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A STUDY ON TRENDS AND GROWTH OF FISHERMEN SANGHAM IN KANYAKUMARI DISTRICT - A STUDY

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Abstract

The fishermen were at the mercy of merchants and money lenders for meeting their credit requirements and marketing their produce before the establishment of the fishermen sangham. After the establishment of Sangham, sangham appointed an auctioneer to sell the fish landed by its members. The auctioneer immediately issued a receipt detailing the value of catch. The fishermen did not bother about collecting the sale values immediately. He was at ease and collected money from the sanghams office either in person or through his wife or children. The KDFSFS arranged credit facilities to the members for purchase of out-board engines and gears. If any member had availed bank loans, 10 per cent of the daily catch was deducted for loan repayment.

Keywords: Fisherman Sangham, Welfare Association, Growth and Performance.

Introduction

The Kanyakumari District Fishermen Sangham Federation has played a significant role to free the fishermen from traditional bondage and enslavement by middlemen cum money lenders, ensure fair price for the fishermen and improve the saving habits among - fishermen. The fishermen were at the mercy of merchants and money lenders for meeting their credit requirements and marketing their produce before the establishment of the fishermen sangham. After the establishment of Sangham, sangham appointed an auctioneer to sell the fish landed by its members. The auctioneer immediately issued a receipt detailing the value of catch. The fishermen did

not bother about collecting the sale values immediately. He was at ease and collected money from the sanghams office either in person or through his wife or children. The KDFSFS arranged credit facilities to the members for purchase of out-board engines and gears. If any member had availed bank loans, 10 per cent of the daily catch was deducted for loan repayment. The credit-worthiness of the fishermen had increased and so the banks had come forward to liberally lend to the fishermen. The sangham had promoted the habit of saving among fishermen.

Need for Study

There is a growing feeling in developing countries that social science

research should be problem and policy oriented. Research in fisheries has not drawn the attention of many social scientist and even today it remains of the least explored and exploited areas. To our knowledge there has so far been no systematic study on marine fish industry and finance in Tamil Nadu. Now a day's finance is a powerful tool for any sector and its development. Fishery sector is a income generation and fish exchange earning sector in Tamil Nadu. But its financial needs are very high, the financial assistants provided by the Nationalized banks are not enough. Further they hard working illiterate people are not able to approach the banks. The co- operative banks started by them will easy to approach as well as it is able to supply the finance at correct time.

Objectives of the Study

The overall objective of the study is the trend and growth and of Fishermen Sangham in Kanyakumari district. The specific objectives are

1. To study on growth of fishermen sangham in Kanyakumari district.
2. To analyses the growth of members registered in fishermen sangham.
3. To find out the growth of savings in members in fishermen sangham.
4. To study the growth of loan disbursed, total collections and loans outstanding of Fishermen Sangham in Kanyakumari district.

Methodology

The present study is mainly based secondary data. The secondary data were obtained from the published and unpublished reports, Statistical Handbooks, Action plans and pamphlets of the department of fisheries, Nagercoil, Assistant Director of Statistics, Collectorate, Nagercoil, KDFSFS, Nagercoil. In addition to the above sources journal, magazines, periodicals, and books have also been used. The period for the secondary data related to the present study was 11 years period from 2005-06 to 2015-2016.

Data Analysis

Growth of Fishermen Sangham

The fisheries sector is the second largest sector, which uses human resources next only to that of the agricultural sector in India. The details of number of fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-2016 are given in table 1.

Table.1
Growth of Fishermen Sangham

Year	No. of .Sangham (in Numbers)	Percentage Change
2005-06	67	-
2006-07	75	11.94
2007-08	81	8.00
2008-09	82	1.23
2009-10	87	6.10
2010-11	91	4.60
2011-12	95	4.40
2012-13	98	3.16
2013-14	108	10.20
2014-15	120	12.04
2015-16	121	0.83

Source: KDFSFS from 2005-06 to 2015-16

Table.1 discloses the growth of fishermen sangham in terms of the number of units during the years 2005-06 to 2015-16. The number of fishermen sangham has increased from 67 in the year 2005-06 to 121 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing gradually during the period of study. The level of increasing in the number of fishermen sangham is an important weapon that significantly influences the economic development and standard of living of the fishermen community. It is also inferred from the table that the trend value for growth of fishermen sangham in Kanyakumari district had increased from 67.23 in 2005-06 to 119.13 in 2015-16.

Growth of Members in Fishermen Sangham

Year	No. of . fishermen	Increase/ Decrease	Percentage Change
2005-06	1800	-	-
2006-07	1840	40	2.22
2007-08	1918	78	4.24
2008-09	2150	232	12.10
2009-10	2328	178	8.28
2010-11	2460	132	5.67
2011-12	2781	321	13.05
2012-13	3020	239	8.59
2013-14	3419	399	13.21
2014-15	3751	332	9.71
2015-16	3935	184	4.90

Source: KDFSFS from 2005-06 to 2015-16

The strength and weakness of the fishermen sangham is evaluated with a help of the number of members registered in the

fishermen sangham. The details of growth of members registered in fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-16 are given in table 2.

