



REPORT OF THE ECONOMIC SURVEY
OF VALLIVATTAM VILLAGE.

BY

T. K. SANKARA MENON,
Superintendent of Economic Survey, Cochin State.

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Investigation work at Vallivattam commenced on the 25th April, and was completed on the 16th June, 1935. The statistics discussed in this Report refer to the 12 months preceding this period. Introductory,
date of sur-
vey.

2. Vallivattam lies in the south-west corner of Mukundapuram taluk, and is one of its border villages. The Conolly canal which separates it from Ponnani taluk in British Malabar forms a natural boundary in the south and west of the village. Padiyur and Poomangalam villages lie to the north, and Tekkumkara village to the east, of Vallivattam. The Karupadanna ferry is but a couple of furlongs from the south-east corner of the village. Situation.

3. There are three different varieties of soil seen in Vallivattam. A narrow strip in the east of the village, running from its northernmost point to its southernmost, has laterite soil. The crops characteristic of this soil are the arecanut, cashewnut, mango, jack-trees, etc. This tract is but sparsely peopled. On the western side of this tract is another narrow strip which runs parallel to it. The soil in this area is clayey. The coconut and arecanut palms and fruit-trees like the mango and the jack tree flourish here, while a part of this area forms double-crop paddy (wet) land. The remaining portion, covering about two-thirds of the total area of the village, has the sandy soil which is typical of sea-board villages like Nayarambalam and, which is well adapted for the cultivation of the coconut palm. Paddy also is grown in the low-lying marshy tracts of this division, locally known as *pandi nilams*.* Soil and
crops.

4. The total area of the village is 2,089.5 acres, distributed as shown below. Area.

	Acres
(1) Double-crop nilam (paddy land) ..	107.1
(2) Single-crop nilam ..	757.8
(3) Paramba (garden land) ..	957.3
(4) Poramboke (Sirkar or unassigned)	
i. Land ..	39.8
ii. Water ..	217.5
} ..	257.3
Total ..	2,089.5

These nilams are marshy and the earth is turned up with the spade instead of being ploughed. The sowing season is Karkadagam (the month of heavy rains), and the crop is harvested in the month of Dhanu. The fields are often flooded soon after the sowing. The crops have thus been damaged repeatedly in recent years. Because of the absence of irrigation facilities, the failure of the north-east monsoon also at times adversely affects this crop.

Population. 5. There are 696 families in the village with a total *de jure* population of 3,814 persons (1,815 males and 1,999 females). This gives us a density of 1,168 persons to the square mile, and each person will get 55 cents of land if the whole area is evenly distributed.

The population of the village (*de facto*) was 3,616 at the Census of 1931.

Appendix A shows the distribution of the population by communities. The numerically strongest of the 13 communities in the village are:

Communities in the order of their numerical strength	Percentage in the total population
Eazhuvan	42.3
Muslim	29.4
Kudumichetti	7.9
Pulayan	7.5
Christian	4.7

The remaining 8 communities together form but 8.2 per cent of the total population.

Assets distributed by community. 6. Appendix B gives the total assets of the 696 families in the village and the distribution of these assets by communities. Valued according to the depression rate of prices current at the time of the survey, the assets roughly amount to Rs. 6.3 lakhs. The Eazhuvans and the Muslims, the two most populous communities in the village, whose families form 70 per cent of the total number of families, appropriate to themselves as much as 84.4 per cent of the total assets.*

by kind, 7. The assets are classified below according to their kind.

A. IMMOVABLES:

(x) Land	Extent (acres)	Value Rs.	Proportion per cent in the total assets
i. Nilam (paddy land)			
(a) in the same village	243.3	46,508	7.4
(b) elsewhere	49.9	11,017	1.7
Total	293.2	57,525	9.1

* The average assets per family of the minor communities entered as item 8 in the Appendix are shown below:

Community	Average assets per family Rs.
Kollan	19
Kurup	171
Marasari	53
Thattan	15
Velan	228
Vettuvan	17

	Extent acres	Value Rs.	Proportion per cent in the total assets
ii. Paramba (dry land)			
(a) in the same village	.. 435'1	3,09,382	49'1
(b) elsewhere	.. 68'9	53,339	8'5
Total	.. 504'0	3,62,721	57'6
Total of i and ii (i. e., total for land)	.. 797'2	4,20,246	66'7
2. House property	..		
(a) Residential	..	73,551	11'7
(b) Farms	..	165	..
(c) Shops, etc.	..	4,538	0'7
Total	..	78,254	12'4
3. Value of improvements in lands taken on lease	..	17,142	2'7
Total of A (Immovables)	..	5,15,642	81'8
B. MOVABLES.			
4. Furniture, utensils, etc.	..	10,069	1'6
5. Value of livestock	..	6,369	1'1
6. Value of agricultural implements, accessories, etc.	..	3,957	0'6
7. Value of machinery, equipments, etc.	..	708	0'1
8. Value of stock in trade	..	10,397	1'6
9. Capital investments in money-lending concerns, shares in joint-stock companies or deposits in banks	..	2,175	0'3
10. Amounts lent out on the security of landed property	..	21,631	3'4
11. Amounts lent out on other securities or without security	..	7,329	1'2
12. Amounts invested in non-prized kuries	..	22,776	3'6
13. Amounts invested in jewellery, ornaments, etc.	..	20,602	3'3
14. Other miscellaneous items	..	8,711	1'4
Total of B (Movables)	..	1,14,724	18'2
Total of A and B (Immovables and Movables)	..	6,30,366	100'0

The statement shows that 69'4 per cent of the assets consists of land (items 1 and 3 in the list) and 12'4 per cent, of house property (item 2). Other items of importance are amounts lent out on interest with or without security (items 10 and 11 in the list) forming 4'6 per cent, investment in non-prized kuries (item 12 in the list) forming 3'6 per cent, and investment in the form of jewellery, ornaments, etc. (item 13) accounting for 3'3 per cent, of the total assets.

8. The occupational grouping of the families and the assets of each occupational group given in Appendix C will show that the chief land-owning classes (items 1, 2, 3 and 4 in the Appendix, forming 33·3 per cent of the total number of families) own as much as 90·1 per cent of the total assets. The tenant classes (items 5 and 6 in the Appendix, forming 10·2 per cent of the total number of families) get but 4·4 per cent of the assets. As many as 41·7 per cent of the families in the village are those of agricultural labourers, but their share is only 4·8 per cent of the assets. Others comprising 14·8 per cent of the families retain the balance of 0·7 per cent of the assets. The average assets of a family of the first group are valued at Rs. 2,447, but the corresponding figures for the second, third and fourth groups are only Rs. 394, Rs. 103 and Rs. 45 respectively.

If the total assets are evenly distributed, the share of each family in the village will be Rs. 906, and of each individual, Rs. 165.

9. The total indebtedness of the 696 families in the village is Rs. 2·5 lakhs (equivalent to 40·3 per cent of the total assets). The average indebtedness of a family is, therefore, Rs. 365, and of an individual, Rs. 67. The families that are actually involved in debts number 618 (88·8 per cent of the total number of families in the village). Hence the average debt per indebted family is Rs. 411.

