goal of ‘security for all’ is a target harder to reach in the normal course of economic development. There are several reasons for this. They include: (a) tardy economic growth; (b) shortage of financial resources; (c) inadequate institutional arrangements for providing these measures; and (d) the lack of people’s awareness about, and their demand for, such security measures.

In the context of a rapidly globalizing world, with a far greater tendency to “leave everything to the market”, the role and relevance of social security measures are becoming more evident. Consequently, a ‘support-led approach’ to social security provisioning is an inevitable choice for a developing State that is concerned and committed to the welfare of its citizens. To achieve it, a judicious mix of protective and promotional social security measures is warranted.

Marine fishing communities the world over face a daily risk to life and work equipment, which is higher than that encountered in most other occupations. In the developing countries, this risk is topped by the added insecurity of livelihood caused by a multiplicity of factors, both generic to the nature of their occupation and specific to the socio-political context of the countries in which the fisherfolk live. Undoubtedly, such contingencies have accounted for the numerous arrangements that exist in these societies for the collective care of those suffering as a result of the risks they take in the normal course of earning a livelihood from the sea. While these mechanisms have had a palliative impact on the daily grind of life and living, they have hardly sufficed in the context of the new pressures of modern fishing.

The fishing communities of Kerala were confronted with such a situation in the early 1960s. The lopsided impact of a growth-mediated approach to fisheries development, which yielded wealth for the nation and poverty for the fisherfolk, set the people against the State. The pressure of organized public action from below yielded a set of organizational initiatives, which spearheaded social security measures in both protective and promotional realms. These

measures have, over the years, made a fair degree of progress in raising the level of income and standards of living of the fishing community from its hitherto abysmal levels.

Judged by the number of social security schemes that have been started, Kerala has an impressive array of them. These schemes touch the lives of fishermen and their families from birth to death, and match the requirements of the ILO. This is no mean achievement, when viewed in the context of developing maritime States. Kerala can be legitimately proud of this. But this is not only an achievement of the State. It is also a tribute to the effectiveness of the collective action by the fishermen that 'pushed' the State to enhance the resource flows for social security, and initiate and strengthen the organizational apparatus for its delivery.

The new social security measures require a substantial mobilization of financial resources, if they are to make any meaningful contribution to improving the quality of life of fishing communities. A paradox of many fishing communities in developing countries, and this is particularly true in developing Asia, is the juxtaposition of poverty with substantial foreign exchange earnings from migrant labour. *Prima facie*, therefore, there is no palpable reason for a shortage of funds to implement new social security measures for fishing communities.

The tripartite approach to resource mobilization is now widely accepted as an appropriate mechanism for sustainable social security measures. As long as each of the parties keeps its commitment, there is no cause for worry. However, we saw in the Kerala context how the belligerent stand of the seafood exporters, with regard to their contributions towards the welfare fund, can make social security payments almost come to a standstill and stretch the limited resources of the government. When this happens, the burden of providing social security falls back on the workers for whom it was first intended. This then results in a perverted type of redistribution of income in the sector and society. If the political will to rectify this situation does not exist, the continued worth of the social security being provided stands to question. The accumulating arrears in payment of old age pensions to fishermen in Kerala is a good example of this.

To make organized social security measures more responsive to the real needs of the fishing community, there is need for greater participation of the potential beneficiaries both in the identification of security needs and also in the implementation of existing measures. This will also keep costs of administration in check, prevent undue duplication, and ensure that the limited resources

are not spread too thinly over ineffective schemes. In the context of Kerala, this can be achieved if the concept of the *panchayat Matsya Bhavans* are implemented with the desired level of political will.

Social security is an implicit guarantee given by the community as an expression of reciprocal solidarity to all its members, to maintain their standard of living. In this context, a far greater sensitivity to the caring and sharing measures that already exist in the community is warranted. The decentralization of social security provides an important first step in documenting these measures. Undoubtedly, some of them may be unworkable in the present context. However, a thorough evaluation of their strengths and weaknesses can be a starting point to keep the 'heart' of social security measures anchored to care and concern for persons, rather than to an exclusive preoccupation with merely the issues of income transfers.

Striving to keep the flow of income transfers, while, at the same time, preserving the heart of the matter, will be one of the prime challenges that the fishing community of Kerala faces in this new millennium.



