INTRODUCTION

The State of Kerala was formed in 1956 from the Indian states by merging the three Malayalam – speaking states of Travancore, Cochin and the Malabar district of the Madras Presidency. Its land area is 38,863 sq.km, stretching 580 km in length and 30 – 130 km in breadth. While in terms of area, Kerala forms only 1.1 percent of India, its population in 2001 was 31.8 million which accounts for 3.01 percent of India’s population\(^1\). Population density in Kerala is 819 persons per square kilo metre, one of the highest in the country. Kerala, located in the South Western part of Peninsular India, is a narrow strip of land. It lies between 8° 18’ and 12° 08’ Northern latitude and between 74° 52’ and 77° 24’ eastern longitude\(^2\). The Union Territory of Lakshadweep, a cluster of Islands, is situated in the Arabian Sea of the coast of North Kerala\(^3\). It is widely believed that, Parasurama, an incarnation of Lord Vishnu, created Kerala. The land of Kerala bounded on the east by the Western Ghats and on the west by Arabian Sea\(^4\). It is possible that as a result of the operation of some volcanic or seismological factors the land must have been emerged.

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\(^3\) SreedharaMenon, A., Social and Cultural History of Kerala, New Delhi, 1979, p.3.
from the sea and it might have been covered in due course by large quantities of silt and mud brought down by the numerous rivers which take their source from the Western Ghats. Kerala is also termed as the land of ‘Kera’. Kerala Traditionally stretched from Kasargod to Cape Comorin, but it is now confined within the Malayalam speaking area of the extreme South West Coast of India. The Present Kerala State comprises all the three regions that existed as separate Princely States under the Raja of Cochin, Maharaja of Travancore and the Zamorin of Calicut. Just two years after Independence, Travancore and Cochin were united and the State of Travancore - Cochin was formed on July 1, 1949.

The modern State of Kerala was formed by the integration of the major portion of the erstwhile State of Travancore – Cochin, the Malabar district and the Kasargode taluk of the South Kanara District of the Madras State. It was the smallest among the Indian States formed under the reorganized set - up. It was brought into effect from the 1st November 1956.

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Kerala is an irregular spindle-shaped area extending from Kaliyikkavilai in the South which is about 35 miles to the north of Kanyakumari to Kasargode, about 400 miles to the north. The State of Kerala covers less than two percent of the overall national area but has almost three percent of the country’s population. It has its own cultural heritage. The information on the way of life of the earliest people of Kerala is available through the megalithic monuments built of granite, stone and pottery, which are found in different parts of Kerala. These megaliths include dolmens, cists, menhirs, rock cut caves and stone circles.

Even from time immemorial several foreign races and people have contributed to the composite culture of Kerala. Among them to be mentioned are the Arabs, the Assyrians, the Babylonians, the Phoenicians, the Israelites, the Greeks, the Romans and the Chinese who had extensive trade contracts with the coast of Kerala in the ancient world. Kerala has three dominant religions, Christians and Muslims account for a greater share than seen in other Indian States and even all over India. In the 2001 census, they accounted for 19 percent and 24.7 percent of the population, respectively, with the

Hindus mostly contributing the rest. The state has several social and human development. In fact, in terms of human and social development, Kerala ranks fairly well in comparison with some of the advanced countries of the world. This unique feature has been its growth experience, Kerala has even earned a name for itself in development studies and contributed a model by its name. The Co-operative sector has been playing a vital role in the process of socio-economic development of the state with special focus on rural population and livelihood. It was generally admitted by the architects of India that Co-operatives can act as an effective agent for the socio-economic reconstruction of the country.

Kerala is one of the smallest States in India with 1.18% of area. The population of the State according to 2001 census is 31 million. It is a tropical land. The State of Kerala became a political entity in 1956 by integrating the Malayalam speaking former State of Travancore, Cochin and Malabar District of Madras Province, and is situated in the South Western tip of Indian sub continent. The State has a coast line of 560 kilometers.

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8 Census Report, Govt. of India, 2001, P. 241.
10 Anitha, Manchanda, (art), The Co-operator, NCUI, April 2009, p. 72.
Union, it has become an enigma and a paradox to many economists and development experts at national as well as international level. With a low per capita income and high human development index, Kerala’s development experience has attracted the attention of economists all over the world. The average levels of literary, life expectancy, and infant mortality in India are enormously adverse compared to China and yet in all these respects Kerala does significantly better than China\textsuperscript{12}. In some of these attributes, Kerala has achieved more than even some of the most admired, high growth economies like South Korea. Amartya Sen pointed out this factor. Kerala has the highest human development Index among the Indian States despite low per capita income as compared to States of Punjab and Gujarat. Among the Indian States, Kerala has the record of achieving 100% literacy. The state made tremendous progress in the entire education sector including higher education.