10. Out of the total assigned area of 1,832·2 acres of land in Vallivattam, the inhabitants of the village own but 678·4 acres (243·3 acres of nilam and 435·1 acres of paramba). In addition to this, an extent of 118·8 acres of land (49·9 acres of nilam and 68·9 acres of paramba), lying in other villages, is also owned by the residents of Vallivattam. The total area of land owned by them is, therefore, 797·2 acres. The incidence of indebtedness on the land owned by the villagers will thus be Rs. 319 per acre, when their total debt is taken into consideration.

The debts that are actually secured on land amount to Rs. 1,79,442, and the land encumbered for these debts is 540·3 acres. The incidence of secured debts on encumbered land is, therefore, Rs. 332 per acre.

11. Appendix D gives the distribution of indebtedness by communities and Appendix E, by occupation. The following statement will show the degree

of correspondence between the proportion of the assets and of the debts owned by the chief communities and occupational groups of the village.

Occupational group or community	Proportion per cent in the total number of families	Proportion per cent of indebted families in the occupational group or community	Proportion per cent of assets owned by the occupational group or community	Proportion per cent of debts owned by the occupational group or community
1. Land owners ..	33·3	97·4	90·1	89·2
2. Tenants ..	10·2	100·0	4·4	5·1
3. Agricultural labourers ..	41·7	83·8	4·8	5·0
4. Other occupational groups ..	14·8	75·7	0·7	0·7
5. Eazhuvan ..	42·4	93·2	41·5	36·0
6. Muslim ..	27·6	89·6	42·9	50·6
7. Kudumichetti ..	8·9	75·8	7·9	6·8

12. The purposes for which the debts were contracted (shown in Appendix F) are examined below: Purpose of debts.

(i) Kuri liabilities form the heaviest item in the list, and amount to Rs. 88,707 (34·9 per cent of the total debts). This amount is made up of (1) the subscription amount to be remitted towards prized kuries (Rs. 81,512 and (2) debts incurred by subscribers and kuri proprietors an account of kuries (Rs. 7,195). No accurate information could be secured in all cases regarding the purpose for which the prize-amounts drawn from the kuries were spent. Repayment of old debts, purchase and improvement of land, construction of houses, etc., are some of the purposes specified.

The annual amount of subscription due to prized kuries from the village as a whole is Rs. 10,176. If the subscription amounts are regularly paid, item (1) of the kuri liabilities will, therefore, be paid off within 8 years from the date of the investigation. But defaults in payments often take place on account of the fall in income consequent on the depression. Hence the debt of Rs. 7,195 shown as item (2) of the kuri liabilities.

(ii) Purchase of land is responsible for a sum of Rs. 46,533 (no less than 18·3 per cent of the total debts), while the construction, rebuilding, etc. of houses account for Rs. 2,352 (0·9 per cent of the debts).

(iii) Land, again, is responsible for another sum of Rs. 11,390 (4·5 per cent of the debts). The amount includes instalments of rental in arrears and sums borrowed for cultivation expenses, for the payment of rental or assessment, etc. The economic depression is, no doubt, mainly responsible for this item.

(iv) Repayment of old debts, accounting for a sum of Rs. 40,816 (16·1 per cent of the total debts), is the third heaviest item in the liabilities. The purposes for which these old debts were incurred are not always specified, but purchase of land is known to be one of the many purposes for which the old debts were contracted.

(v) Loans raised for industrial and trade purposes amount to Rs. 24,141 (9·5 per cent of the total debts). The depression is to be held responsible to a great extent for this item also.

(vi) Domestic wants account for Rs. 18,213 (7·2 per cent of the total debts). This sum was borrowed for the purchase of daily necessities, because the income did not suffice to meet the barest wants. To a considerable extent this item also is to be attributed to the economic gloom.

(vii) Social and religious items such as marriages, funerals, etc., show a sum of Rs. 11,554 (4·5 per cent of the debts).

(viii) Other purposes* account for a sum of Rs. 10,438 (4·1 per cent of the debts).

13. Secured and unsecured debts are classified below:

Secured and unsecured debts,	Serial No.	Kind of debt	Amount Rs.	Proportion per cent in the total debt
	1.	Amount raised on pledges	.. 9,051	3·6
	2.	Amount raised on the security of landed property	.. 1,04,717	41·2
	3.	Amount raised on pronotes	.. 28,440	11·2
	4.	Hand loans	.. 11,132	4·4
	5.	Pattom arrears, decree debts, etc.	.. 14,631	5·7
	6.	Petty shop-debts, etc.	.. 4,666	1·8
	7.	Kuri liabilities (amounts to be remitted in prized kuries)	.. 81,512	32·1
		Total	.. 2,54,149	100·0
		*Other purposes include:		Rs.
	1.	Purchase of livestock	..	741
	2.	Educational expenses	..	60
	3.	Payment of interest	..	2,704
	4.	Interest in arrears	..	520
	5.	Medical bill	..	2,822
	6.	Loss through standing surety	..	1,542
	7.	Travelling expenses	..	140
	8.	Litigation expenses	..	572
	9.	Contribution to dependents	..	65
	10.	Payment of dowry	..	600
	11.	Charity	..	127
	12.	Hire charges of boats	..	10
	13.	Investments	..	535
		Total	..	10,438

Items 1 and 2 in the above list are both secured and form 44·8 per cent of the total debts. A sum of Rs. 74,725 out of the kuri liabilities of Rs. 81,512 is also secured on land. This forms 29·4 per cent of the total debts. In all, therefore, 74·2 per cent of the total debts is secured.

14. The rates of interest charged for the different classes of debts are shown in Appendix G. 96·1 per cent of the amount borrowed on the security of land, 89·4 per cent of the amount raised by pawning jewellery, etc., and 81·2 per cent of the amount raised on pronotes have to pay interest only at rates not exceeding 12 per cent per annum. It is also to be noted that the interest for 48·4 per cent of the debts secured on land does not exceed 9 per cent per annum. and their rates of interest.

In Appendix H the total amount of interest-bearing debts is distributed according to the rates of interest charged. The rate is 9 to 12 per cent (mostly 12 per cent) per annum for 53·1 per cent of the amount. It is 9 per cent or below 9 per cent per annum for 39·2 per cent of the interest-bearing debts. The balance (only the small proportion of 7·7 per cent of the interest-bearing debts) pays interest at rates exceeding 12 per cent per annum. Instances of very high rates of interest are not unknown in the village. Thus small handloans and cash loans raised on pledges have at times to pay interest at rates which are as high as 240 per cent per annum; and small loans in kind (paddy loans) are also charged similar high rates of interest. But Appendix H shows that only the small sum of Rs. 307 (0·2 per cent of the interest-bearing debts) pays interest at rates exceeding 24 per cent per annum.

