FINDINGS, SUGGESTIONS AND CONCLUSION

7.1 INTRODUCTION

The linked credit binds both the creditor and the debtor wherein the debtor has a possibility of borrowing higher amount. Therefore ‘Linked Credit’ is a mode through which the creditors demand the borrowers to sell their produce (fish catch) to them or work under them till the repayment is made. Fishermen who live in abject poverty from time immemorial are an easy prey to this exploitative trap. Moreover the fishermen do not have proper storage and marketing facilities to dispose their catch. Therefore, they fall easily into the clutches of fishermen ‘sangams’, fish traders cum money lenders and commission agents. The credit supporters in turn make use of this vulnerability of fishermen and siphon their surpluses in the form of commission, underpricing and underweighing. Thus, linked credit remains a yoke that weighs down the fishermen with no possible way of escape.

The present study has been undertaken to analyze the yoke of linked credit in the life of the fishermen in Kanyakumari District. This study was primarily based on primary data. The concepts and the methodology were formulated according to the objectives of the study, with help of comprehensive reviews of previous studies. The secondary data were collected from relevant journals, books and websites. The collected primary data were duly analyzed with the help of statistical tools. A summary of findings, the suggestions, conclusion and scope for further research is embodied in this final chapter.
7.2 FINDINGS

The various findings of the present study are summarized below.

- The average annual growth rate of marine fish production decreased from 2.32 per cent in 1955–1956 to 1.99 per cent in 2008-2009 while the inland fish production increased from 2.29 per cent in 1955-1956 to 10.27 per cent in 2008-2009.

- Fish production has increased approximately ten times from 752 thousand tonnes in 1950-1951 to 7127 thousand tonnes in 2007-2008. This is due to the advancement in technology used by the fishermen for catching fish over the span of time.

- During 2008-2009 there is tremendous growth in inland fish production (4639 thousand tonnes) than marine fish production (2978 thousand millions). A fall in marine fish production is due to the decrease in marine fishery resources, bad weather, turbulent sea and navy atrocities.

- The contribution of fisheries sector to GDP was increasing from 8679 crores in 1993-1994 to 35650 crores in 2007-2008. This is approximately four times increase.

- The global financial crisis affected the fisheries sector to a certain extent. The prudential planning and effort of Marine Products Export Development Authority (MPEDA) revived and regained the value index from 1710.25 in 2007-2008 to 5730.57 in 2008-2009.

- The fish production was showing an increasing trend in TamilNadu from 1992-1993 (406.00 tonnes) to 2007-2008 (559.36 tonnes) with an exception of 2002-2003 and 2004-2005.
• The contribution of Kanyakumari District to marine fish production is 10.50 per cent of the total production in TamilNadu. This percentage might have been more, if the fishermen from this state did not migrate to other states such as Kerala, Gujarat, Goa, Maharashtra and Mumbai as they found better infrastructural facilities in those states.

• From 2000 to 2008 there is an upward trend in the export of fish and fish products in TamilNadu except 2008-2009. This is due to recession in the global market and decrease in the value of Indian currency.

• In the XI Five Year Plan period the financial outlay (₹ 2069.78 crores) and the actual expenditure (₹ 1414.41 crores) are considerably higher than other plan periods. But various studies reveal that the outlay has been remaining less than 0.5 per cent of the total plan outlay.

• Exclusion of fishing sector is an important problem. Fisheries come under the category of Ministry of Agricultural Department in the Central Government.

• The allotment of funds in various government schemes is significantly low in proportion to the inhabitants of costal area of the district.

• The male population outnumbers the female population by 3.40 per cent among the fisherfolk in Kanyakumari District. It is a healthy sign for the development of fishery sector.

• 93.32 per cent of the fishermen undertake fishing as their full time occupation and only 6.68 per cent do it occasionally. It is inferred that the fishermen of Kanyakumari district are also noted for their ability in deep sea fishing than fishermen in other parts of India.
• The tragedy of Tsunami in 2004 has completely changed the housing conditions in many coastal villages of Kanyakumari district as of now. The huge destruction which led to construction of many new houses by both the Government of Tamil Nadu and voluntary agencies has increased in this district. As a result the Government of Tamil Nadu stopped the allotment of free housing schemes in the coastal villages from 2005-2006 onwards.

• 82.03 per cent of fishermen are literates, who had completed primary or secondary or above secondary, while 17.97 per cent are illiterates. It is disappointing to note that the district that tops in literacy lacks higher education institutions at the coastal belt.