## Appendix A

### Social Security Schemes of the Department of Fisheries

#### Period One

##### **Promotional Measures**

###### *1. Housing Scheme:*

Under this scheme, construction of new houses and housing colonies was taken up for fishermen, especially for those who lost houses in natural calamities. Promotional social security of *housing* was changed into *housing and rehabilitation* because harbour development for mechanized boats had been on the increase, and, with this, the need for rehabilitation of evicted fishermen became an imperative.

###### *2. Sanitation and Health:*

This scheme aimed at providing amenities like wells, latrines, approach roads, etc. in the fishing villages. Medical dispensaries were started in 1973-74 in selected fishing villages to provide free medical care for fisherfolk.

###### *3. Applied Nutrition Programme:*

In 1966-67, an Applied Nutrition Programme (ANP) was introduced. It was a programme to improve the nutritional status of mothers and children by providing fish powder. For the operationalization of the programme, a few mechanized boats were supplied to certain fishermen's co-operatives in selected areas. Out of the fish catch, 10 per cent was earmarked for the program so as to give 3 ounce fish powder per child and 5 ounce per mother.

###### *4. Education and Training:*

###### a) Scholarships

Under this scheme, selected fishermen students from very poor families were given scholarships to pursue post-matriculate studies.

###### b) Fisheries Schools

Originally, fisheries schools were those primary schools and high schools initiated by the Fisheries Department in the fishing villages. During 1965-66, the fishery schools were transferred from the Fishery Department to the Education Department to facilitate the former to start Fisheries Technical Schools. In 1968, three such technical schools were opened. They were to provide fisher-

men children a public school-type education with a fisheries bias and also training in seamanship, navigation, net-making, etc. Education is given from the eighth standard to the tenth, with free boarding and lodging.

c) Training Centres:

A few training centres were opened to provide training for fishermen youth in the operation of modern methods of mechanized fishing.



## Appendix B

# Social Security Schemes of the Kerala Fishermen Welfare Corporation

## Period One

### **Promotional Measures**

#### *1. Housing and Rehabilitation Scheme:*

##### (a) Housing scheme:

The objective of the scheme was to provide planned habitats to the traditional fishermen of the State in a phased manner. The target group was fishermen who owned at least one cent of land. The first phase of construction of 10,000 houses started in 1979; the second phase, for another 10,000, in 1981. The estimated expenditure per house was Rs 4,000, of which Rs 2,000 was given as a grant, and the other Rs 2,000 as a loan. Between 1979-80 and 1982-83, KFWC gave subsidies for the construction of 14,248 houses.

##### b) Rehabilitation Housing Scheme:

In order to rehabilitate the 2000 families to be evicted from the proposed Vizhinjam Harbour, the State government had entrusted KFWC to construct houses at an estimated cost of Rs 11,500 per house. The achievement during 1981-82 and 1982-83 was the completion of 165 houses.

### **2. Educational Scholarships:**

The objective of this scheme was to provide scholarships to students from fishing communities to pursue post-matriculate studies. The Department of Fisheries originally implemented this scheme. In 1980-81, it was handed over to KFWC. The existing and revised rates of scholarship were as follows:

Course of Study	Rate that prevailed until 29-11-1982 (Rs)	Revised rate as on 29-11-1982 (Rs)
PDC	250	400
Degree Courses	400	500
TTC	400	400
B.Ed	500	600
Diploma	400	500
PG Courses	500	750
MBBS	500	1000
Engineering	500	1000
Law	500	1000
B.Sc Agriculture	500	1000
B.V.Sc & B.F.Sc.	400	1000

### 3. Marketing Assistance:

#### a) Working Capital Subsidy

Objective of this scheme, which was started in 1980-81, was to give working capital for marketing and purchase of cycles/three-wheelers, etc. for marketing of fish. The target group was women fish vendors, hawkers, and cycle-load traders. The scheme envisaged payment of Rs 300 as subsidy to cycle traders. The balance was provided by banks as loans.

#### b) Women Vendors' Bus Service

In 1980-81, KFWC started to operate special bus services to transport women fish vendors, with their fish baskets, to the market places. Only a nominal charge is levied from the passengers every month. Year-wise average number of beneficiaries in 1980-81, 1981-82 and 1982-83 were 240, 222 and 222, respectively.