It is widely acknowledged that Kerala has already attained high health standards. Before analyzing the role of Co-operatives in the state, we have to analyse economy of Kerala. At the time of formation of the state in 1956, Kerala remained a backward economy.

\textsuperscript{12} Human Development Report, Planning Board, Government of Kerala, 2005, p.1
The agriculture remained backward, followed traditional methods for cultivation and was characterised by low productivity levels. Agricultural operations were uneconomic. The animal husbandry sector was poorly developed and the milk yield per cow was the lowest in the country\textsuperscript{13}. Though Kerala has long coast line, yet it produced only 30 percent of the total marine fish. Birth rate of Kerala was 38.9 in 1951-60 and it was 16.7 in 2004. Death rate was 16.9 in 1951-60 and it decreased to 6.3 in 2004. Infant mortality rate was 120 in 1951-60 and it reduced to 11 in 2004. Life expectancy increased from an average of 50 to 73.34. Literacy levels show an explosive improvement to 90.92.\textsuperscript{14} The percent of poor based on poverty line is also decreasing. In 1973, the total poor were 59.7 percent and in 1977 it was lowered to 52.93. In 2000, it again reduced to 12.72.\textsuperscript{15}

Agriculture sector was dominated by cash crops. The major crops cultivated in Kerala are Coconut, Rice, Rubber, Tapioca, Pepper, Cashew nut, Coffee, Banana, Areca nut, Cardamom and Tea. The total areas under major crops are decreasing from year to year. In the year 1957-58 the total area cropped was 90.44 percent and in

\textsuperscript{14} Economic Review, Kerala, 2002, p. 6
\textsuperscript{15} Ibid
1980-81 it was 84.71. Again it decreased to 82.56 in 2001-2.\textsuperscript{16} Total area cropped in hectares was 1853-85 in the year 1957-58 and 2470.28 hectares in 2001-2. Total 60.6 percent people worked in Primary sector, 19.4 percent in secondary sector and 20 percent in tertiary sector in the year 1961. This figure changed in 1991. The data reveal that 48.01 percent people worked in primary sector, 18.18 people in secondary sector and 33.81 percent in tertiary sector.\textsuperscript{17} It is clear that the member of people who worked in agriculture and allied activities reduced and people who chose tertiary sector increased. The Urban population increased yearly. In 1951, it was only 18.26 lakhs and in the next year arose to 25.54 lakhs. In 2001 it was 82.67 lakhs. Kerala remained an industrially backward state with the dominance of traditional and labour intensive industries like coir, cashew and handloom. The two basic socio economic problems faced by Kerala were massive poverty and unemployment. In the case of Net Domestic Product of Kerala in 1960, 56 percent is contributed by primary sector, 15.2 percent by secondary sector and 28.8 percent by tertiary sector. In 1993-94, the contribution of primary sector decreased to 32.23, but secondary sector contributed 20.32 percent and

\begin{itemize}
  \item \textsuperscript{16} Prakash, B.A., Nair, Kerala’s Development Issues in the New Millennium, New Delhi, 2008, P. 26.
  \item \textsuperscript{17} Census of India, 1991, p. 224.
\end{itemize}
47.45 by the tertiary sector.\textsuperscript{18} More than 60 percent of unemployment was also in the primary sector. During this time the plan expenditure on the major items of primary sector was small. Traditional industries faced severe crisis. A major change that occurred in agriculture was the change in cropping pattern from food crops to commercial crops.

The increasing number of public health institutions and educational institutions and infrastructure development has contributed to positive demographic change. The implementation of Kerala Land Reforms Act 1969 from 1\textsuperscript{st} January 1970 had abolished both tenancy and landlordism in Kerala, even though massive poverty and unemployment continued this phase. In 1970’s Kerala witnessed a large scale migration to Gulf countries and consequent remittances had become the biggest factor in Kerala’s economic growth and development. In 1979, the Keralite migrants in Gulf countries were 2.50 lakhs. But the total Indian migrants were 5.01 lakhs. Then it was increased in the next year to 2.99 lakhs. In 1996 it again increased to 14 lakhs.\textsuperscript{19} The total cropped area in Kerala has

\textsuperscript{19} Prakash, B.A., Kerala’s Economic Development, New Delhi, P. 123
increased considerably from 1.57 percent in 1957 to 74 percent in 1985 and then declined.  