• 37211 families (99.48 per cent) of the fishermen are Christians and only 194 families (0.52 per cent) belong to other religions.

• Out of the total marine resources in Kanyakumari District only 20 per cent is available for traditional fishermen who form 93 per cent of total fishermen population while the remaining 80 per cent of resources are exploited by 7 per cent of the fishermen through deep sea vessels and mechanized crafts.

• After Tsunami the number of motorized crafts increased to 3407 (34.35 per cent of the total number of crafts 9920 in Kanyakumari District) due to the subsidy given by both State Government and the NGOs.

• The total number of gears used by the fishermen are 4,01,805, which forms 23.05 per cent of the State total (17,42,941). It is inferred that Kanyakumari district has 18.79 per cent of fishermen population of Tamil Nadu but has 23.05 per cent of total number of gears used in the State.
• The fishing season in this district is from August to November and the lean season is from January to March. The fishing ban period in the east coast is April 15\textsuperscript{th} to May 29\textsuperscript{th} and west coast is June 15\textsuperscript{th} to July 29\textsuperscript{th}.

• The fish production landings through traditional vessels is higher by 72.85 per cent (403614 tonnes) while fish production landings through mechanized vessels by 27.15 per cent (150426 tonnes).

• Kaliakkavilai and Azhakiamandapam are the two important fish market centers in this district. During peak season the fish is being sent to the nearby state Kerala and to other districts like Coimbatore, Chidambaranar, Madurai, Trichi and Thanjavur.

• 79.83 per cent fishermen households earn below ₹ 12000/- per annum while 20.17 per cent of them earn above ₹ 12000/- per annum. It is evident that majority of the fishermen, remain below poverty line in the district.

• There is a significant growth in the registration of craft with the Fisheries Department to get license for fishing crafts due to the supply of 200 liters of kerosene per month to fisherman at subsidized rates at Chinnamuttom and Colachel villages.

• New membership in FMCS & FWCS was not allowed from 2007-2009 against those members who retired at the age of 60. From 2010 onwards the number of beneficiaries increased due to the re-commencing of the enrollment process.

• Fishing ban amount was increased from ₹ 500/- to ₹1000/- in 2010-2011. Further it has increased to ₹ 2000/- from 2011-2012.
• Daily assistance to missing fishermen family while fishing at sea was given to 61 fishermen families to the tune of ₹ 1096050/- from 2008 to 2011. From 2012 –2013 the amount is increased from ₹ 50 to ₹ 250 per day.

• 119 beneficiaries received the relief fund under Group Insurance Scheme amounting to ₹ 595000/- at the time of Tsunami.

• The Welfare Board assistances under various schemes show positive trend with regard to financial assistance and it has increased from ₹ 2, 70,750 to ₹ 25,67,750.

• Out of 48572 fishermen who are enrolled in welfare board, 267 fishermen families received the financial assistance in 2011-2012. Hence there is lack of awareness of the scheme offered by the government for the people of the locality. It is inferred that the lengthy and cumbersome procedures of the welfare schemes are not fishermen friendly. There is a lack of effective systems to inform, educate and then to execute the welfare schemes.

• In the sample villages, the male constitutes 54.25 per cent (1052) and the female population is 45.75 per cent (887) to the total sample population. It is a healthy sign that more number of male can go for fishing and fishing related activities which enhances their economic and social status.

• The overall average mean size of family of the sample population is 5.16. The average mean of MFS: 5.30, NMFS: 5.00, MBO: 5.48 and CL: 4.88.

• 69.10 per cent of the sample respondents come under the age group of 25 to 45. It is a positive sign to know about the earning capacity of the sample respondents in the study area.
• 69.40 per cent (261) of the sample respondents completed upto middle school and 15.7 per cent (59) are illiterate. It is understood that the fishermen who are economically poor take up the fishing venture even in their childhood days.

• Out of 1939 members in the families of sample respondents 674 (34.76 per cent) persons are employed and 1265 persons (65.24 per cent) are unemployed who depend on the earners. Thus Earner-Dependent ratio (ED ratio) is 1:1.88. Out of 568 active member fishermen 35 persons are child labourers.

• Out of 376 sample respondents 201 (53.46 per cent) respondents earn between ₹ 35000/- to 100000/- per annum and 54 (14.36 per cent) respondents earn above ₹ 251000/- to ₹ 600000/-. It is evident that the fishermen income is less due to heavy expenditure on production cost, lengthy lean season, fish-famine, less number of fishing days, number of crews engaged in fishing, bad weather, cyclone, the nature of the sea, commission taken by the traders on the total produce, source of borrowing, and rate of interest.

