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achieved in view of the structural imbalance in the agricultural economy faced with the problems of the larger magnitude in such a scarcity area. The suggestion does not make any improvement on the concept of crop-loan system. It is true that the problem can be solved through long-term measures suggested in the monograph but it remains silent on the measures to be taken in the intervening period. The report suggests liberalisation of the loan programmes in the district but it is doubtful how far it can be implemented in view of the absence of adequate data on cost of farm management and systematic introduction of crop loan system. It is possible that the measure, if adopted, as suggested, may create further problems of recovery. The suggestion of linking production credit and marketing for effective recovery would be meaningless until the base of agriculture itself is made stable, sound, efficient and remunerative. There is a need for a short-term plan, consistent with the long-term goals of development in such areas and some suggestions in this field would have enhanced the value of the study.

R. S. MEHTA

Report of Crop Loan Evaluation Committee—Part II—Case Studies, Bombay State Co-operative Bank Ltd., Bombay, 1960. Pp. vii+256. Rs. 5.00.

This volume brings together 16 case studies which were undertaken in connexion with the work of the Crop Loan Evaluation Committee appointed some time ago by the Bombay State Co-operative Bank to examine how far the system of crop finance had been working on the lines envisaged at the time of its introduction. It is now generally accepted that the basis of agricultural finance should be the crop which it helps to raise ; and the service co-operatives are expected to relate their loans to the production plans of the borrowing members. As the Bombay State Co-operative Bank has played a pioneering role in this field and produced significant results, much can be learned from its experience. The studies of agricultural credit societies included in this volume illustrate not only the achievements of the crop loan system but also the difficulties involved in ensuring, in practice, that it operates in conformity with the principles on which it is based. The deviations are varied and arise from different sources. Thus, the data in regard to crop acreage on which lending is based may sometimes be inaccurate, if not deliberately exaggerated. Or, the lending may not actually be based on crop acreages and estimated outlay. Financing may not be adequate, because of insufficiency of resources or for other reasons. Local or individual factors may make the link between crop outlay and sanctioned loan apparent on paper but insignificant in fact, as, in an instance cited, where some cultivators had to borrow heavily from outside though the co-operative loans sanctioned to them were based on the crop acreages, because a substantial amount was deducted from them on account of their share capital contribution to the co-operative credit society and the co-operative sugar factory and their earlier overdue loans for which extensions had been granted. In some of the cases studied, supervision is slack and calls for improvement. Broadly speaking, co-operative marketing has not kept pace with the development of co-operative credit. This and other factors have, in certain cases, led to increasing overdues. These organisational weaknesses and other shortcomings as these studies reveal, do not, however, invalidate the principles underlying the crop loan system. Nor do they detract from the

undeniable progress made by it. But they do emphasise the gap—and time-lag—which can separate the formulation of a national policy and its faithful and integrated implementation. It is, therefore, easy to see why sometimes the relatively simpler features of a many-sided scheme are more rapidly implemented while the others lag behind, though it is only the joint operation of all these parts of the programme that can ensure its success. It is the merit of the case studies under review that the criticism of the operation of the selected co-operatives is informed by a constructive and sympathetic spirit, awareness of local needs and conditions, and eagerness to assess actual performance in relation to the desired objectives of policy. The satisfactory working of the crop loan system calls for a complex operation which takes into account many practical factors, and not a mere enforcement of any simple or rigid formula. The present publication is particularly illuminating on the operational aspects of the system such as those relating to agricultural practices, crop pattern, organisational efficiency, personnel for supervision, arrangements for marketing, etc. It is on a comprehensive appraisal of this nature that the Crop Loan Evaluation Committee must have based its recommendations for further progress and reform. Similar studies, if undertaken elsewhere, can help significantly in the formulation and execution of the agricultural credit programme in the other parts of the country.

C. G. RAMASUBBU

A Study of the Economy of Fisherfolk in Kerala (sponsored by the Research Programmes Committee, Planning Commission, New Delhi), Economic Research Council, Kerala, 1960. Pp. 146.

Fishing is an industry which, though comparatively neglected, has great potentialities for development in India and particularly in Kerala. The Economic Research Council, Kerala, undertook a survey of seven selected fishing villages in the Travancore-Cochin area of the present Kerala State with a view to making available comprehensive and reliable data in connection with the industry.

The survey was conducted in 1954 on the basis of sample method of selection of ultimate units of enumeration and covered salient aspects of the fishing industry such as the economy of the household, assets and liabilities, pattern of employment and income, and production expenditure with an analysis of cost and prices. According to the survey, the general conditions of sanitation are far from satisfactory. The large majority of houses of fisherfolk have no cattle sheds, manure pits or fixed latrines. One-fifth of the population suffer from some sort of sickness and medical facilities are very meagre. The percentage of literacy among the fisherfolk is 36.5 only as against 55 for the entire erstwhile Travancore-Cochin.

The survey reveals that there is an acute shortage of effective and remunerative employment and only 22.5 per cent of the total population have independent means of livelihood with fishing as the prime occupation. The fisherfolk do not have any ancillary occupation excepting the allied activities of net and coir making. There is a good deal of under-employment and disguised employment among the womenfolk.