

ISSN : 0975-9999

SELP JOURNAL OF SOCIAL SCIENCE

VOLUME - IV

APRIL - JUNE 2013

ISSUE 16

Date of Issue : 31st May 2013

Printed Issue : 1250



SELP journal of social science Indexed with RePEc, Thomson Reuters, CSA Databases & Collections, Open J-Gate



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(A Refereed Quarterly Journal with ISSN: 0975-9999)

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SELP JOURNAL OF SOCIAL SCIENCE

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THE CLAW OF EXPLOITATION: A FIELD STUDY OF THE FISHERFOLK IN KANYAKUMARI DISTRICT

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ABSTRACT

Exploitation occurs in all walks of life in one form or another, when a person realizes his/her vulnerability or powerlessness. The powerful automatically take hold of the situation or events and enslave the poor to their great advantage. As a result they siphon the surplus of the poor and lead them below the poverty line. This paper presents a number of recommendations to policymakers who can redress this situation of exploitation and can offer some ray of hope in the life of the fishermen. The policy makers can become a beacon light to illumine their future of young fishermen in the days to come

Key words: Exploitation , swallow , hard earned income .

Introduction

Exploitation is one of the powerful weapons in the hands of the capitalist to swindle or swallow the hard earned income of their labour. The Oxford Advanced Learner's Dictionary states that exploitation is a situation in which somebody treats somebody else in an unfair way, especially in order to make money from their work. Exploitation emerges in all walks of life. No sector or group is exempted from this. In general, exploitation refers to one person or group taking "unfair" advantage of another. The capitalists take advantage of the hunger of the workers. The computer salesman takes advantage of the ignorance of the customer. The priest takes advantage of the stupidity and superstition of the lay person. The military officer takes advantage of the patriotism of

his/her soldiers. The monopolist takes advantage of the absence of competition to charge what the market will bear.

Statement of the Problem

Exploitation refers to economic exploitation that is, the act of using another person's labour without offering them an adequate compensation. Exploitation can be analyzed at micro level and the macro level. When exploitation is studied at the micro level it centers on the market power of economic organizations within a market setting. If it is studied at the macro level it focuses on the exploitation by larger sections of the society in the context of free markets. Marx points out that the entire capitalist class as an exploitative entity and capitalism is a system based on exploitation. In Marxian

economies, exploitation refers to the subjection of producers to work for passive owners for less compensation than is equivalent to the actual amount of work done. The labourers are forced to sell his or her labour power, in order to receive a wage to survive, while the capitalist exploits the work performed by the labourers by accumulating the surplus value of the labourers. Fishing industry is not exempted from this. Being capital-intensive in nature, the fishing industry requires heavy outlay for purchasing of boats, nets, mechanization, and other accessories. Since the nature of their business is seasonal and not regular, the fisherfolk need credit to help them in their business and above all for their basic survival. Since the government does not allocate sufficient funds to this industry, the fishermen are forced to borrow loans from the credit agencies especially from the money lenders-cum-traders at exorbitant interest rates. The borrowing procedure is simple and convenient for the illiterate fisherman; but the consequence is disastrous wherein the fishermen is exploited heavily by the informal agencies like fish traders, commission agents and money lenders in the form of underpricing, underweight, high rates of interest and commission charges. At this juncture, the following questions arise: What is the exploitative factor that hinders the growth of coastal population? Which type of informal sources charge high rate of interest rates? What is the rate of exploitation in each case of sample respondents? Considering these questions the researcher has focused the study on "The Claw of Exploitation: A Field Study of the Fisherfolk in Kanyakumari District".

Objectives of the Study

The main objective of the study is to know the extent of exploitation that occurs to fishermen on the basis of borrowings.

Profile of the Study Area

Kanyakumari District, the southernmost tip of Indian Peninsula, is divided into four taluks namely: Agastheeswaram, Kalkulam, Vilavancode and Thovalai. The first three taluks are in the coastal belt with a length of 71.5 Kms (India's total coast line is 8118km), having 47 coastal villages. These coastal villages have a population of 1, 48,539 fishermen, forming 19 per cent of the total fisherman population (7, 90,108) in Tamilnadu. Fisherman in the study area have 1121 mechanized boats (14.5per cent), 3407 motorized boats (15.2 per cent) and 5392 non motorized boats (22.3 per cent). Six sample villages were selected out of the 47 coastal villages for this study. These six villages were equally distributed as two villages each from three coastal taluks. Further, in the two villages selected from each taluk, one had banking facility while the other was devoid of it.

Table 1 Distribution Of Borrower Fishermen On The Basis Of Linkage (in number)

Indebtedness	Category of credit				
	Market linked			Labour linked	
	MIS	NMPS	MBO	CL	Total
Up to 50,000	67	-	-	17	84
50,001-1,00,000	115	20	-	41	136
1,00,001-1,50,000	-	33	-	13	46
1,50,001-2,00,000	-	13	-	4	17
2,00,001-2,50,000	-	17	-	-	17
2,50,001 and above	-	-	25	-	25
Total	182	83	25	82	376

Source: Survey data

It is evident from Table 1 that without borrowing from the creditors, the fishermen cannot sell their fish as there are no proper infrastructural facilities like storage, transport and marketing. The borrowing becomes the linkage between fishermen and

credit supporters. The MFS have availed credit from 'vargam' ranging from ₹15000 to 75000/-. The NMFS borrowed from traders ranging from 75000/- to 250000/-. The MBO borrowed from money lenders cum traders to the extent of 800000 to 2500000/- and CL borrowed from craft owners between 40000/- to 200000/-. It is inferred that the borrowings of over and above leads the sample respondents to linked credit system which paves ways and means for exploitations.