15. The distribution of the total debts according to the classes of creditors is given below : Classes of creditors.

Serial No.	Classes of creditors	Amount Rs.	Proportion per cent in the total debt
1.	Amount raised from joint-stock banks ..	15,816	6·2
2.	„ from indigenous money-lending concerns ..	6,700	2·7
3.	„ from co-operative societies.	1,528	0·6
4.	„ from private persons (mostly of the same locality) ..	1,28,528	50·6
5.	Agricultural loan (Government) ..	768	0·3
6.	Pattom arrears, decree debts, etc. ..	14,631	5·7
7.	Petty shop-debts, etc. ..	4,666	1·8
8.	Kuri liabilities (amount to be remitted in prized kuries—banks and private parties) ..	81,512	32·1
	Total ..	2,54,149	100 0

Private parties (mostly of the same locality including neighbouring villages) form the chief source of credit in Vallivattam also and they account for items 4, 6 and 7 in the list (58·1 per cent of the total debts). A considerable proportion of item 8 also (kuri liabilities) is derived from private parties. Almost the whole balance is contributed by banks, indigenous money-lending concerns or co-operative societies.

There are no joint-stock banks in the village. But the villagers have dealings with the institutions which flourish at Irinjalakkuda, Cranganur, etc. There are, however, two co-operative credit societies at Vallivattam, registered as Vallivattam Eazhuvu Co-operative Society, No. 135, and Vallivattam Muslim Co-operative Society, No. 138. But, as in other villages, the co-operative movement has done but very little to solve the problem of indebtedness. The short-term debts of the village amount to Rs. 48,623, towards which the societies contribute only a paltry sum of Rs. 1,528 (3·1 per cent).

Creditors
and rates of
interest.

16. The rates of interest charged by the different classes of creditors are given in Appendix I. The terms offered by private parties are seen to be more favourable than those of joint-stock banks. Though the usual rate of interest charged by banks does not exceed 12 per cent, in actual practice it works out at a much higher rate on account of heavy penalties for defaults.

Loans in
kind.

17. A sum of Rs. 239 out of the total debts of the village represents the cash value of 637 *paras* of paddy, borrowed for cultivation purposes, domestic consumption, etc., chiefly by small-scale tenants and agricultural labourers. Such paddy loans are, however, less common in villages like Vallivattam where cocoanut is a more important crop than paddy.

Income and
expenditure.

18. Appendix J shows the distribution of the income and expenditure of the village by communities. The gross annual income of the 696 families in the village amounts to Rs. 2,62,799 and the expenditure excluding the family budget is Rs. 1,84,008. The net income available for household expenses is, therefore, Rs. 78,791.

Distributed
according to
sources.

19. Appendix K deals with the income and expenditure according to the occupation or *sources* from which the income is derived. The family or household cannot be taken as the unit for purposes of the classification in this Appendix, because members of the same family often follow different pursuits and accordingly derive their incomes from different sources. Appendix K, therefore, deals with the number of persons, and not of families, engaged in various occupations or deriving their income from various sources.

20. From the occupational grouping of families given in Appendix C Agriculture. we find that 303 families in the village (43·5 per cent of the total number of

families) are of the land-owning and cultivating classes, and that 290 families (41·7 per cent of the total number of families) are of agricultural labourers. Out of the 696 families in the village, as many as 593 (85·2 per cent) are, therefore, dependent on agriculture, and land is either the chief, or at least a subsidiary, source of their income. Groups 1 to 7 under Pasture and Agriculture, Cultivation, in Appendix K show that land is the principal source of income to 704 persons (368 males and 336 females) and a subsidiary source of income to 745 persons (463 males and 282 females). There are also 14 working dependents (12 males and 2 females) under the same head (i. e., those who help the principal earners of their families with their services in return for which they receive no payment). In all, therefore, 1,463 persons, or 63·7 per cent of the total village population aged 13 years and above, are more or less dependent on land for their living.

The gross income from agricultural occupations (groups 1 to 7 in Appendix K) amounts to Rs. 66,876 (25·4 per cent of the total gross income of the village). The corresponding expenditure is Rs. 27,162 (17·2 per cent of the total expenditure*). The net income from this source is, therefore, Rs. 39,714 (37·8 per cent of the total net income*).

It is also to be observed here that, of the 718 persons (including 14 working dependents) whose principal source of income is land, as many as 537 (238 men and 299 women) or 74·8 per cent, and of the 745 persons to whom land is a subsidiary source of income, 393 (145 men and 248 women) or 52·8 per cent are agricultural labourers. The total net income under agricultural labour (group 5 in Appendix K) amounts to Rs. 19,874, and forms 50 per cent of the net income from agricultural occupations and 18·9 per cent of the total net income of the village.

21. Vallivattam resembles Nayarambalam and other villages of the coastal tract in respect of the importance of its coconut crop and the various industries connected with it. The *parambas* (mostly coconut gardens) account for a net income of Rs. 14,420 as against Rs. 3,421 derived from paddy lands; and a major portion of the income of Rs. 19,892 earned by agricultural labourers

Cocoanut
cultivation

*The total expenditure and the total net income for purposes of the calculations in paragraphs 20 to 25 (both inclusive) are taken to be Rs. 1,57,759 and Rs. 1,05,040 respectively and not Rs. 1,84,008 and Rs. 78,791 respectively as shown in Appendix J and paragraph 18 above. The difference of Rs. 26,249 in each case is the amount to be paid as interest on debts or as subscription instalments towards prized kuries, etc. (Group 89 in Appendix K). As this amount cannot be shown as expenditure against any particular item of income, it is ignored here so that the proportion of the expenditure incurred for, and the net income derived from, each source may be correctly estimated.

(group 5 in Appendix K) is also for work done in cocoanut gardens. Likewise the sum of Rs. 1,459 shown as income against group 6 (watchmen or caretakers of cocoanut gardens) is wholly derived from cocoanut gardens. It is also to be noted that those who derive their chief or subsidiary income from *parambas* are more numerous than those who depend on paddy lands (groups 1, 2 and 3 in Appendix K).

and allied
industries.

22. The importance of the cocoanut industry in the village is seen from other occupational groups also. The net income derived from sub-class b, industry (groups 14 to 37 a), is no less than Rs. 29,509 (28·1 per cent of the total net income). The various groups under this sub-class form the chief source of income to 911 persons, and a subsidiary source of income to 505 persons. There are also 11 working dependents in these groups. The most important groups under this sub-class deal with industries connected with the cocoanut. Thus group 14 which relates to the manufacture of coir and coir-yarn, and which is by far the most important industry in the village, gives work to no less than 712 persons of whom 425 are women, and accounts for a net income of Rs. 18,604 (17·7 per cent of the total net income). The remarks made on the supreme importance of the coir industry in paragraph 22 of the Report on Nayarambalam may be recalled in this connection.

Plaiting the leaves of the cocoanut palm (included in group 19); the manufacture of copra (group 21); toddy tapping and jaggery manufacture (groups 25 and 26); boat-men, tow-men, etc., and porters, engaged mostly in the transport of cocoanuts, copra, cocoanut husks, coir, etc. (groups 38 and 39); trade in cocoanut husks and thatches made of cocoanut leaves (groups 46 b and c); and dealers in cocoanuts (group 57) are other occupations derived from the cocoanut industry.

Fishing
industry.

23. Of the remaining occupational groups deserving special notice, inland fishing (group 11 b) is one. The Conolly canal and other small canals branching from it form a fishing ground of some value to the villagers. The single-crop (*pandi*) nilams also are used as a fishing ground during the off-season. Inland fishing is the principal occupation of 44 persons and a subsidiary occupation of 110 persons. The net income derived from this source is Rs. 1,980. Prawn is the chief variety found here.