Co-operation

Co-operation is a form of organization in which persons voluntarily associate together on a basis of equality for the promotion of their economic interests. Those who come together have a common economic aim which they cannot achieve by individual isolated action because of the weakness of the economic position of a large majority of them. This element of individual weakness is overcome by the pooling of their resources, by making self – help effective through mutual aid, and by strengthening the bonds of moral solidarity between them. Co-operation as a form of economic democracy in as much as the constitution of a co-operative society is based on the equality of vote of each other. Rendering the best service to the members and not earning the highest profit is the aim set before a co-operative organization.

The need for co-operation arises principally from a marked consciousness of a common interest in the accomplishment of a

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definite purpose. Economic security could conceivably exist with a high degree of material prosperity in the state\(^{22}\). The cooperative ideal is as old as human society. The first cooperative experiments were isolated attempts on the part of groups of people to provide themselves with necessities at a reasonable price. Under the influence of Robert Owen, cooperatives became a new and conscious principle of social organization\(^{23}\). The cooperative movement is essentially an economic movement with a great moral background. When a group of persons, economically weak, are actuated by a desire to strengthen their position and improve their economic condition, and for that purpose, act together in some economic processes, be it in production, distribution, exchange or consumption, and divide the profits arising from their joint efforts in an equitable manner, they are said to cooperate, and the association so formed is said to be a cooperative society. It stands out as a protest against exploitation and urges the elimination of unnecessary middlemen. The cooperative system in a spirit of justice and fairness, considers the claim not only of the producer but also of the consumer\(^{24}\).

\(^{23}\) Carr, A.M.,(et.al), Consumer’s cooperation in Great Britain, London, 1938.
\(^{24}\) Studies in Co-operation in Bombay State, Bombay Provincial Institute, Bombay, 1951, P.3
At first the cooperative movement was started in Britain. The cooperative movement in Britain provides an admirable summary of the principles, organization and development of cooperation in Great Britain. The cooperative movement is organized from the bottom and not from the top. Originally only a few essential items of groceries and provisions were sold by cooperative societies. But now the movement is concerned with all the needs of consumer from cradle to grave. More over the cooperative movement is responsible for one of the largest banks in the United Kingdom and also controls a very important insurance organization. The idea behind cooperation in great Britain has been taken up in countries all over the world, and applied to the needs of producers as well as those of consumers.²⁵

The Co-operative movement endeavors to strengthen the economic independence of its members by the development of agriculture, promotion of organized methods of marketing, improvement of industrial processes and by various other activities. It also aims at the promotion of all possible improvements whether in social customs, education or sanitation, and also removal of all disabilities which hamper the growth of a rising standard of living.

Its main purpose is the promotion of all-round well-being, increased production and better distribution being only the means towards the achievement of that end. It is a moral movement, the co-operative spirit helping to make better men and a better society.

The Co-operative Movement in India

Cooperation has a prominent place in the National Economy. In India, essentially the land of small men in villages and towns, cooperation has a much more important place in schemes of economic uplift. In 1892, Sir Fredrick Nicholson recommended to start credit-societies on the Raiffeison model, an earliest attempt in this field. The Co-operative movement in India which completed forty years of its life in 1944 has passed through many vicissitudes in its endeavors to attain these objects.

The co-operative movement in India may be said to begin with the passing of the Co-operative Credit Societies Act of 1904. The act provided only for the formation of credit societies. Special stress was laid on rural rather than urban credit in view of the greater importance of the former in India, Credit societies being distinguished as rural or urban\(^\text{26}\). There was a rapid growth in the

\(^{26}\) Studies in Cooperation in Bombay State,, Bombay Provincial Institute, 1951, p.4.
number and activities of the societies between 1906 and 1911 and the
Act of 1904 was found insufficient to meet the growing needs of
the movement. Certain defects in the prevailing Act were sought to
be removed by the Act of 1912 which granted legal recognition to
productive and distributive societies and to different forms of Central
organizations. The distinction between rural and urban societies was
abolished and in its place was substituted the classification of
unlimited and limited liability societies\(^27\).