## Protective Measures

### 1. Equipment Insurance:

Under this scheme, relief was provided' to fishermen in the case of loss or damage of fishing crafts or/and houses. Relief given was at the following rates:

For destruction of house:	up to Rs 100
For loss of canoe:	up to Rs 500
For loss of catamaran:	up to Rs 300

## 2. *Life Insurance:*

An insurance scheme was started for fishermen on 1-7-1980 to give financial assistance to the bereaved family on the death of a fisherman due to accidents while fishing or immediately after fishing, and to victims of permanent or temporary incapacitation caused while fishing. The rate of assistance was as given below.

For permanent loss of both eyes or both limbs or one eye and one limb:	up to Rs. 10,000
For permanent loss of one eye or one limb:	up to Rs. 5,000
For permanent disability making fishing impossible:	up to Rs. 5,000
For temporary disability:	up to Rs. 200

## Appendix C

# **Social Security Schemes of the Kerala State Cooperative Federation for Fisheries Development (Matsyafed)**

## Period Two

### **Promotional Measures**

#### *1. Housing and Rehabilitation:*

##### a) Subsidized Housing Scheme

This was a continuation of the KFWC scheme. In this scheme, the cost estimate per house was Rs 8,000, of which Rs 4,000 was a loan from housing development bank, HUDCO; Rs 2,000, as subsidy from the State government; and the balance Rs 2,000, as the beneficiary's own contribution. Along with

h completing the first and second phases of the programme, initiated by KFWC, Matsyafed started to implement two more phases—the third phase in 1986-87, and the fourth phase in 1994-95. In each phase, the target was the construction of 10,000 houses. The cost estimate was raised from Rs 8,000 to Rs 15,000 in the fourth phase, christened as ‘Rajiv One Million Housing Scheme’. However, the share of government subsidy has come down from Rs 2,000 to Rs 1,500. The HUDCO loan was raised to Rs 12,500 and the beneficiary’s contribution was fixed as Rs 1,000. Due to the fall in subsidy and the starting of a more attractive housing scheme by the Fisheries Department, the Matsyafed housing scheme has not had many takers since 1996-97. Between 1985-86 and 1997-98, the number of houses completed reached 14,588.

#### b) Rehabilitation Housing Scheme

Since 1985-86, Matsyafed has taken up the housing scheme for the fishermen households evicted for the Vizhinjam Harbour project. The target is 1,051 houses, of which 867 houses were completed by 1997-98.

#### *2. Sanitation and Health:*

This was a HUDCO-aided scheme for giving financial assistance to construct latrines for fishermen households. The target was 5,500 latrines. Estimated expenditure per latrine was Rs 2,500, of which the HUDCO loan was Rs 1,200; government subsidy, Rs 750; and the rest as the beneficiary’s own contribution. Under this scheme, 4,495 latrines were constructed directly by Matsyafed and an additional 1,695 were constructed indirectly through NGOs and local government bodies.

#### *3. Women Vendors’ Bus Service:*

Matsyafed further developed this scheme, which was started by KFWC in 1980-81 in Thiruvananthapuram, to other districts like Alleppey, Kollam and Eranakulam. By 1995-96, buses were running along nine routes, and about 450 women availed of the service. A nominal charge is collected from the passengers, while Matsyafed bears the rest of the expenditure.

#### *4. Community Peeling Centres:*

Matsyafed has carried over this programme from KFWC. The advantage of this scheme was that it helped many fishing women to earn a livelihood by working in a hygienic environment. In 1985, Matsyafed started two peeling centres, one each at Neendakara and Sakthikulangara. Matsyafed was covering the losses incurred in this activity.

#### *5. Women Vendors’ Subsidy Scheme:*

Matsyafed started this scheme in 1993-94, of giving a financial assistance of Rs 250 to women fish vendors for purchasing vessels for carrying fish. In 1993-94 and 1994-95, the beneficiaries numbered 200 and 1,053, respectively.

#### *6. Education and Training:*

##### a) Training Programme for Fishermen Youth

As part of empowering fishermen youth for alternative employment, 18 youth were given a four-month training in outboard motor (OBM) service and repair. Employment opportunities were also given to them by starting OBM service centres. In 1995-96, six youths were given such training; also, five youths were sponsored for CIFNET's marine vessel engine driver's course. Another five were sponsored for the course in 1996-97.