The demand for sea-fish in the locality is met by a few Muslim hawkers who get their daily supply from the neighbouring sea-coast villages in British Malabar. Group 54 (dealers in fish) shows that the net income derived by these hawkers is Rs. 511.

24. Though many women engaged in plaiting the leaves of the coconut palm are included in group 19, this group mainly refers to the large numbers of women who pursue mat-weaving as a cottage industry. Coarse mats made of the leaves of the screwpine are much in demand in the neighbouring markets for packing purposes, and mat-weaving is, therefore, an industry of great importance in this area*. Rice-pounders and huskers (group 23); tea and coffee hotels (group 50); trade in other food-stuffs (group 56) and casual labour (group 87) are other occupational groups of some importance, which support considerable numbers of persons.

Other occupational groups.

25. There are 79 oxen and 34 buffaloes (used chiefly for the plough), 122 cows, 74 she-buffaloes, 139 cow-calves, 70 buffalo-calves and 174 goats (including kids) in the village. All these animals are together valued at Rs. 6,109. The animals are of inferior type and the average daily yield of a milch cow is but $1\frac{1}{2}$ bottles (of 24 ounces each) and of a milch buffalo, about 3 bottles. The annual net income derived from cattle is Rs. 2,981. The amount includes the value of dairy products and of manure, whether sold or consumed by the owners.

Live stock.

It is also to be noted here that 18 persons (mostly boys who would otherwise have been unemployed) are engaged as herdsmen and shepherds and that they derive an income of Rs. 140 annually.

There are 106 cocks, 497 hens, 389 chickens and 40 ducks in the village, together valued at Rs. 260. The annual net income derived from this source is seen to be about Rs. 160. The cattle and poultry found in the village are reared chiefly for domestic use. There is no one pursuing either industry on any considerable scale.*

26. As stated in paragraph 18 above, the net income (for a period of one full year ending about May 1935) of the 696 families in the village, available for household expenses, is Rs. 78,791. Appendix L shows the distribution of this amount among the various communities, the proportion in which it is

Net income and standard of living.

*Please see paragraph 53 of this Report.

distributed and the average net income of a family in each community. The figures for some of the most populous communities are extracted below:

Communities in the order of numerical strength	OCCUPATION		Average annual net income per family Rs.	Average no. of persons in the family
	Men	Women		
Eazhuvan	Coir-yarn (wheel) spinning, cultivation, A. L*, toddy tapping, manufacture of copra, casual labour, petty trades, etc.	Beating of retted cocoanut husks and coir-yarn (hand) spinning, A. L., mat-weaving and H. K.*	118	5.5
Muslim	Plying country-boats, cultivation, casual labour, coir-yarn (wheel) spinning, trade of all kinds, manufacture of beedi, etc.	Mat-weaving, A. L., coir-yarn (hand) spinning, and H. K.	99**	5.8
Kudumichetti	A. L., coir-yarn (wheel) spinning, cultivation, casual labour, etc.	Beating of retted, cocoanut husks and, coir-yarn (hand) spinning, A. L., inland fishing, plaiting the leaves of cocoanut palm and H. K.	109	4.9
Pulayan	A. L., coir-yarn (wheel) spinning, tending cattle, inland fishing, etc.	A. L., beating of retted cocoanut husks and coir-yarn (hand) spinning, inland fishing and H. K.	112	5.2
Christian	Coir-yarn (wheel) spinning, A. L., cultivation, casual labour, plying country-boats, etc.	A. L., beating of retted cocoanut husks, mat-weaving and H. K.	148	5.8

* A. L.: Agricultural Labour. H. K.: House-keeping.

** The very low average income of the Muslim families is to be attributed to the fact that 16 out of the 28 minus-net-income families belong to this community, and their total minus-net-income is no less than Rs. 4,000. Many of the Muslim families belong to the landed class, and the heavy fall in the price of cocoanuts has hit them hard. On the expenditure side, however, the Muslim community shows the highest average with Rs. 33 for an adult. (Please see paragraph 31 below). In other words, the Muslim community is more heavily indebted than other communities.

27. A statement in which the families in the village are graded according to the net income received by each is given below:

Grading of families according to income.

Total net income				No. of families deriving such income	Proportion per cent in the total number of families
1.	Up	to	Rs. 25	12	1.7
2.	Rs. 26	to	Rs. 50	41	5.9
3.	Rs. 51	to	Rs. 100	218	31.3
4.	Rs. 101	to	Rs. 200	325	46.7
5.	Rs. 201	to	Rs. 500	68	9.8
6.	Rs. 501	to	Rs. 1,000	2	0.3
7.	Rs. 1,001	to	Rs. 2,000	1	0.1
Total				667	95.8

Of the remaining 29 families (4.2 per cent of the total number of families) in the village, one depends chiefly on alms and therefore did not return any regular income, while 28 returned a "minus-net-income", their explanation being that unforeseen expenses and unexpected losses (chiefly on account of the depression) led to this result during the year under review. They had accordingly to raise loans or sell their movables in order to meet the deficit.

28. If the total net income of the village is evenly distributed, each family will receive an annual income of Rs. 113 and each individual, Rs. 21. The average income of a large section of the population must, however, be much lower, because the income of about 38 per cent* of the total number of families in the village is below Rs. 100 as shown in the statement appended to the foregoing paragraph.

Average income.

29. Though the net income available for household expenses is only Rs. 78,791, the amount alleged to have been actually spent for household expenses is, according to the returns received from the villagers, Rs. 1,01,822. Here is an excess of Rs. 23,031 over the actual net income, which has to be accounted for.

Deficits.

Of the 695 families in the village, 132 are balanced budget families, 91 are surplus budget families and the remaining 473 are deficit budget families. The net income of the balanced budget families is just sufficient for their household expenses. The surplus budget families show an annual surplus of Rs. 2,342 after meeting all their household expenses from their net income. The total annual deficit of the deficit budget families is Rs. 25,373. These families have defaulted payments of rental, interest on debts and subscription instalments for

* The 28 "minus-net-income" families are not included here. They belong to the landed class and maintain a comparatively high standard of living. In normal times their income is above Rs. 100. For these reasons they are not clubbed with the families whose income is below Rs. 100.

kuries, and have also borrowed considerable sums in order to meet the above deficit and satisfy their household wants. Deducting the surplus of Rs. 2,342 of the surplus budget families from the total net income of Rs. 78,791, we have a balance of Rs. 76,449 which is the actual figure available for family expenses. To this we have to add the sum of Rs. 25,373 (the deficit of the deficit budget families) in order that the total expenditure of the village under the head of family budget may be arrived at. This total expenditure will accordingly be Rs. 1,01,822.

The sources from which the sum of Rs. 25,373, required to meet the deficit of the deficit budget families, is derived may be examined here. The following particulars are available from the returns under indebtedness, income and expenditure.