New types of societies for the sale of produce, purchase of
manure and the retailing of farm implements and common
necessaries were registered and in most cases seemed to be
prospering. Then the Government appointed the Maclagan
Committee in October, 1914, to review the movement. The Report of
the Maclagan Committee made far-reaching proposals for the
future development of the movement. Under the Reforms Act of
1919, Co-operation became a provincial transferred subject and was
placed under the charge of a Minister. Some provinces, like Bombay,
appointed committees of Inquiry into the progress of the movement
and the Reports of the Royal Commission on Agriculture and of the
Central and Provincial Banking Enquiry Committees were note

\(^{27}\) Op.cit., p. 5
worthy contributions to co-operative thought and practice. The movement received a set back with the slump in agricultural prices and the consequent decline in the income of the farmer during the depression, which began in 1929\textsuperscript{28}. The creditors had no way to repay loan.\textsuperscript{29} As a result of the near and the consequent introduction of economic controls and food rationing, a stimulus was imparted to the growth of consumer’s co-operative stores which were established to obtain food stuffs at fair prices, and to co-operative marketing. After Independence, India was on the threshold of mighty changes in all the fields. It is here that cooperation stands unequalled as the great organised force which must be harnessed ever more and more so that wisely directed and marketing, it may enable agriculture, from being an industry for subsistence, to raise its head as a vital national industry worked for profit; it may enable small scale and cottage industries to flourish and supplement the resources of a rapidly industrialized India; and convert hopeless and dire poverty into well-being\textsuperscript{30}.

Actually Co-operative development in India became very popular when it was taken up in the part of India’s Second Five Year

\textsuperscript{28} Studies in Cooperation in Bombay State, Bombay Provincial Institute, 1951, p. 5
\textsuperscript{29} http://www.preservearticles.com
\textsuperscript{30} Studies in Cooperation in Bombay State, 1951, P. 7.
Plan. Co-operative Societies differ, at least in theory, from agricultural banks and loan societies in that honesty and sense of moral obligation are substituted for material assets\(^\text{31}\). Co-operative Credit is only one aspect of a vast movement which promotes the voluntary association of individuals having common economic needs who combine towards the achievement of the common economic and they have in view and who bring into this combination a moral effort and a progressively developing realization of moral obligation\(^\text{32}\).

Most significant for early Indian Co-operative developments were the scheme for co-operative finance which originated in Germany and Italy. The German Pioneers like F.W. Raiffeison’s activities were chiefly for poor peasants and Herr Schulze’s for artisans and small Tradesmen\(^\text{33}\). Besides joint and unlimited liability, other features of the Raffeison societies, which served as models for the Indian rural credit societies, were a closely restricted area, gratuitous service on the managing committee, allocation of net


\(^{32}\) V.L. Mehta, Co-operative Finance, Bombay, 1930, p. 2.

\(^{33}\) Gold Coast, Dept of Agriculture, Studies in Co-operation in Indian and Ceylon, Acera, 1929, p. 8.
profits to an indivisible reserve, limitation of loans to members and reliance on personal rather than real security\textsuperscript{34}.

The Government of India appointed a committee in June 1956 to evolve a simple law to govern the working of Co-operative societies and facilitate the co-ordinated progress of the movement\textsuperscript{35}. The Committee recommended that every state should enact a new law or modify its existing law on the lines of the Model Bill suggested by it. It was generally admitted by the architects of India that Co-operatives can act as an effective agent for the socio–economic reconstruction of the country. Hence attempts were made by the Planning Commission to develop the Co-operative movement as a self– reliant one by augmenting the resources through mobilization of saving in urban and rural areas, promoting integrated rural development by strengthening the links between credit, non–credit, supply of inputs, processing, marketing and distribution of essential commodities. The cooperative movement in India has undergone some major developments in recent years. To begin with, the movement has not remained restricted to agricultural concerns but has been transformed into a general means of accelerating economic

\textsuperscript{34} Banking Committee Report, Bombay, India, p. 156
and social growth. The cooperative societies in particular have assumed a number of activities including distribution of consumer products\(^{36}\). The government’s efforts to promote the cooperative movement include incorporation of educated personnel into the cooperative organizations; involving the institutions in tasks including those of national importance such as procurement of food grains; and improving laws relating to the operation of the cooperative institutions in order to help them work better. The institutions are now financially aided by the Reserve Bank of India or RBI, the State Bank of India or SBI, large commercial banks and other institutions\(^{37}\). The major types of co-operatives in India are co-operative credit societies, consumer co-operatives, co-operative marketing and cooperative farming.\(^{38}\)

The growth of co-operative movement in Kerala was insignificant during pre-independent era. Credit and non - credit operations during the period was also nominal. Performance in the area of consumer Co-operatives and marketing Co-operatives was

\(^{36}\) Rajaram, Kalpana, Indian Economy, Spectrum Books Pvt. Ltd., New Delhi, 2001, P. 259

\(^{37}\) Ibid

\(^{38}\) Report of the Committee on Estimates, Government of India, 1972, P. 2
also not remarkable when compared to the exquisite achievement during the succeeding years.