##### b) Cash Award for Students

From 1996-97 onwards, fishermen students who scored the highest marks in the Secondary School Leaving Certificate (SSLC) examination at the district level were given cash awards by Matsyafed.

### **Protective Measures**

#### *1. Life Insurance:*

This was started in 1995, in collaboration with the National Insurance Company. This is to assist fishermen in cases of death or permanent disability due to accident. The insurance amount is Rs 100,000 for death and Rs 50,000 for disability. The annual premium to be paid by a fisherman is Rs 50. Membership in the scheme, which was initially a mere 19,628, rose to 1,70,000 by 1997-98. In 1995-96, four death cases and one disability case were given the insurance amount, and in 1997-98, insurance was paid in the case of 32 deaths.

#### *2. Matsyafed's Chairman Relief Fund:*

This scheme was started in 1997-98, with the specific motive of providing emergency help to fishermen who happened to be victims of natural catastrophes. This assistance is given at the discretion of the Chairman of Matsyafed.

## Appendix D

### Kerala Fishermen's Welfare Fund

#### Rate of Contribution by the Different Stakeholders in the Sector

1. State government: provides per year Rs 30 million for the pension scheme and Rs 1.7 million towards insurance premium.
2. Fishermen: to remit Rs 30 per year (later revised to Rs 50).
3. Dealers: to remit one per cent of sales turnover.
4. Exporters: to remit one per cent of sales turnover.
5. Prawn/fish farmers: to remit two per cent of sales turnover.
6. Boatowners:
  - < 15 GRT: Rs 100 per month for nine months
  - 15-25 GRT: Rs 200 per month for nine months
  - 25-35 GRT: Rs 400 per month for nine months
  - > 35 GRT: Rs 1000 per month for nine months
7. Catamaram owners:
  - Non-motorized: Re 1 per month for nine months
  - Motorized: Rs 2 per month for nine months
8. Other craftowners:
  - <9 mts, non-motorized: Rs 3 per month for nine months
  - <9 mts, motorized: Rs 5 per month for nine months
  - >9 mts, non-motorized: Rs 5 per month for nine months
  - >9 mts, motorized: Rs 7 per month for nine months
9. Chinese- and stake-net owners: Re 1 per month for nine months.

## Appendix E

### **Social Security Schemes of the Kerala Fishermen Welfare Fund Board (Matsyaboard)**

#### **Period Two**

##### **Promotional Measures**

###### *1 Education and Training:*

As an incentive for students of fishermen community to excel in studies, Matsyaboard institutes cash awards and scholarships. Accordingly, those who get the highest and the second highest marks for the Secondary School Leaving Certificate (SSLC) examination from the three geographical regions of Kerala were presented with cash awards of Rs 2,000 and Rs 1,000, respectively. These were raised to Rs 3,000 and Rs 2,000, respectively, after 1994. In addition, an award of Rs 1,000 each is given to those who get the highest marks in each revenue district. A scholarship programme was started in 1994. Under it, fishermen children who stand first and second in the SSLC exam are provided scholarships of Rs 100 per month for two years to pursue higher studies.

###### *2. Family Planning Scheme:*

This is a scheme of financial assistance for post-operational care to the fishermen or their wives who undergo sterilization operation. The assistance given was Rs 250, which was raised to Rs 500, from 1994.

###### *3. Basic Sanitation Scheme:*

As a part of improving the health and sanitation of fishermen households, Matsyaboard started giving financial assistance of Rs 2,500 for construction of latrines. Beneficiaries should be registered fishermen who own a house and the land around it. Nine hundred latrines were constructed in the state during 1996-97, and 720 more were due to be completed by 1997-98.

##### **Protective Measures**

###### *1. Group Insurance Scheme:*

There was a scheme originally run by the Fisheries Department for providing to fishermen financial assistance at death or disability due to accident. However, it was in 1986 that Matsyaboard brought this scheme under a group insurance scheme. The scheme covers all fishermen of the age group of 15 to 70



registered under the Kerala Fishermen's Welfare Act, 1985. The central and State governments finance this scheme in a 50:50 ratio. The compensation given under this scheme was enhanced four times, as seen below. (With effect from September 1999, the amounts Rs 50,000 and 25,000 have been raised further.)