• The annual income of households of MFS is ₹ 173500/- ; NMFS is ₹ 160000/--; and CL is ₹ 99500, which are less than the tax brackets in our country except MBO with ₹ 600000/-. It indicates clearly the poor economic conditions of the sample respondents.

• Out of gross income from fishing, 74.01 per cent goes for production expenditure and the remaining 25.99 per cent is spent for consumption purposes.
• Out of the total production expenditure, the major expenses are spent for fuel and lubricants (33.60 per cent) and crew share (31.46 per cent).

• The average cost per trip for MFS is ₹ 1279; NMFS: ₹ 1151 and MBO: ₹ 8486 per day. The average sea going days for MFS: 180 days; NMFS: 205 days and MBO: 220 days during the study period.

• The productivity per unit of MFS category shows a very positive result (218.75 per cent) compared to NMFS (183.10 per cent) and MBO (84.03 per cent). This is due to the reason that they get reasonable price for their catch without any fraud in weighing the fish catch.

• In consumption expenditure the culture and customs of the fisherfolk play a major role. They tend to spend lavishly on clothing, social customs education and cult and religion with an average mean score of ₹ 19225: ₹ 17250 : ₹ 16500 and: ₹ 8706 respectively which pushes them to linked credit.

• 60 per cent of savings is utilized to pay the interest and repay loans while 40 per cent is utilized as working capital and to meet unexpected expenses like education, health, social and cult and religion. It is inferred that the savings are used as rotating funds.

• The fishing assets for MFS: 18.94 per cent, NMFS: 21.25 per cent and MBO: 66.67 per cent while Non-fishing assets for MFS: 81.06 per cent, NMFS: 78.75 per cent, MBO: 33.33 per cent and CL: 100 per cent. It speaks about the economic condition of the sample respondents.

• MFS have only the medium and short term loans (96.11 per cent and 3.89 per cent) with an average of ₹ 513600/- . NMFS have long term, medium
term and short term borrowings (27.60 per cent, 67.94 per cent and 4.46 per
cent) with an average of ₹ 646700/-. MBO have long term, medium term
and short term credit (82.13 per cent, 17.72 per cent and 0.15 per cent) and
CL have long term, medium term and short term credit (19.35 per cent,
74.32 per cent and 6.33 per cent) with an average of ₹ 387525/-. The long
term and medium term liabilities are the major causes for linked credit.

- The MFS have the better solvency ratio (60.42 per cent) compared to
NMFS (80.84 per cent). The boat owner’s solvency ratio is too good (50.16
per cent). The solvency ratio of CL is 92.27 per cent is very poor and they
are the ones who are victimized to a greater extent due to both market and
labour linked credit.

- It is a clear proof that the socio-economic conditions of the sample
respondents are very poor and particularly those of the traditional
fishermen. They face cash deficit constantly (MFS. ₹ 18000, NMFS,
₹ 22000, and CL ₹ 19000/-) except MBO category of sample respondents
who show surplus position to the tune of ₹ 30000/- due to the use of
advanced technology in fishing.

- Since the sample respondents do not have adequate income, they require
credit for the purposes like investments, working capital, consumption,
repayment of loan and payment of interest, marriage, and repair and
maintenance of houses. During the study period the required credit in case
of MFS: ₹ 597100/-, NMFS: ₹ 679500/-, MBO: ₹ 1897300 and CL:
₹ 400400.
• The respondents borrow more from the informal sources (MFS: 86.27 per cent, NMFS: 87.64 per cent, MBO: 72.28 per cent and CL: 88.76 per cent) than formal sources (MFS: 13.73 per cent, NMFS: 12.36 per cent, MBO: 23.72 per cent and CL: 11.24 per cent).

• The informal and exploitative money lending system is prevalent among the coastal population even after 60 years of planned economy. It is shocking to note that 83.17 per cent lending is by the informal agencies while a meager 16.83 per cent is by the formal agencies.

• The lack of formal lending agencies (39 villages out of 47 villages having no banks) forces the fisherfolk to approach informal money lending agencies. Further the cumbersome procedural factors and that of security-pledges even in the presence of formal lending agencies force them to have recourse to informal money lenders.

