

Income and Expenditure Pattern of Coconut Cultivators in Kanyakumari District – A Study

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Abstract

Agriculture accounts for nearly one fourth of India's GDP and more importantly about dependent on agriculture and allied activities for their livelihood. Indian agriculture depends on monsoon and as a result, there have been fluctuations in food production over the years. The average size of cultivable land holding is only 1.84 ha and it constitutes nearly 74.5% of total holdings in the country posing a great challenge in enhancing productivity, production with sustainability. In India agriculture is the backbone of Indian economy not only feeds the teeming millions of people but also provides raw materials to the agro industries and earns precious foreign exchange main occupation of a large number of people. The coconut palm is the most useful palm in the world. Coconut palm, eulogized as 'Kalpavriksha' is considered as a valuable gift to the mankind as it is a versatile source of food and drink to millions of people. Coconut is a traditional plantation crop grown in India for the last 30 centuries. The coconut palm is one of the most useful plants. It is grown in more than 80 countries of the world. Indonesia and Philippines are the first and the second largest coconut producing country in the world. India is the third largest coconut producing country having an area of about 1.78 million hectares under the crop. Annual production is about 7562 million nuts with an average of 5295 nuts per hectare. This article shows the Income and Expenditure Pattern of coconut cultivators in Kanyakumari District- A Study.

INTRODUCTION

Agriculture is one of the strongholds of the Indian economy and it accounts for 18.5 percent of the gross domestic product (GDP). Agriculture draws its significance from the fact that it has vital supply and demand links with the manufacturing sector and is a source of livelihood for the rural population of India, and it represents the backbone of rural livelihood security system. In India agriculture is the main occupation of a large number of people. Agriculture depends on soil fertility, climatic conditions, rainfall, irrigation facilities,

availability of manures, fertilizers and pesticides and improved varieties of seeds, adoption of scientific methods of cultivation and the like. For a long time in India agriculture has been regarded as a way of life. Coconut palm, eulogized as 'Kalpavriksha' is considered as a valuable gift to the mankind as it is a versatile source of food and drink to millions of people. Coconut is a traditional plantation crop grown in India for the last 30 centuries. Coconut is grown in an area of 11.8 million hectares with a production of 10.26 million MT in 2002 and its products are utilized in more than 140 countries over the world.

The coconut palm is one of the most useful plants. It is grown in more than 80 countries of the world. Indonesia and Philippines are the first and the second largest coconut producing country in the world. India is the third largest coconut producing country having an area of about 1.78 million hectares under the crop. Annual production is about 7562 million nuts with an average of 5295 nuts per hectare. In recent years improvements in cultivation practices and breeding have produced coconut trees that can yield more.

Throughout India the coconut palm is eulogized as Kalpavriksha or the Tree of Heaven and its fruits as Lakshmi Phal, the fruit of wealth. This is despite the fact that the cultivation of coconut is presently confined to a narrow stretch of land on the west coast and on the east coast of the country. Among the coconut growing States, Kerala is credited with having the longest history of cultivation. Perhaps, the Nicobar group islands, Lakshadweep islands and Goa, also have similar tradition.

Even though Kerala remains the biggest producer and consumer of coconut and coconut oil in the country, Tamil Nadu has been catching up fast in production while Kerala is producing 580 crore coconut from 7.87 lakh hectare. Tamil Nadu is producing 536 crore nuts from 3.89 lakh hectare. This indicates that Tamil Nadu is far ahead of Kerala in productivity. The productivity of Tamil Nadu is 13771 nuts. While that of Kerala is 7365 nuts. The coconut farming in Tamil Nadu is comparatively new than that of Kerala. The root with disease is also not so prevalent here. The coconut farmers are following scientific management practices. Under this circumstance the officials of the Coconut Development Board met Shri. K.A. Sengottaiyan, Minister of Agriculture, Government of Tamil Nadu at his office on 17th June 2011 and held discussions with him. He expressed his happiness in having many coconut based industries in Tamil Nadu. He reminded that even in the export front, the state is far ahead. Tamil Nadu is the biggest supplier of activated carbon country's export basket. The minister appreciated the activities the Board and the various added products made out of Coconut.