Case	10/9/86	10/9/90	Finance Assistance (Rs)	
			10/9/92	10/9/96
Death	15,000	21,000	25,000	50,000
Found missing	15,000	21,000	25,000	50,000
Permanent or total disablement	15,000	21,000	25,000	50,000
Temporary or partial disablement	7,500	10,500	12,500	25,000

### *2. Compensation for Death of Fisherman (During or Immediately After Fishing, not Due to Accident):*

This scheme gives financial assistance of Rs 15,000 to dependants of fishermen who happen to die during fishing or immediately after fishing due to some causes other than accidents. Thus, it covers the cases of death that are not covered under the group insurance scheme. Beneficiaries of this scheme can be any registered fisherman.

### *3. Financial Assistance for Marriage of Fishermen's Daughters:*

Poor fishermen who struggle to meet the expenses related to the marriage of daughters are assisted by this project. It started as a loan-cum-grant scheme, in which Rs 1,200 was given as loan and Rs 200 as grant. Later, in 1995, it was made a full grant scheme of providing Rs 1,500 per marriage.

### *4. Financial Assistance on the Death of Dependants of Fishermen:*

Under this scheme, a fisherman is entitled to get a financial assistance of Rs 250 (revised to Rs 300 in 1991) to meet the expenses related to the death of his dependants such as father, mother, wife, minor sons or unmarried daughters.

### *5. Old Age Pension:*

This is one of the most popular schemes of Matsyaboard and the one that accounts for the largest financial outlay. Under this scheme, a fisherman who has completed 60 years can apply for old age monthly pension provided he had undertaken fishing activity for a livelihood for a period not less than ten years prior to the date of application; he had lived in a fishing village in Kerala for at

least a year; and his personal annual income does not exceed Rs 1,500 (With effect from September 1999, the income limit is raised to Rs 5,000.) The pension amount was originally Rs 75. It has undergone subsequent revisions to Rs 85 in 1992 and to Rs 100 in 1997.

*6. Financial Assistance for Temporary Disability of Fisherman due to Accidents:*

If a fisherman can not go for fishing at least for a period of seven days on account of some temporary disability due to accident, he can avail of the benefit of this scheme. The assistance under this scheme is as follows: Rs 100 for the first seven days, and Rs 15 per day for the following days, with a ceiling on the total assistance at Rs 300 (which was raised to Rs 500 with effect from 1-1-1991). Rs 2.88 million were distributed.

*7. Financial Assistance to Dependants at the Death of a Fisherman:*

If the dependants of a deceased fisherman are not entitled to benefits of group insurance or any other benefits of Matsyaboard, in order to meet the funeral expenses, assistance can be got under this scheme. The amount given was originally Rs 250. Later, it was raised to Rs 500 in 1991 and to Rs 1,000 in 1994. In 1996, the scheme was thoroughly revised and, thereafter, the dependants could avail Rs 5,000 at the death of an active fisherman below 60 years, whatever be the cause of death.

*8. Financial Assistance for Fatal Diseases:*

This scheme intends to help fishermen within the age group of 23 to 60, and whose family income per year is below Rs 15,000, to meet medical expenses in the treatment of fatal diseases. The diseases covered under the scheme and the respective assistance amounts are as follows:

Diseases	Financial Assistance (Rs)	
	In 1991	In 1996
Heart surgery	25,000	40,000
Kidney transplant	25,000	40,000
Brain tumour	25,000	40,000
Cancer	25,000	40,000*
Paralysis	12,000	12,000
Mental disease	5,000*	5,000*
Severe elephantiasis	monthly pension of Rs 100	monthly pension of Rs 100

In case the disease is not cured, one can claim a monthly pension of Rs 100

#### 9. Matsyaboard Chairman's Relief Fund:

It is a scheme envisaged to assist fishermen in contingencies. This scheme entitles Matsyaboard to take up immediate relief measures in unexpected natural calamities. Under this scheme, the following emergency assistance can be claimed:

Cases of getting wounded in accidents while fishing:	Rs	100 - 500
On the death of fisherman, leaving behind a family with no means of livelihood:	Rs	250 - 1,000
Cases of getting wounded in rescue operations:	Rs	100 - 300
Fishermen's households losing house and belongings in flood or fire:	Rs	500 - 2,500
Losing belongings in fire or flood:	Rs	300 - 1,500
Cases of snakebite, burns, etc.:	Rs	200 - 500
Cases of fishermen being found missing while fishing:	Rs	1,000 - 2,000

#### 10. Eye Ailments Scheme (Nethrajiyothi):

This scheme, as the name 'Nethrajiyothi' indicates, is one aimed at giving light to the blind. It envisages organizing medical camps in coastal villages to detect and treat eye ailments. Fishermen who suffer from diseases like cataract are given treatment, spectacles, etc.