• It is inferred that there is a wide disparity of credit gap in every category of fishermen, since they do not have adequate collateral security to borrow loans from the banks. The lack of formal credit system leads to informal borrowing which is the root cause for linked credit in the study area.

• Out of the total amount borrowed MFS have utilized 10.72 per cent, NMFS:10.45 per cent and MBO:34.50 per cent for productive purposes and the remaining amount is utilized for other consumption expenditure like household expenses, repayment of old debts, marriage and renovation or maintenance of houses. Hence there is a possibility for fungibility in all the categories of sample respondents.
• The causes for fungibility are lengthy lean season, unexpected losses due to natural calamities and accidents, fluctuating income, repayment of old debts, ineffective supervision and follow up by the lending institutions and unplanned expenses on social and religious activities.

• The sample respondents repayment behavior is good in banks (47.84) followed by fish traders (26 per cent), others (21.35), and fishermen ‘sangam’ (4.81 per cent). Promptness in repaying the loan is an important characteristic of a good credit dynamics system.

• 88.56 per cent (333 respondents) of the sample respondents are not very prompt in repaying the loan, while 11.44 per cent (43 respondents) of the respondents are prompt in repaying the loan before or on time.

• Due to linked credit the outstanding amount remains higher in the informal credit system (87.72 per cent) compared to formal credit (44.35 per cent).

• The category-wise sample respondent’s repayment pattern is better in formal credit (55.67 per cent) than informal credit (13.77 per cent). It is understood that due to collateral security, the repayment in banks is favourable.

• Out of 13 variables the major reasons that contribute for outstanding loans are ‘Exorbitant rate of interest’, ‘Lean season’, ‘Linked credit’ and ‘Bad weather conditions’.

• The market linked respondents have better attitude and awareness of the factors responsible for outstanding loans compared to labour linked respondents. It is due to drinking habits that the crew labourers do not
understand about the extent of exploitation and its consequences in their lives.

- Regarding the problems in availing formal credit the first rank is given by the all respondents as ‘Fishing assets are not considered as collateral security’ and the last rank is given to ‘Rudeness of the staff members’ by MFS, NMFS, MBO and for CL it is ‘Assurance and guarantee’

- Out of the seven identified problems in case of informal credit the first rank is given as ‘High interest rate’ and seventh rank is given to the problem as ‘Loss of reputation’.

- The sample respondents are indebted under linked credit to the amount of MFS: ₹ 15000 to 75000/-, NMFS ₹ 75000/- to 250000/-. The MBO ₹ 800000 to 2500000/- and CL is ₹ 40000/- to 200000/- which ties the yoke upon the sample respondents.

- Out of 294 craft owner respondents, 248 respondents caught fish on an average basis of 100 to 400 kg per trip. Since there is no proper cold storage, marketing facilities, and transport facilities the sample respondents are easy prey in the trap of exploitative system for immediate disposal of their catch.

- Out of the seven identified reasons for market linked credit, MFS and MBO have given first two ranks to ‘Lack of credit facilities’ and ‘Lack of marketing facilities’ where as NMFS the first two ranks have given to ‘Lack of storage facilities’, and ‘Outstanding dues’.

- Out of seven exploitative sources the first rank is given to ‘Money lenders cum pawn brokers’ by MFS, NMFS and CL while the first rank is given to
‘Commission agents’ by MBO. The last rank is given to ‘NGOs and SHGs’ by all the respondents. It is inferred that the money lenders charge the interest rate between 20 to 40 per cent.

- All the 376 sample respondents have obtained loans through linked credit, falling an easy prey to the exploitive and enslaving system. The Rate of Exploitation (ROE) of sample respondents in case of MFS: 2.17 per cent, NMFS: 14.69 per cent, and MBO: 29.42 per cent respectively.

- There are no significant differences in rate of exploitation of MFS in the six sample villages. It is due to uniform rate on interest on loan (12 per cent) and deduction by ‘sangams’ (15 per cent on total produce on each trip) under the guidance of KDFSS.

- The ROE varies among the NMFS category of fishermen from village to village. In Arockiapuram ROE is 13.34 per cent, Kanyakumari: 21.84 per cent, Colachel: 15.14 per cent, Kodimunai: 14.89 per cent, Ennayamputhendurai: 17.08 per cent and Vallvillai: 15.72 per cent. Of all these villages only in Kanyakumai the rate of exploitation is higher (21.84 per cent) due to deduction of ‘Labam’ as 10 per cent and ‘Support’ as 3 to 5 per cent.