The coconut crop supplies raw materials for oil crushing and coir industries. Traditionally oil crushing and coir production were carried on as cottage industries. Oil crushing was carried out in the village settlement of Vaniyars and Checkkalas. They used bullock-drawn country oilchekku.

Coconut is a crop of small and marginal farmers since 98% of about five million coconut holdings in the country are less than two hectares. In the west coast of India, the palm is an essential component in the homestead system of farming. While there is a concentration of coconut plantations in the coastal regions of the country, it is also grown in the hinterlands where the agro climate requirements of coconut cultivation are met.

STATEMENT OF THE PROBLEM

The economic development of a nation is based on the progress of its agriculture and industry. A Cultivator who cultivates must be of an enterprising character, pooling various factors of production and managing them efficiently. Coconuts are a crop with multifaceted utilities. It is a food crop as well as a cash crop. It is an important oil seed. Coconut and coconut products enjoy world-wide demand. In almost all states of India coconut is prominently used in food preparation. The price of coconut is determined by the price of coconut oil. Any fluctuation in the price of coconut oil has its impact on the price of coconuts. The price of coconut oil fluctuates according to its demand and supply and very often it is influenced by the price of substitute oil especially the imported palm oil. The price of coconut and coconut products generally declines from January to May, which is the period of peak harvest over which the cultivators have no control.

Almost all the coconut cultivators in the study area face many problems relative to the cultivation of coconut in their farms. They include incidence of pests and diseases, high cost of input, lack of irrigation, shortage of tree climbers and lack of scientific knowledge. Therefore, the new technology of agriculture production and cost of freight and shortage of coconut. The financial problems faced by the coconut producers in the study area are many. They include investment problems at the time when the price of copra is low, working capital problem, fixed on borrowed loans and family expenses.

OBJECTIVES OF THE STUDY

The present study has the following objectives,

1. To study the annual income of the coconut cultivators
2. To know the monthly family expenditure of coconut cultivators
3. To estimate the savings of coconut cultivators
4. To analyse the sources of credit by the cultivators

COLLECTION OF DATA

In social science research is based on depend on both primary and secondary data. Naturally the present study is also based on primary and secondary data.

PRIMARY DATA

A reconnaissance survey of the study area was undertaken to form a crystal clear picture of the process and activities involved in coconut cultivation under actual farming condition. Based on the information gathered a farm level detailed schedule was drafted, pre test and used in the field survey. The objectives of the study were clearly explained to the farmers personally and their co operation ensured. 200 samples have been taken for collecting data.

SECONDARY DATA

Secondary data were collected from books journals and magazines were referred. Journals such as Indian Journal of agricultural marketing, India Journal of agricultural economics, agricultural marketing, India Journal of marketing, International Journal of coconut were referred for collecting secondary data for the study.

ANALYSIS OF THE STUDY

Annual income

The annual income of the respondents includes the annual income from agricultural engaged by the respondents. The annual income of the respondents is presented in Table 1.

Table 1: Annual income of the farmers

Sl. No	Annual Income (in Rs.)	No. of Respondents	Percentage
1	Rs.3000	27	13.50
2	Rs.6000	101	50.50
3	Rs.12000	44	22.00
4	Rs.18000	20	10.00
5	Rs.24000	7	3.50
6	Rs.30000	1	0.50
Total		200	100.00

Source: Primary Data.

It is revealed from Table 1, that out of 200 respondents, 27 (13.50 per cent) respondents have annual income of Rs.3000, 101 (50.50 per cent) respondents have annual income of Rs.6000, 44(22.0 per cent) respondents have annual income of Rs.12000, 20 (10 per cent) respondents have annual income of Rs.18000, 7 (3.50 per cent) respondents have annual income of Rs.24000, and only one (0.50 per cent) respondent has annual income of Rs.30000.

Household Expenditure

The household expenditure indicates the total expenses incurred by all members in the family during a month for consumption and other purpose. The family expenditure may influence the nature of savings or indebtedness among the respondents. The monthly expenditure of the households is presented in Table 2.