	Rs.
Amount borrowed for family expenses within the year under review ..	*5,572
Amount made available for family expenses by defaulting payment of interest on debts ..	8,763
Amount made available for family expenses by defaulting payment of annual rental or pottom ..	2,944
Amount made available for family expenses by defaulting payment of kuri instalments ..	6,464
**Miscellaneous items ..	1,137
Total ..	23,980

This leaves a balance of Rs. 1,393 (Rs. 25,373—Rs. 23,980) to be accounted for. The explanation for this discrepancy is not different from the one given for the other villages, and accordingly the amount mostly represents in terms of money the fall in the general standard of living in the village.

Average expenditure.

30. From the explanation given above, it will be seen that the figures of the average annual net income per family and per individual (Rs. 113 and Rs. 21 respectively,) are not identical with the figures of the actual average expenditure of a family or individual. The amount actually spent by the 696 families in their households is:

	Rs.
Amounts borrowed, payments defaulted, etc. (as shown in the last paragraph) ..	23,980
Net income (deducting the surplus of the surplus budget families) ..	76,449
Total ..	1,00,429

*Out of the sum of Rs. 18,213 borrowed for domestic expenses (shown in column 9 of Appendix F), this sum of Rs. 5,572 represents the portion borrowed during the year under review, and the balance relates to previous years.

**Miscellaneous items include the sale proceeds of jewellery, vessels, cattle, trees, etc., and also prize-amounts of kuries, capital investments in cash withdrawn from banks or private parties, etc.

This gives us an actual average expenditure of Rs. 144 per family and Rs. 26 per individual.

The proportion in which this expenditure is shared by the various heads in the family budget is shown below:

Serial No.	Heads in the family budget	Amount Rs.	Proportion per cent in the total family budget
1.	Food	71,235	70.0
2.	Clothing	6,597	6.5
3.	Lighting, washing, oil, etc. for bath and other necessities	5,820	6.7
4.	Drink, drug, tobacco and betel, etc.	8,398	8.2
5.	*Social and religious items	5,226	5.1
6.	Education of children	797	0.8
7.	Medical	524	0.5
8.	Miscellaneous	269	0.3
9.	Thatching, repairs, etc. of dwelling houses	2,956	2.9
	Total**	1,01,822	100.0

Items 1 (food including fuel, etc.), 2 (clothing), 3 (lighting, etc.) and 9 (thatching of houses, etc.), representing the barest wants, are seen to absorb 85.1 per cent of the total expenditure. These four items together involve an actual expenditure of Rs. 86,608, distributed thus:

Food	..	82.3 per cent
Clothing	..	7.6 "
Lighting, washing, etc.	..	6.7 "
Thatching of houses, etc.	..	3.4 "
Total	..	100.0 "

31. As in other villages, the standard of living is seen to vary both according to the community and according to the income and social position of the family concerned. The average annual expenditure of an adult in the Muslim community (when the average for the whole village is struck exclusive of items liable to irregular and great variations like education, drink, drug, tobacco, etc., social and religious items, etc.) stands at Rs. 33. The Christians, Eazhuvas and Kudumichetties show an average of Rs. 32, Rs. 30 and Rs. 29 Standard of living.

*This refers to *annual* social and religious festivals, and is a regularly recurring item of expenditure unlike the item shown in column 10 of Appendix F (Purpose of Debts), which relates to *lump* expenditure incurred for marriage celebrations, funeral ceremonies, etc.

**This includes a sum of Rs. 1,393 which has not been accounted for, because we do not know in what proportion the amount should be deducted from each head in the family budget.

respectively, while the poor Pulayas have an average of only Rs. 23. Among the Muslims the expenditure rises to Rs. 67 per adult in some of the richest families, while it falls as low as Rs. 18 among the poorest. The corresponding highest and lowest figures are Rs. 53 and Rs. 20 for the Eazhuvus, Rs. 49 and Rs. 21 for the Christians, Rs. 45 and Rs. 19 for the Kudumichetties, and Rs. 29 and Rs. 19 for the Pulayas. These figures also are exclusive of such items as education, drink, drug, tobacco, etc., and social and religious items.

Diet.

32. There is little difference between Vallivattam and Nayarambalam in respect of the diet of the villagers. But the expenditure on tea is proportionately higher* in Vallivattam on account of the strong Muslim element in the population, because the Muslims are more addicted to tea than other communities.

Land-owning families.

33. We have already seen from paragraph 10 above that the total area of land owned by the residents of Vallivattam (including the land owned by them in other villages) is 797.2 acres (293.2 acres of nilam and 504 acres of paramba). This area is owned by 297 families. The proportion of land-owning families in each community and the extent of land possessed by each are shown below:

Community	Total number of families in each community	Number of land-owning families in each community	Proportion per cent of land-owning families in each community	Extent of land owned by each community (acres)	Proportion per cent of land owned by each community in the total extent of land
1. Christian	31	23	74.2	36.9	4.6
2. Eazhuvan	295	133	45.1	311.3	39.7
3. Kudumichetti	62	32	51.6	78.0	9.8
4. Kurup	3	1	33.3	0.9	0.1
5. Marasari	5	2	40.0	0.2	..
6. Muslim	192	99	51.6	345.4	43.3
7. Nayar	7	6	85.7	23.9	3.0
8. Velan	3	1	33.3	0.6	0.1
9. Others (5 communities)	98	..	..	..	..
Total (13)	696	297	42.7	797.2	100.0

*The amount spent on tea and coffee in Nayarambalam with a population of 9,719 persons is only Rs. 9,719 whereas in Vallivattam with a population of only 3,814 persons it is as high as Rs. 9,341.

34. The 297 land-owning families are graded below according to the extent of their holdings: Grading of land-owning families.

Size of holding	No. of families having such holdings	Proportion per cent in total number of land-owning families
1. Up to 25 cents	31	10.5
2. 26—50 "	49	16.5
3. 51 cents to 1 acre	60	20.2
4. 1 acre to 5 acres	123	41.4
5. Above 5 acres	34	11.4
Total	297	100.0

The statement appended to the last paragraph will show that the average size of an owner's holding is but 2.7 acres, while the grading given above shows that about 47 per cent of the holdings are below 1 acre in extent. The latter holdings are too small to be economic even in times of high prices.

35. The owners' holdings referred to above are not identical with the holdings of cultivators, because all owners are not cultivators and there are as many as 96 families which do not own land but have taken lands on lease for cultivation or residential purposes. The total extent of land thus taken on lease by the 96 families together is 147.1 acres (56.4 acres of nilam and 90.7 acres of paramba). The proportion of such tenant families in each community and the extent of land taken on lease by each are shown below: Tenants and their holdings.

Community	Total number of families in each community	Number of tenant families in each community	Proportion per cent of tenant families in each community	Extent of land taken on lease by each community (acres)	Proportion per cent of land taken on lease by each community in the total extent of land taken on lease
1. Christian	31	3	9.7	7.2	4.9
2. Eazhuvan	295	62	21.0	83.6	56.8
3. Kollan	2	1	50.0	1.2	0.8
4. Kudumichetti	62	7	11.3	6.0	4.1
5. Muslim	192	20	10.4	47.5	32.3
6. Pulayan	55	3	5.5	1.6	1.1
7. Others (7 communities)	59	..	..	..	..
Total (13)	636	96	13.8	147.1	100.0

According to the above figures, the average extent of a tenant's holding is only 1.5 acres. But the grading of these tenant families according to the extent of their holdings (given below) will show that large numbers of this class are cultivating tenants only in name,

Size of holding	No. of families having such holdings	Proportion per cent in total number of tenant families
1. Up to 25 cents ..	12	12.5
2. 26 to 50 cents ..	19	19.8
3. 51 cents to 1 acre ..	17	17.7
4. 1 acre to 5 acres ..	46	47.9
5. Above 5 acres ..	2	2.1
Total ..	96	100.0

It is only the 48 families found in the last two categories in the above statement (50 per cent of the total number of tenant families) that belong to real cultivating tenants who have taken lands on lease for purposes of cultivation; and the holdings of many of those in the first three categories of the statement are the small plots where they have their houses or cottages.

