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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.

The average income per household is as low as Rs. 37.70 as against the average expenditure of Rs. 43.50 per fortnight. It was observed that more than 80 per cent of the households have deficit family budgets which compel them either to rely upon mutual assistance, obtain credit from shop-keepers and owners of equipment or to approach the church or the mosque or the priest of the temple. The majority of households are indebted to moneylenders and owners of equipment. It would have been more useful, if the survey had collected more data regarding indebtedness of fisherfolk.

It was observed during the survey, that the assets of the fisherfolk are very meagre. Ownership of land is conspicuously absent. The assets portfolio of the fisherfolk consist of fishing equipment like boats, nets, catamarans and accessories. Though the bulk of this is purchased, a good part of it is produced at home. Home-supplied materials account for 52.2 per cent of the total material inputs. It was observed that the household female labour accounts for 91.8 per cent of the total.

Marketing of fish is largely in the hands of middlemen from whom the fisherfolk borrow for their needs of consumption. A study of the disposal of catch reveals that the owners of boats, catamarans and nets appropriate over one-fifth of the total output. Other payments to agencies such as contributions to church and mosque account for one-tenth, whereas the co-workers share more than 50 per cent of the output. Customary payments appropriate less than one-tenth and as such the fisherfolk who face the hazards of sea are left with only one-tenth of the total output. According to the survey, the problem of the fisherfolk cannot be solved either by raising their productivity or the quantity of catch per worker. The survey has observed that the means of production, *i.e.*, boats, catamarans and nets should be owned by the fisherfolk either individually or collectively and appropriations like other payments should be reduced considerably.

Most varieties of fish are subject to drastic fluctuations of prices. The only way to tone down the impact of such fluctuations, according to the survey, is the development of modern techniques of fish preservation and marketing.

The findings of the survey in regard to disposal of catch and price fluctuations are no doubt very useful. The twin needs of the fisherfolk are timely and adequate credit supplemented by requisite marketing facilities. It also emphasises the need to explore possibilities of developing subsidiary occupations to provide gainful employment to the fisherfolk during the off-season. However, an analytical study of some of the fishing co-operatives in the area under survey in relation to the kind of organisation which would suit them best would have thrown much more light on the existing inadequacies and the future line of development.

The survey, undertaken in 1954 and published in 1960, leaves some doubts in the minds of the readers as to what extent the present position would vary from these facts. However, it will serve as a compilation of comprehensive and reliable data regarding the fishing industry in Travancore-Cochin as in 1954.

R. R. PRADHAN