Sources Of Credit, Exploiters And Method Of Exploitation

Increase in the number of intermediaries increases the market margin and decreases the sale proceeds obtained by the actual producer. If the product of one class of people is appropriated by another class that is clearly exploitation (Anderson: 1986). In the present marketing frame work, the local agents play a crucial role in determining prices for the marine fishes at the landing centre. They get full control over the fishermen as they have extended credit for the purchase of their net and fishing boats (Costa: 1992). Thus the fishermen remain debt-ridden forever. The fishermen are exploited and remain in the clutches of money lenders cum traders in the name of credit. The fishermen in the study area too follow the same process. It is notable that in fishermen 'vargams' 12 per cent interest is charged on loanable amount. A further two per cent is deducted on total produce as commission and administrative charges. With regard to the fish traders cum money lenders in the study area, they charge four to five per cent from 'vallam' owners on total produce for every trip, notwithstanding the exploitation of underpricing and underweighing. Particularly in Kanyakumari

village the money lenders cum traders charge 'Laham' as 10 per cent and 'Sappari' as 3 to 5 per cent to the NMFS. The misery of boat-owners goes beyond this. The money lenders cum traders charge 10 per cent in Arockiapuram and Kanyakumari, 8 to 9 per cent in Colachel and Kodimunal and Ennayamputhenthurai it is 9 per cent besides underpricing and underweighing.

When these 'vallam' owners and boat owners migrate for fishing they are exploited all the more. In places other than Kanyakumari District, 6 to 10 per cent are charged along with underpricing and underweighing. Moreover the raw materials like ice, diesel, kerosene, 'kelanch' are supplied only through local traders at very high price. Hence the fishermen are exploited to the maximum at the place of migration. The following table gives the overall picture about the exploitation of the sample respondents in the study area as well as in the migrated places by various exploiters.

Sl. No	Particulars	Categories		
		MFS	NMFS	MBO
1	Loan Amount	4200	16500	105000
2	Interest Amount (12%)	487	1980	10671
3	Gross Income	35000	36000	247500
4	Commission	700	1000	21351
5	Service charge	700	-	-
6	Travel on loan	512	-	-
7	Under weighing and under pricing	-	5000	36250
8	Total Debtors (4+5+6+7)	1250*	7320**	62176***
9	Exploitation (9-2)	863	5720	71111
10	800000/10	117	140	2042

Source: Survey data

Findings

- ❖ The sample respondents are indebted under linked credit to the amount of ₹ 15000 to 75000 (MFS), 75000/- to 250000

(NMFS), 800000 to 2500000 (MBO) and 40000/- to 200000 (CL). In fact, this credit system is a heavy yoke laid upon the sample respondents.

- ❖ 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. It is inferred that the money lenders charge the interest rate between 20 to 40 per cent. The last rank is given to 'NGOs and SHGs' by all the respondents.
- ❖ All the 376 sample respondents have obtained loans through linked credit, falling an easy prey to the exploitative and enslaving system. The Rate of Exploitation (ROE) of sample respondents is MFS (2.17 per cent), NMFS (14.69 per cent), and MBO (29.42 per cent).
- ❖ The lack of proper cold storage, marketing facilities, and transport facilities of the sample respondents lead them to fall prey in the trap of exploitative system. Out of 294 craft owner respondents, 248 respondents caught fish on an average basis of 100 to 400 kg per trip. However, they were forced to sell them through the exploitative system because of the lack of storage facility and the consequent need to dispose their catch immediately.
- ❖ 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.
- ❖ 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.

Suggestions

- The Government can establish regulated fish market in the district, to eradicate the monopoly of fish traders cum commission agents.
- The Government can launch large storage facilities in the fish landing areas for minimal rent so that the fishermen can preserve their catch without being exploited.
- 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 must influence 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. Existing banks must enhance credit possibilities for the fisherfolk with efficient and fisherfolk-friendly policies. Security pledges in particular must be redefined creatively in the context of fisherfolk.
- The Government can provide loan waiver scheme to the fisheries sector like that of agricultural sector so that the fishermen need not borrow for investment and production purposes in the face of natural calamities.
- The Government can institute 'Fisheries Co-operative Banks for Fishermen' in the coastal villages like that of 'Agricultural Co-operatives Banks' for farmers.
- NGOs like Coastal Peace and Development (CPD), Kanyakumari District Fishermen 'Sangam X' Federation (KDFSF), and Shanthidhan can play an effective role in creating awareness with regard to exploitation done by the credit supporters which might be a great eye-opener for the coastal population.

Conclusion

The study reveals that the exploitative linked credit system is one of the major reasons for the poor socio-economic condition of the fisherfolk. Hence the Government of Centre and State should not stop with the welfare schemes offered to them, rather they must go beyond constructing proper infrastructure facilities in the coastal belt so as to redeem the fishermen from the clutches of fish traders and moneylenders cum commission agents. Certainly it will lessen the burden of financial indebtedness of the fishermen in the days to come.

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