Cultivators' holdings.

36. The total number of cultivating families in the village (including all owner-cultivators, and tenant-cultivators) may be approximately taken to be 378*, and the total extent of land cultivated by them is 1,101.3 acres as shown below:

Kind	Area owned by land-owning families (acres)	Area leased out by owners to tenants (acres)	Balance, or area cultivated by owners themselves (acres)	Area taken on lease by owners (acres)	Area taken on lease by tenants (acres)	Total area cultivated by owners and tenants together (total of columns 4, 5 and 6) (acres)
Nilam ..	293.2	64.4	228.8	151.7	56.4	436.9
Paramba ..	504.0	27.5	476.5	97.2	90.7	664.4
Total ..	797.2	91.9	705.3	248.9	147.1	1,101.3

The average size of a cultivator's holding (when all owner-cultivators and tenant-cultivators are included) will, therefore, be about 3 acres. But when the small-scale owners and tenants in the first three categories of the grading of owner and tenant families given above (their number is 183†) are excluded and only the real cultivators of the last two categories in the grading of the two classes (their number is 205‡) are taken into consideration, the average extent of a cultivator's holding will be seen to be only a little below .5 acres.

*From the total of 393 owners' and tenants' families (297 owners and 96 tenants), a few (about 15) non-cultivating owners have to be eliminated here.

†The small-scale owner and tenant families are not included in the class of land-owners and tenants in Appendix C, because they derive little or no income from land and their chief occupation or source of income is agricultural labour. Hence this large difference between the number of land-owners and tenants in Appendix C and their total number shown here.

37. As at Nayarambalam, the evil process of the fragmentation of holdings has been going on apace in this village also. The following figures relating to holdings, extracted from the registers of the Village Office, will illustrate the point: Fragmentation of holdings.

Year	Total area of assigned land-nilams and parambas (acres)	Number of pattadars	Average extent of a pattadar's holding (acres)
1082 M. E.	1,822.3	317	5.7
1110 M. E.	1,832.2	546	3.4

These figures show that the increase in the number of *pattas* during the last 28 years (since 1082 M. E., the year of the last Settlement), has been 72.2 per cent, and that the average extent of a pattadar's holding has fallen from 5.7 acres to 3.4 acres. Moreover, *pattas* have not been issued for many recent sales or divisions; and the holding of a pattadar very often consists of small plots lying scattered about in different localities in the village. Partitions of families leading to the fragmentation of large holdings, and the alienation of land in small plots through debt or for other reasons must account for this state of affairs.

38. It was explained in paragraph 35 above that the total extent of land cultivated by the residents of Vallivattam was 1,101.3 acres (436.9 acres of *nilam* and 664.4 acres of *paramba*). Cultivation and crops. Groups 1 to 3 in Appendix K show that the gross income derived from this source is Rs. 44,985. This amount represents the cash value of all the various crops raised annually from the *nilams* and *parambas*. The gross yield from each of these crops during the year under review is as shown below:

Crop	Cash value Rs.	Proportion per cent in the gross yield from land
Paddy	*12,395	27.6
Cocoanut	*28,051	62.4
Areca nut	2,344	5.2
Kitchen vegetables	818	1.8
Jack fruit	408	0.9
Mango	373	0.8
Cashewnut	140	0.3
Other kinds	456	1.0
Total	44,985	100.0

The figures given above will show the importance of the cocoanut crop, already explained in paragraphs 21 and 22 of this Report.

*Cocoanut (unhusked) has been valued at Rs. 24 per thousand, and paddy, at 6 annas per *para*.

Yield from land. 39. The yield from cocoanut gardens and paddy lands, and the cultivation and other expenses incurred are shown in the following statement:

Heads of income, expenditure, etc.	Cocoanut garden				Double-crop paddy land			
	Amount			Proportion per cent in the gross yield	Amount			Proportion per cent in the gross yield
	Rs.	as.	ps.		Rs.	as.	ps.	
Average annual gross yield* from an acre	82	8	0	100.0	51	8	0	100.0
Labour expenses	18	0	0	21.8	20	1	0	39.0
Manure	7	9	0	9.2	6	14	0	13.3
Seeds	..	..	..	..	6	8	0	12.6
Land revenue (average)	7	12	0	9.4	3	8	0	6.8
Net income	49	3	0	59.6	14	9	0	28.3
Pre depression price per acre	2,200	0	0	..	550	0	0	..
Rate of interest secured by the owner-cultivator on his investment	..	..	..	2.2	..	..	..	2.6
	Single-crop paddy land (pandi)				Single-crop paddy land (virippu)			
	Amount			Proportion per cent in the gross yield	Amount			Proportion per cent in the gross yield
	Rs.	as.	ps.		Rs.	as.	ps.	
Average annual gross yield from an acre	22	14	0	100.0	28	7	0	100.0
Labour expenses	8	5	0	36.3	10	11	0	37.6
Manure	..	..	..	..	1	9	0	5.5
Seeds	2	0	0	8.8	3	0	0	10.5
Land revenue (average)	2	12	0	12.0	2	12	0	9.7
Net income	9	13	0	42.9	10	7	0	36.7
Pre-depression price per acre	350	0	0	..	400	0	0	..
Rate of interest secured by the owner-cultivator on his investment	..	..	..	2.8	..	..	..	2.6

It will be seen from the statement that, in the existing circumstances, the owner-cultivator receives a return of about 2 to 2½ per cent only on his investment in land. And when he has to pay interest on debts secured on land, this return will hardly suffice for the purpose.

* Cocoanut (unhusked) has been valued at Rs. 24 per thousand and paddy, at 6 annas per para.

40. The average annual rental for the various classes of nilams taken on lease by tenant-cultivators and the return which they receive from each of these classes of nilams are shown in the following statement: Tenant's share.

Class of nilam	Net income from one acre			Rental for one acre (paddy)			Tenant's share			Remarks
	Rs.	as.	ps.	Rs.	as.	ps.	Rs.	as.	ps.	
Double crop ..	14	9	0	10	8	0 (28 paras)	7	9	0 (including Rs. 6-8-0 from straw alone)	Land revenue is paid by the owner from the rental.
Single-crop (pandi) ..	9	13	0	9	0	0 (24 paras)	3	9	0 (including Rs. 3-8-0 from straw alone)	
Single-crop (virippu) ..	10	7	0	9	6	0 (25 paras)	3	13	0 (including Rs. 3 from straw alone)	

The plight of the tenant-cultivators of cocoanut gardens is miserable. The pre-depression rates of rental were high and annual rental of Rs. 1-8-0 for a good tree (about Rs. 100 per acre) was not deemed too exorbitant. Though these rates were revised in many cases on account of the depression, the tenants had already run into heavy arrears before such revision. In several cases the tenants were evicted. At present cocoanut gardens in the village are not generally leased out as the price of cocoanut still continues to be low and unsteady.