- MBO category of respondents state seems to be pathetic and they are exploited greatly by the fish traders cum money lenders. In Arockiapuram ROE is 29.4 per cent, Kanyakumari: 31.64 per cent, Colachel: 30.96 per cent, Kodimunai: 33.20 per cent, Ennayamputhendurai: 30.27 per cent and Vallvillai: 30.53 per cent.
• Out of the 16 variables that influence the market linked credit, the highest scores are given for attributes like ‘Lack of direct marketing facilities’, ‘Creating artificial fluctuations in demand and variation in prices’, and ‘Regularized lengthy lean seasons’.

• The factor on ‘Infrastructural facilities’ provides the maximum insights for market linked credit in the study area. It is analyzed that in the sample villages the ‘Infrastructural facilities’ are very poor and it is one of the main reasons which pushes the fishermen enter into market linked credit.

• Out of the 13 variables the highly perceived attributes for market linked credit among the MFS, NMFS and MBO are ‘Underpricing/below the market price’, ‘Cartel among the traders’, and ‘High production cost’. It is inferred that MFS have better awareness and perception about market linked credit. Since 1973 the Kanyakumari District Fishermen Sangam (KDFSF) freed the traditional fishermen from the clutches of money lenders cum traders who controlled the beach level fish sales to a certain extent.

• The 13 variables of perception towards exploitation in market linked credit are grouped into five factors such as ‘Exploitation’, ‘Monopolistic attitude of traders’, ‘Insecurity’, ‘Curtails future prospects and ‘Over dependence on suppliers’. These factors account for about 67.644 per cent of variance in the data. The first factor, ‘Exploitation’ provides the maximum insights for the market linked credit in the study area.
• The Attitude Index of Market linked credit depicts the exploitation level of fishermen to the tune of MFS: 32.93 per cent, NMFS: 80.7 per cent and MBO: 69 per cent.

• Out of the nine variables that influence the labour linked credit, the major causes are ‘Lack of credit facilities’, ‘Drinking habits’, and ‘The craft owners are their relatives’.

• The factor on ‘Credit requirement’ provides the maximum insights for labour linked credit in the study area. It is very important factor that socio-economic conditions of the labour fishermen are pathetic and they easily approach the ‘vallam’ or boat owners for credit which in turn leads to labour linked credit.

• Out of 10 variables that lead to exploitation in labour linked credit, the highly perceived variables are ‘Manipulating accounts’, ‘Immobility’ and ‘Under wage’. It is inferred that borrowing credit enslaves the fishermen and many times the crew labourers are scapegoats in the hands of the creditors.

• The Attitude Index of Labour linked credit portrays that 85.40 per cent of the respondents are much affected by labour linked credit.

• The 20 variables to eradicate both market and labour linked credit are grouped into six factors namely ‘Infrastructural facilities’, ‘Sea safety measures’, ‘Alternative employment opportunities’, ‘Subsidy’, ‘On par with the farmers’ and ‘Regulated fish market’.

• The sample respondent’s suggestions and means to eradicate the linked credit are grouped into six factors such as, ‘Infrastructural facilities’, ‘Sea
safety measures’, ‘Alternative employment opportunities’, ‘Subsidy’ ‘Regulated fish market’ and ‘On par with the farmers’ were extracted out of 20 statements.

- It is clear that the fishermen battling with the rough and the turbulent sea for their livelihood come under the most risky sector. The compensation systems provided by the Government to farmers at the time of natural calamities are denied to these poor fishermen and it is this threat that pushes them into the linked credit system.

7.2 SUGGESTIONS

Based on the above findings the following suggestions are made to address the problems of linked credit and to improve the lives of the fisherfolk

- The State and Central Governments should allocate more funds that are in proportion to the coastal population in the succeeding Five Year Plans and there should not be any disparity between states in allocation of funds.

  - The Government can institute ‘Fisheries Co-operative Banks for Fishermen’ in the coastal villages like that of Agricultural Co-operatives Banks’ for farmers.

  - The Government can launch large storage facilities in the fish landing areas for minimal rent so as to help the fishermen to preserve their catch.

  - The Government can establish regulated fish market in the district, to eradicate the monopolistic attitude of fish traders cum commission agents.
• The Government can inform, educate, and execute the welfare schemes to the fishermen community through radio and television programmes, so that many more fishermen can avail the benefits of welfare schemes.