Table.2 discloses the growth of members registered in the fishermen sangham in terms of the number of members in the years 2005-06 to 2015-16. The number of members registered in the fishermen sangham has increased from 1800 in the year 2005-06 to 3935 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down. The performance of fishermen sangham was determined by the increasing in the number of members in the fishermen sangham. It is also inferred from the table that the trend value for growth of number of fishermen registered in the sangham in Kanyakumari district had increased from 1147.06 in 2005-06 to 4198.76 in 2015-16.

Members saving in the fishermen Sangham

Saving is an important phenomenon which helps to meet the needs in the time of want. People saving small amounts will afterwards become a huge amount which will help them for to meet unexpected expenditure. The details of members savings in fishermen sangham in Kanyakumari district for the past 11 years from 2005-06 to 2015-16 are given in table.3

Year	Savings	Increase/Decrease	Percentage Change
2005-06	6231915	-	-
2006-07	7896105	1664190	26.70
2007-08	9266312	1370207	17.35
2008-09	10399216	1132904	12.23
2009-10	13659913	3260697	31.36
2010-11	18065333	4405420	32.25
2011-12	20156386	2091053	11.57
2012-13	21262378	1105992	5.49
2013-14	26185694	4923316	23.16
2014-15	30232721	4047027	15.46
2015-16	31674700	1441979	4.77

Source: KDFSf from 2005-06 to 2015-16

Table.3 discloses the growth of savings in members in the fishermen sangham 2005-06 to 2015-16. The growth of savings in members the fishermen sangham has increased from Rs.6231915 in the year 2005-06 to

Rs.31674700 in the year 2015-16. Thus, the growth of savings in members in the fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

Growth of Loans Disbursed, Collected and Outstanding

Credit is the cornerstones of the fisheries sangam. The sangam provides short term and medium long term to the sangam members. So, loans and advances play an important role in growth and performance of fishermen sangam.

Year	Loans Disbured	Total Collection	Loans outstanding
2003-04	375.16	168.86	1390.15
2004-05	314.76	242.22	1462.69
2005-06	323.66	262.92	1523.44
2006-07	328.34	281.95	1569.83
2007-08	457.79	365.06	1662.56
2008-09	725.01	495.90	1891.68
2009-10	548.79	382.48	2057.50
2010-11	378.08	315.57	2070.50
2011-12	253.46	341.26	1982.69
2012-13	322.93	318.51	1987.11
2013-14	429.47	368.29	2048.30
2014-15	451.37	431.15	2068.53
2015-16	468.91	450.27	2114.66
Mean	408.12	330.15	1811.44
S.D	123.62	84.75	256.81
C.V	30.98	26.31	15.09
G.R	0.95	5.65	3.99

Source: Annual reports of KDFSf

In table.4 it is observed that loan disbursed has increase from Rs 375.16 crores in 2002-03 to Rs. 468.91 crores in 2015-16 which showed an increase of 21 per cent. Total collection has increased from Rs 168.86 crores to Rs 450.27 crores during the study period which showed an increase of 156 percent and loans outstanding he increased from Rs 1390.15 crores to Rs 2114.66 crores during the study period which showed increase of 49 per cent. From this increase in per cent is maximum in total collection. Positive growth rate is registered 0.94 per cent, 5.64 per cent and 3.98 per cent in loans disbursed total collection and loans outstanding study respectively which also showed maximum growth rate in total collection, The growth of loans outstanding is more consistent (C.V = 15.09) followed by total collection (C.V = 26.31) and Minimum in loans disbursed (C.V.= 30.98). From this it can be concluded that the total collection has increased

more than loan disbursed but due to chronic overdues Govt. waiver and big willful defaulters loans outstanding has increased.

Correlation

As correlation between loans disbursed and recovery is only $r = 0.477$ which shows that recovery of over dues is less in comparison to loans disbursed, but correlation between recovery and loans outstanding is $r = 0.851$ which shows that recovery position of sangam is better as loan outstanding increases recovery of over dues also increases.

Findings

The study express that the growth of fishermen sangham in terms of the number of units during the years 2005-06 to 2015-16. The number of fishermen sangham has increased from 67 in the year 2005-06 to 121 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing gradually during the period of study.

The study reveals that the growth of members registered in the fishermen sangham in terms of the number of members in the years 2005-06 to 2015-16. The number of members registered in the fishermen sangham has increased from 1800 in the year 2005-06 to 3935 in the year 2015-16. Thus, the growth of fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

The study shows that the growth of savings in members in the fishermen sangham 2005-06 to 2015-16. The growth of savings in members the fishermen sangham has increased from Rs.6231915 in the year 2005-06 to Rs.31674700 in the year 2015-16. Thus, the growth of savings in members in the fishermen sangham had been increasing steadily during the period of study. But, the percentage changes in the growth of number of members are up and down.

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Conclusion

This study clearly highlights the growth and performance of fishermen Sanghams in Kanyakumari district. The chapter mainly focused on the growth of number of fishermen sangham, the growth of members registered in fishermen sangham, the growth of savings in members in fishermen sangham, Membership and Savings in Kanyakumari district, the growth of Loan disbursed, Total collections and Loans outstanding of Fishermen Sangham in Kanyakumari district. The study concluded that the growth and performance of fishermen sangham in Kanyakumari district was not bad. But at the same time the fishermen sangham was important instruments for the development of fisheries community in Kanyakumari district.

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