41. The population statistics of the village furnish the following particulars regarding the numbers available for employment.

Statistics of employment.

	Males	Females	Total
(1) Total population	3	1,999	3,814
(2) Children aged 0-5	1	339	737
(3) School-going population of all ages	3	104	327
(4) Children aged 6-12 not attending school	1	287	477
Total of items 2, 3 and 4	5	730	1,541
Balance available for employment	1	1,269	2,273

(Persons aged 60 and above are in the balance because many of them are actually employed).

The numbers available for employment are seen to fall into three distinct categories, according to the occupation returns received from the villagers. These categories are:

- (i) Fully employed,
- (ii) Partially employed and
- (iii) Unemployed.

Among males we find:

811	(80.8 per cent)	more or less fully employed,
119	(11.8 per cent)	partially employed and
74	(7.4 per cent)	unemployed.
1,004	(100.0 per cent)	total.

Fifty-two boys aged 6 to 12, 28 of whom have been returned as fully employed and 24, as partially employed, should be added to the above numbers.

42. The various occupation groups in Appendix K do not in themselves show whether the persons engaged in these groups are fully employed, or only partially employed, or wholly unemployed, because the occupations specified in the Appendix indicate the *sources of income* and not necessarily *employment*. Some of the large-scale cultivating owners and tenants in groups 2 and 3a the estate agents in group 4, a section of the agricultural labourers in group 5, and the herdsmen and shepherds in group 10 have been included in the category of the fully employed. Likewise the labourers employed in the manufacture of coir and coir-yarn (group 14), carpenters (group 18), blacksmiths (group 20), toddy-drawers (group 26), manufacturers of beedi (group 27) and washermen and barbers (groups 30 and 31) have been returned as fully employed. Boatmen, towmen, etc. (group 38), porters and messengers (group 39), traders doing regular business throughout the year (several groups from 44 to 63), teachers and clerks (groups 76 and 76a) and a few other groups also come under the category of the fully employed. It is, however, to be noted here that only few of these groups get a full day's work on all working days in all seasons.

43. The partially employed comprise, among others, many of the cultivating owners and tenants (groups 2 and 3a), a section of agricultural labourers (group 5), collectors of grass (group 7), those engaged in several of the industries specified in groups 14 to 37a, those pursuing several of the trades in groups 44 to 63 and those following the occupations specified in groups 68 to 73, 79 to 81a, 84 to 87, etc. The period of employment of those following the vocations specified in the above groups varies from a few days to many weeks in the year according to the nature of the occupation concerned.

44. Turning to the female population we find:

970	(76.5 per cent)	more or less fully employed,
234	(18.4 per cent)	partially employed and
65	(5.1 per cent)	unemployed.
1,269	(100.0 per cent)	total.

Fully employed women.

There are also 64 girls aged 6 to 12, of whom 20 have been returned as fully employed and 44, as partially employed.

The fully employed consist chiefly, if not wholly, of the women of the labouring classes who are wage-earners and who, in addition to their domestic duties (cooking, washing, nursing children, etc.), attend regularly to several kinds of paid labour. They are all included in the numbers returned under the three sub-divisions of group 83 (Domestic Service).

45. The partially employed comprise those women of all communities who attend to domestic duties at home and thus effect a saving in the family budget by obviating the necessity for paid service. They too are included in group 83 (Domestic Service). Those women who come under the head of the partially employed are not *regular* wage-earners, though considerable numbers of this group, consisting of women of the labouring classes, attend to agricultural labour during the harvest season and thus earn a small income. It is in this respect that they differ from fully employed women who are *regular* wage-earners during all seasons of the year.

Partially employed women.

46. There remain 74 unemployed men and 65 unemployed women. Of these 29 males and 19 females are children aged 13 or 14, and 27 males and 36 females are too infirm or old to work. Of the remaining 18 males and 10 females who are unemployed, only 2 males are English-educated (both having studied up to the Secondary classes.)

Unemployed

47. Some persons have emigrated from the village, apparently because they could not get any suitable employment there. The particulars of these emigrants are given below:

Unemployment and emigration.

Emigrants to places within the State.				Contribution to their homes Rs.
	Male	Female	Total	
Employed	.. 23	1	24	284
Unemployed	.. ..	..	..	..
Total	.. 23	1	24	284
Emigrants to places outside the State.				
Employed	.. 133	..	133	2,719
Unemployed	.. 9	..	9	..
Total	.. 142	..	142	2,719
Emigrants whose particulars are unknown.				
	.. 8	..	8	..
Grand total	.. 173	1	174	2,503

Only 7 of these emigrants are English-educated (4 being School Finals and the rest having studied up to the High School classes).

Types of labour.

48. The most important types of labour in the village, the communities engaged in each type, the number of days during the year when work is available, and the average daily wage received, etc. are given below:

Types of labour for Men.

Type of labour	Chief communities following it	No. of days in the year when work is available	Average daily wages			Total annual income		
			Rs.	As.	Ps.	Rs.	As.	Ps.
1. Agricultural labour in nilams and parambas (ploughing or turning up the earth with spades, sowing, manuring, reaping, fencing, spade-work, etc.)	Pulayan, Kudumichetti, Eazhuvan, Kanakkan and Vettuvan	130	0	4	6*	36	9	0
2. Wheel-spinning of coir-yarn	Eazhuvan, Christian and Kudumichetti	240	0	4	0	60	0	0
3. Casual labour	Muslim, Kudumichetti, Eazhuvan, Christian, etc.	120	0	4	3	31	14	0
4. Plying country boats	Muslim, Christian, etc.	180	0	6	0	67	8	0

Types of labour for Women.

1. Agricultural labour mainly in nilams (manuring, weeding, sowing, reaping, etc.)	Almost all communities	60	0	2	6	9	6	0
2. Beating of retted cocoa-nut husks	Eazhuvan, Kudumichetti, Kanakkan, Muslim, Pulayan, and Christian	240	0	1	6	22	8	0
3. Plaiting the leaves of the cocoanut palm	Kanakkan, Kudumichetti, etc.	80	0	1	6	7	8	0
4. Hand-spinning of coir-yarn	Eazhuvan, Kudumichetti, Kanakkan, Muslim, Pulayan and Christian	180	0	1	0	11	4	0
5. Mat-weaving	Marasari, Muslim, Vettuvan and Eazhuvan	120	0	1	0	7	8	0
6. Inland fishing	Pulayan and Kudumichetti	100	0	1	0	3	4	0

* Wages are mostly paid in cash as at Nayarambalam.

49. The labour population in the village including agricultural labourers is mostly independent, though traces of the old state of dependence on landlords may still be seen among a section of the Pulayas who are agricultural labourers. Notwithstanding their independence, the economic condition of labourers is deplorable. As a result of the depression the demand for labour has decreased perceptibly, and the local supply therefore exceeds the demand, so much so that there is a considerable degree of unemployment among this section of the population. Wage-rates also have fallen by about 40 per cent. The labour population is, therefore, going through a period of acute distress.