• The Government can offer subsidies to purchase outboard engines, gears, and crafts, through which their burden of cash-deficiency and debt can be reduced.

• The Government can convince the public and private sector banks to provide financial assistance to fishermen community to redeem them from the clutches of commission agents, and money lenders to eradicate linked credit.

• The Government can evolve mechanism to reduce risk factors and increase safety and security in the fishing sector with due compensation system.

• Awareness must be created among the fisherfolk through government and NGOs about the enslaving and engulfing nature of linked credit and the possibilities of formal credit.

• More studies must be done on linked credit and its dangers in different parts of India and such findings will come handy in eradicating this menace of linked credit.

• Newer and varied schemes can be evolved keeping in mind the unpredictable nature of their work. Alternative job opportunities, particularly during the fishing ban period and during the time of natural disturbances like cyclone and rain can be thought of.
• Political representation is very essential to these less privileged people. There must be representatives from among the fishermen to the parliament to make the inclusive policy more realistic and effective.

• Existing banks must enhance credit possibilities for the fisherfolk with efficiency and fisherfolk friendly policies. Security pledges in particular must be redefined creatively in the context of fisherfolk.

• NGOs must also work on a wider picture of regularising the spending and saving patterns among the fisherfolk, so that the borrowing habits can be minimized.

• The Non-Governmental Organizations like Coastal Peace and Development (CPD), Kanyakumari District Fishermen ‘Sangam’s’ Federation (KDFSF), and Shanthidhan can play an effective role in creating awareness and help to reduce the cumbersome procedural struggles in getting the benefits from the governments.

• The Government can provide loan waiver scheme to the fisheries sector like that of agricultural sector so that in case of natural calamities, the fishermen need not borrow more for investment purposes and production purposes.

• The Government can strengthen the Fishermen Co-operative Societies and Fisherwomen Co-operative Societies, so that all the schemes rooted through these societies can be effectively and efficiently utilized by the fishermen community.

• Sea safety measures like installation of monsoon forecast predicting information centers and provision for life jackets to every sea going
fisherman can be effectively implemented in the coastal villages, so that the life of fishermen can be saved and protected from all kinds of natural calamities

- Training programmes in financial management and household budgeting for the benefit of fishermen and their spouses can be given by NGOs so as to minimize the consumption expenditure through which their over borrowing can be controlled.

- The spiritual leaders who are well educated can be a link between the fishermen and fishery office to avail the welfare scheme benefits, so that middlemen domination can be reduced in the place of fishery offices.

7.3 CONCLUSION

Credit is the prime input in all walks of life. Without credit, no venture can be undertaken. Credit becomes the key factor in one’s life especially when they face paucity of funds. Fishermen being the poorest of the poor in a society require constant credit support due to seasonal income and the hazardous nature of their occupation. The Fishermen always face cash deficit as the nature of the fishing sector is seasonal, and unpredictable. It is an irony that the fishermen who cast nets for a rich haul, find themselves entangled in the trap of money lenders, thereby ending in abject poverty. Knowingly, they opt for this slow poison which has a stranglehold on them throughout their lives. Serious efforts must be taken urgently and the government cannot ignore the pitiable plight of these people. Otherwise Linked Credit System will destroy not only the fisherfolk who contribute
1.10 per cent to the GDP but also the hopes of an emerging Indian economy for a better India.

The researcher hopes that the findings of the study would be of great help to the fishermen, policy makers, spiritual leaders of Kanyakumari District, well wishers and the common public. If they are duly considered and necessary actions are subsequently taken, the expectations pointed out by the respondents may become a reality and the socio-economic conditions of the fishermen may be enhanced. The researcher hopes very strongly that there is still an ample scope for further research on ‘Linked Credit’. The researcher from her experiences has advocated the following issues for further research

• A Comparative Analysis of Socio-Economic Conditions of Member Fishermen Sangams Before and After Joining in Fishermen ‘Sangam’ in Kanyakumari District.

• A Study on Micro Finance to Fishermen Households in Kanyakumari District

• A Study on Health, Hygiene and Environmental Pollution in the Coastal Villages in Kanyakumari District

• A Study on Social Welfare Schemes of Fisherfolk in TamilNadu.

• A Comparative Study of Infrastructural facilities in the Coastal Villages of TamilNadu

• A Study on Empowerment of Fisherfolk in Kanyakumari District.
The researcher firmly believes that the present study will be a base for more similar studies in future which may contribute effectively to the well being of the fisherfolk throughout the world, particularly in India.