Sources of Information

The study is largely based on both primary and secondary sources. The primary sources are collected from official publication of Government, Directorate of Fisheries, Animal Husbandry Department and Reports of several committees. An attempt has also been made to collect data through a field study undertaken to offices of Co-operatives, Matsyafed, and Coastal areas. The original records of planning commission and reports of Banking Committees furnish a variable source of information.

The Primary sources include different acts of 1976, 1986 and 2000 from publications of Co-operative department, the Basic statistical information relating to Kerala Economy are collected from Bureau of Economics and statistics, Developmental reports are obtained from State Planning Board, Information about Fisheries sector supplemented by the report of Secretary of Ports and Social Welfare Department and Department of Fisheries.
Further data related to coir Industries is collected from Annual Reports of different years of Coir Board, Administrative reports of Co-operative department gives a vivid description of different sectors related to Co-operation.

Indian Co-operative Review further supplemented the data related to Indian Co-operative movement. Report of Banking Commission, and All India Debt and Investment Survey helps to collect the figures of subject area. Agriculture and Rural developments report helps to analyse the Co-operation in agriculture and allied activities. Circularers in different years, gazetteers, handbooks and publications of various agencies and journals form sources.

A number of published works also provide useful information regarding the co-operation in Kerala. A Sreedhara Menon’s ‘A survey of Kerala History’, T.K. Velupillai’s State Manual of Travancore etc are useful to trace the history of Kerala. E.O. Thankappan and K. Suresh’s “A book on Credit and Non – Credit”, “Co-operatives and Rural Development in India” of Ashish publishing House, Krishnachaitanya’s “Kerala”, Selvaraju’s “Co-operatives in the New Millenium”, Dr. J. Rajan’s, “The Fishing Economy of Kerala”,
G. RamaChandran Nair & Dr. J. Rajan’s “Kerala Fisheries”, S. Madhusoodanan Pillai’s “Indiayil Sahakaranthinte Ezhupattanalu Varshangal”, Dr. R.C. Dvivedi’s “Glimpses of Co-operatives through Press” etc speak about the activities of Co-operatives in Kerala. These secondary sources provide us with needed information for the study of the thesis. These accounts are innovative and informative.

**Review of Literature**

Among the studies made on coir Industry, the first attempt was made by Venkataraman in 1940. The study covered a period of fifty years from 1885 to 1934 and is related to the aspects of the growth of coir industry in the erstwhile Malabar district, the labour employed and usage structure in coir industry. He made an analysis of the cost of production and marketing of coir products and identified the crucial problems of the coir trade.

The coir board has conducted a study in 1969 with a view to have a comprehensive idea of the conditions of labour in factory and outside and found that some of the benefits normally provided in a well-established industry were being given only in few units working as large scale factories. The High Power Committee on Coir constituted by Planning Commission in 1990 under the
Chairmanship of Ashim Chatterjee assessed the effectiveness of the Central Scheme of Co-operativisation in Coir industry and recommended for the continuance of the scheme during the eight plan period on a selective basis to those societies who will become viable and self-sufficient during the plan period.

Sir John Kurien’s “Towards Understanding the Fish Economy of Kerala State” was a macro analysis of fisheries development on the basis of available secondary data and mainly concerned with the trends in production and distribution of fish output during the post mechanization period 1963 – 76.

Hakim’s “Mechanisation and Co-operate Organisation” concluded that the lion’s share of benefits of mechanized fishing in the state was gathered by persons or groups not actually engaged in the fish productions sector such as officials, traders and industrialists, but who set up fictitious fishery co-operatives.

The positive effects emerging from mechanised fishing were noted by P.R.G. Mathur’s “The Mappila Fisher Folk of Kerala. He made his investigation in the Tanur fishing village of Northern Kerala. He pointed out certain structural and organizational changes, which were taking place in the fishing sector consequent on mechanization.


It is obvious from a review of the work done so far in the field that no systematic and comprehensive study on the Co-operatives in general and especially on Fisheries sector in Kerala have been conducted. Moreover none of the above studies and reports have
attempted to analyse the impact of the co-operatives on fisheries sector. Hence the researcher has attempted the present study to fill this lacuna.

