



REVIEWER'S REPORT

Manuscript No.: **IJAR-53417**

Date: 20-08-2025

Title: THE FINANCIAL CONDITION OF FISHERMEN IN NAGAPATTINAM VILLAGE, TAMIL NADU, INDIA

Recommendation:

Accept as it isYES.....

Accept after minor revision.....

Accept after major revision

Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality		✓		
Techn. Quality			✓	
Clarity		✓		
Significance			✓	

Reviewer Name: Mr Bilal Mir

Reviewer's Comment for Publication.

The manuscript titled “**The Financial Condition of Fishermen in Nagapattinam Village, Tamil Nadu, India**” presents an investigation into the socioeconomic and financial circumstances of fishermen in Nagapattinam, with a particular focus on the challenges faced and their relationship to financial advancement.

The **abstract** concisely outlines the main findings, emphasizing that there is no significant correlation between the challenges experienced by fishermen and their financial progress. It further notes the absence of variation in financial development strategies and satisfaction levels across demographic characteristics. The abstract also highlights government interventions in addressing structural and environmental challenges while pointing to practical aspects such as pricing strategies, quality sorting, and the role of authorized brokers in fish sales. Additionally, the abstract captures the influence of natural factors such as weather events, seasonal variations, and infrastructure constraints on fishermen’s livelihoods.

The **introduction** situates the study within the broader context of Tamil Nadu’s economy and the crucial role played by fisheries in income generation, nutrition, and employment. It traces the significance of fishing historically and economically, highlighting its role in providing livelihoods for marginalized communities. References to secondary sources provide evidence that the

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fishing industry faces pressures from overexploitation of natural stocks, underdeveloped aquaculture potential, and environmental challenges. Moreover, the introduction points out the broader socioeconomic implications of fishing, particularly the instability of fishermen's incomes, their vulnerability to climate change, and their reliance on intermediaries, which affects their access to social and economic capital.

The manuscript's **thematic contribution** lies in demonstrating the paradox between the economic importance of fisheries and the financial vulnerability of fishermen. It emphasizes that while the industry is positioned as a strong contributor to national growth and employment, individual fishermen remain exposed to multiple structural, environmental, and economic uncertainties. By focusing on Nagapattinam, a region with a strong fishing identity, the paper provides locally grounded insights into a globally relevant issue.

Overall, the paper provides a **clear and comprehensive account** of the financial and socioeconomic conditions of fishermen in Nagapattinam. It underscores the influence of demographic traits, government interventions, environmental variability, and market dynamics on the lives of fishing communities, while highlighting the persistent challenges that shape their financial stability.