Table 2: Monthly Family Expenditure of Coconut Cultivators

Sl. No.	Monthly Family Expenditure (in Rs.)	No. of Respondents	Percentage
1	Rs.700	51	25.50
2	Rs.900	49	24.50
3	Rs.1100	64	32.00
4	Rs.1300	29	14.50
5	Rs.1500	7	3.50
Total		200	100.00

Source: Primary data

51 (25.50 per cent) of the cultivators fall in the monthly family expenditure group of Rs. 700, 49 (24.50 per cent) of the respondents fall in the monthly family expenditure group of Rs.900, 64 (32.00 per cent) respondents fall in the monthly family expenditure group of Rs.1100, 29 (14.50 per cent) fall in the monthly family expenditure group of Rs.1300 while 7 (3.50 per cent) of the respondents fall in the monthly family expenditure group of Rs.1500. it is inferred from the table that majority of the coconut cultivators are in the family expenditure of Rs.1100.

Sources of Credit

The sources of getting credit facilities for the respondents are presented in Table 3.

Table 3: Sources of Getting Credit by the Respondents

Sl. No	Sources of Credit	No. of Respondents	Percentage
1	Commercial Bank	39	19.50
2	Co-operative Societies	54	27.00
3	Money Lenders	17	8.50
4	Chit Fund	22	11.00
5	SHG	47	23.50
6	Others	21	10.50
Total		200	100.00

Source: Primary data.

Table 3 clearly shows that 39 (19.50 per cent) of the women PRI members get credit from commercial banks, 54 (27.00 per cent) get credit from co-operative banks, 17 (8.50 per cent) get credit from money lenders, 22 (11.00 per cent) respondents got credit chit funds, 47 (23.50 per cent) respondents got credit from SHGs and 21(10.50 per cent) of them get credit from other agencies.

Annual Savings

Savings are the outcome of the difference between income and expenditure. The excess of income may be saved in the form of financial assets. The distribution of respondents according to their annual savings is shown in table 4.

Table 4: Annual Saving of Coconut Cultivators

Sl. No	Annual Savings (in Rs.)	No. of Respondents	Percentage
1	Rs.1000	12	6.00
2	Rs.1500	22	11.00
3	Rs.2000	39	19.50
4	Rs.2500	67	33.50
5	Rs.3000	60	30.00
Total		200	100.00

Source: Primary Data

It is observed from table 3 that out of 200 respondents, 12 (6.00 per cent) have saved up to Rs.1000, 22 (11.00 per cent) of the respondents have saved Rs.1500, 39 (19.50 per cent) respondents have saved Rs.2000, 67 (33.50 per cent) of the respondents saved Rs.2500 and 60 (30 per cent) respondents have saved Rs.3000.

FINDINGS

1. 50.50 per cent of the respondents are earning income of Rs.6000
2. 32.50 per cent of respondents have the monthly family expenditure of Rs.1100
3. The majority cultivators 27.00 per cent get credit from co-operative banks.
4. 33.50 per cent respondents have a saving of Rs.2500.

SUGGESTIONS

In the present study the marginal value product is found to be greater than the respective factor cost in the cultivation of coconut. There is existence of unexploited economic margin and there is scope for effective utilization in the cultivation of coconut for both groups of coconut. Hence it is suggested that the government of Tamilnadu should enlist the cooperation and support of Department of agriculture and Tamilnadu agricultural university for creating awareness for the efficient use of resources in coconut cultivation. The government may arrange periodical seminar and training programmes in which farmers. Lack of awareness of such practices ultimately resulted in a low level of cultivation of coconut.

The major problem encountered in the cultivation of coconut in the Kanyakumari district is severity of diseases and pests. Diseases like adversely affect the crops. It would therefore be necessary to evolve suitable arrangement for effectively controlling the menace by the agricultural / Development officers, trading to the effective application of appropriate pesticides at the prescribed level at the right time.

CONCLUSION

Coconut play a vital role in offering more employment opportunities to the rural people and it is a profitable venture for all categories of farmers' inspite of their high initial investment and the fluctuating nature of nut price.

Coconut farming in the district has increased considerably over the years. By the establishment of coconut-based industries value addition to coconut farming has been immense. Coconut farming occupies unique position in the socio-economic structure of the district and it is intimately related to the prosperity of a vast multitude of small and marginal farmers. The coconut based farming system satisfies the day-to-day needs of a family in the district. Coconut trees satisfy the fuel requirement of a large number of families. Coconut palm therefore assumes importance as a renewable energy source.

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