**Scheme of Study**

Research in History should be based on certain frames and schemes. History is truth which intends to explore the facts based on documents. So Scheme should be prepared on the basis of data.

**Aim of Study**

The aim of the study is to bring out the real situation about the Co-operative movement in Kerala with special reference to Fisheries sector. It also intends to trace the truth of Co-operatives in the fisheries sector and how it helped to attain economic progress.

**Purpose**

The present study, the Co-operative movement in Kerala, assumes special significance in the light of the fact that the State of Kerala is one of the most advanced states in India in terms of human development Index. No research work has been done so far about the Co-operation in Kerala and its role in the Fisheries sector during this period. Hence an attempt is made to analyse the History, growth and
development of Co-operation in Kerala, with special reference to Fisheries sector.

**Objectives of the Study**

The study has been designed with the following objectives:

1. To study history of Co-operatives in Kerala.
2. To evaluate the financial performance of the co-operatives in Kerala.
3. To examine the activities of co-operatives in various fields especially on fisheries sector.
4. To study the programmes started by Co-operatives in the fisheries sector.
5. To enquire into the attitude of fishermen to the federations.

**Scope and Importance**

A Co-operative is a widely spread organized form in developing countries. These organizations are known for the strong commitment as well as the participation in decision making of their members. Another characteristics of Co-operative movement is their dual goal, socially – supporting their members and economically, acting as an enterprise in the market.
The study proposes to unravel several insights into the role of Co-operatives in rural sector particularly the conditions of fishery sector of Kerala. It is possible to increase the productive capacity of the traditional sector by adopting a series of policies to restrict. Further it intends to examine in depth the impact of Co-operatives on the fishing sector of Kerala. Fishery is a potentially vital industry of recent origin. The major factor which brought about the development of fishing industry is the expansion of marine products and export trade. The output of this industry plays a significant role in Kerala’s economy. The study begins by looking into the origin of Co-operatives in Kerala. The strength and weakness of Co-operatives in fishery sector can be understood only through a fact based evaluation. The study will also answer the question whether the co-operatives have played a significant role.

**Hypothesis**

Co-operative societies have assumed importance in Kerala as an instrument of social change. Its main purpose is the promotion of all-round well-being, increased production and better distribution. It is a moral movement, the co-operative spirit helping to make better citizen and a better state. This movement has an important role to
play as the most suitable medium for the democratization of economic planning.

Co-operative societies, started six decades back in the fisheries sector, are still working very effectively. In Kerala, fishermen play a significant role in the marine economy. Co-operatives help them to acquire employment and provide a better living standard. The co-operative movement plays a significant role in improving the socio-economic life of the traditional fishermen.

Design of the Study

The proposed doctoral thesis “Co-operative movement in Kerala, with special reference to Fisheries sector has been designed into six chapters to present the whole matter in a lucid style. All the chapters are well arranged in a coherent manner.

Introduction gives an account of natural divisions and geographical positions. It also deals with the history of Co-operative movement and, its relevance, objectives, scope, hypothesis, review of the sources and the design of the study.
The first chapter deals with background, origin, aim and growth of the Co-operative movement in Kerala. It would also analyses the economic and social aspect of its planning and activities.

Chapter two analyses the Role of Co-operatives in rural sector, in two phases. First, one is the Co-operative movement in the employment sector particularly related to production. These consist of the sectors of milk, fisheries, Industry, handloom and coir. The second phase deals with aspects of services in the Co-operative enterprises like sale, credit, loan and societies.

Chapter three explains Fisheries in Kerala. This chapter would give a detailed description of Kerala Fisheries and its two sectors, known as traditional and mechanized. It would cover the economic, socio - religious and cultural aspects of the life of fish workers of Kerala.

Chapter four explains the Fisheries Cooperatives in Kerala. It would analyse the various activities of the fisheries Co-operatives especially for the development of human resources.

Chapter five deals with Fishermen welfare societies in Thiruvananthapuram District, the southernmost district with a
marine type of district. This chapter would also analyse the role of various agencies working among the fishermen.

Chapter six analyses the impact brought by the Co-operatives on fisheries sectors. The collective action, ideology and strategy would be discussed. Also, it would analyse the radical changes which happened as a consequence of concerted action that can affect the society.

The conclusion is the summary of the Thesis. Besides it contains the major findings and suggestions of the study.