*11. Special Assistance by Matsyaboard:*

Under the provisions of this scheme, Matsyaboard can render financial assistance on certain occasions as special cases. Such occasions may arise when an applicant has not met all the legal requirements for an assistance, but, at the same time, Matsyaboard is convinced of his/her case being genuine.

*12. Maternity Assistance:*

It was only in 1996-97 that this scheme was started. It provides maternity assistance of Rs 500 to fisherwomen and to fishermen's wives for the first two childbirths.

## Appendix F

### Social Security Schemes by the Department of Fisheries

#### Period Two

##### **Promotional Measures**

###### *1. Savings-cum-Relief Scheme:*

This is one of the most popular schemes of the Department. The Central and State governments assist it on a 50:50 basis. The aim is to aid all registered fishermen aged 18 to 60 during the four lean-season months of March to June. It can, therefore, be called an unemployment benefit scheme. Financing of the scheme is as follows: each fisherman has to remit Rs 45 during each of the eight months of fishing. To this total contribution of Rs 360, the Central and State governments contribute Rs 360 each, and the grand total of Rs 1,080 is distributed to each fisherman in four monthly installments of Rs 270 each, during the lean season.

###### *2. Housing Scheme:*

Two housing schemes continue to be operated under the Department. The first one is a fully Central Government-sponsored scheme within the Tenth Finance Commission's Problem Grant. Under this grant, the State government has been provided with Rs 700 million for undertaking housing and drinking-water projects, and building fisheries roads during 1996-2000. Of this, Rs 500 million is earmarked for housing; Rs 70 million for drinking water projects; and Rs 130 million for road development. The other scheme is 60 per cent Centrally sponsored and the remaining State sponsored. A major attraction is that it is a full grant scheme of Rs 35,000 per house.

*3. Coastal Electrification (Theerajyothi):* Under this scheme, an aid of Rs 1,000 each is given to selected fishermen households towards electrifying their houses.

*4. Sanitation Scheme:* Through this scheme, the Department provides financial assistance of Rs 2,500 each to selected fishermen households to construct latrines.

*5. Safe Drinking Water Scheme:* The Department has started drinking water schemes in 70 selected villages.



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SAMUDRA Monograph

**Nets for Social Safety**

An Analysis of the Growth and Changing Composition of Social Security  
Programmes In the Fisheries Sector of Kerala State, India

**Written by**

John Kurien and Antonyto Paul

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## Nets for Social Safety

*Nets for Social Safety* is a first-of-its-kind study, specially commissioned by the International Collective in Support of Fishworkers (ICSF), to focus on the growth and changing composition of social security provisions in the fisheries sector of Kerala, a small coastal State in southwest India.

John Kurien and Antonyto Paul, the authors of the study, enumerate the achievements and problems confronted by a developing maritime State in trying to ensure that a section of its population, which was initially left out of the development process, is netted back into the mainstream. They show how, in Kerala, this process was not only the result of enlightened State policy, but also, more importantly, the result of collective action by fishworkers themselves.

Among the many insights that can be gleaned from the study, one significant conclusion is that, even with limited means, a developing State can conceive and implement innovative social security measures that tackle the issues of poverty and livelihood security. Above all, *Nets for Social Safety* stresses organized and sustained collective action as the single most effective source of pressure on the State to honour its commitments to welfare and the all-round well-being of its citizenry.



ICSF ([www.icsf.net](http://www.icsf.net)) is an international NGO working on issues that concern fishworkers the world over. It is in status with the Economic and Social Council of the UN and is on ILO's Special List of Non-Governmental International Organizations. It also has Liaison Status with FAO. Registered in Geneva, ICSF has network of community organizers, teachers, technicians, re-searchers and scientists, ICSF'S activities encompass monitoring and research, exchange and training, campaigns and action, as well as communications.