Labour conditions.

50. Many of the suggestions made in the Report on Nayarambalam village for the improvement of the economic condition of the coastal area may be repeated here, for they are applicable to Vallivattam also.

Remedial measures: relief from indebtedness.

The burden of indebtedness rests with oppressive weight on the ryot population and calls for immediate and permanent measures of relief. The provision of suitable facilities for both long and short term credit for the landed as well as the landless classes is, therefore, the first step to be taken in any scheme of relief work.

51. Both cocoanut and paddy lands have deteriorated as in other areas, and the yield is reported to have fallen by 15 to 25 per cent. The soil is getting exhausted, and the lands are not properly cared for particularly since the depression set in. They must be made to yield more by the adoption of improved methods of cultivation, by the introduction of new and more profitable crops and by the provision of irrigation facilities wherever possible. The questions raised in paragraphs 54 and 56 of the Report on Nayarambalam village may be recalled in this connection.

Suggestions for improved cultivation.

There are no irrigation facilities in the village other than privately owned wells and tanks. Cocoanut and arecanut gardens are irrigated where such wells or tanks are available, but the best cocoanut gardens are those bordering the Conolly canal and its branches. Other gardens are much inferior, chiefly because of the absence of suitable facilities for irrigation, manuring, etc.

52. As stated in paragraph 22 above, the coir industry is by far the most important of the industries in the village. The condition of this industry in the coastal villages and the lines on which it should be organised and developed are treated in paragraph 63 of the Report on Nayarambalam and the connected extracts from notes given at the end of that Report. But conditions at Vallivattam differ to some extent from those obtaining at Nayarambalam in respect of this industry. Of the many defects noticed at Nayarambalam the most outstanding were (i) that the methods adopted for retting husks were so defective that the

Industries: Coir

right colour and quality of fibre required for the manufacture of superior varieties of yarn were seldom or never secured; (ii) that almost all the output of yarn was of the thick and cheap hand-spun variety, in the production of which a spinner never got more than an anna for a full day's work; and (iii) that there were several middlemen between the producers and the consumers who swallowed a lion's share of the profit. It was, therefore, suggested that improved methods of retting (like those pursued at Anjengo in Travancore) should be adopted, that local spinners should be given the necessary training for the manufacture of wheel-spun coir-yarn of the finer varieties so that their earning capacity might be increased, that the weaving of coir-mats and matting should be popularised in the area in order that more workmen might be absorbed in the industry, and that both production and marketing should be organised on co-operative lines.

At Vallivattam, however, hand-spinning exists only on a limited scale, and is carried on as a cottage industry by women and children of labour households, who are not able to go out for work, but who, at the same time, have some leisure hours to spare. The hand-spun yarn is of a thick and cheap variety, which is manufactured from fibre of inferior quality and colour. This yarn is mostly consumed locally. The maximum income that a cottage worker can earn from hand-spinning is but 10 to 12 pies for nearly as many hours of honest work.

Wheel-spinning is pursued on a large scale by men and boys in small groups*, and all the coir-yarn produced in the village for export is of this variety. The figures returned under group 14 in Appendix K show that about 160 men and 80 boys are engaged in this pursuit; and a large majority of the 425 women and girls returned under the same group are employed in beating retted husks and supplying fibre to the wheel-spinners.

The wheel-spun yarn manufactured at Vallivattam is not of very superior quality, and cannot compare with the yarn produced at Anjengo and other places in Travancore; but the workmen receive much better wages than the cottage hand-spinner.**

Though the coir industry in the village absorbs no less than 287 men and 425 women as seen from group 14 in Appendix K, by far the largest portion of the profits goes to swell the pockets of a few capitalists and middle men. The former are dealers in retted husks, and the latter are yarn merchants in Kottappuram market. There are no capitalists here engaged in large-scale production of coir-yarn, so much so that there is no large-scale coir factory where many spinners could get work and wages. And the spinners themselves are so poor that they have no

* Each set of wheels requires 2 adult spinners, and a boy to turn the wheel.

** Please see items 2 (Men) and 4 (Women) in paragraph 48 above.

capital to invest in the business. They cannot, therefore, afford to purchase green husks in large quantities and ret them to serve their own wheels, but have to be content to purchase their supplies of retted husks in small lots from local husk dealers. When green husks cost but Rs. 4 per thousand, these dealers charge as much as Rs. 7—8—0 for thousand retted husks. The expenses for retting amount approximately to Rs. 1—8—0 only per thousand, so much so that they make a profit of Rs. 2 on an investment of Rs. 5—8—0 for a period of 9 to 10 months. And when the spinners purchase retted husks on credit (as they most often have to do), these greedy dealers charge the exorbitant price of Rs. 9 per thousand.

Moreover, the spinners being always short of cash, they are not in a position to pay daily wages to their employees (those working with them at the wheels and the women engaged in beating retted husks). They, therefore, purchase rice and other provisions from local dealers on credit and pay these employees in kind. These provision dealers also pocket a large profit at the cost of the poor workers.

Lastly, as the spinners cannot afford to stock their wares for any length of time, they sell the yarn in small lots to coir dealers in Kottappuram market which is nearest to them. The price paid by these dealers is always about Rs. 5 (per candy) less than at Cochin, even though the transport charges from Kottappuram to Cochin will not exceed Rs. 2, or Rs. 3 at most, per candy.

The wheel-spinners of Vallivattam have been labouring under the disabilities mentioned above, particularly since the depression set in and affected the price of coir-yarn. The only people who make any profit from this industry at present are the dealers in husks, provision dealers and coir yarn merchants. The spinners are at times put to heavy losses, so much so that they have to close their business for days or weeks together, leaving their employees to starve for want of work.

If the production and marketing of coir yarn are organised on co-operative lines, the defects noticed above may be remedied to a great extent. A co-operative society can undertake to ret husks and distribute them to women labourers for the manufacture of fibre. The spinners can receive their supplies of fibre from, and return the produce of yarn to, the society. And the marketing of yarn will, of course, be one of the chief functions of the society. If improved methods of retting are adopted at the same time, and the spinners are encouraged in the production of the finer varieties of wheel-spun yarn, the weaving of coir mats and matting also may be started in the area, and the coir industry may thus be developed on profitable lines.

53. The weaving of screwpine mats stands next in importance to the Screwpine coir industry in respect of the numbers engaged in it. It is also pursued as a mat-weaving cottage industry by the women of the labouring classes during their leisure hours at home. The raw material is locally available and rows of the screwpine are to be seen all round in the village. It is the coarse variety of mats that is chiefly produced here. The leaves of the screwpine are cut into tape-like pieces about three-fourths of an inch in width, seasoned by being dried in the sun to the proper degree, and made into rolls. Such rolls may be seen in all families engaged in the pursuit, and during their leisure hours the women attend to mat-weaving. The mats are largely in demand for packing purposes, and specially for packing cured arecanuts. The producers take their mats to merchants in Karupadanna, Irinjalakkuda, Mathilakom and other neighbouring markets. These merchants are but middlemen between the producers and the consumers, and they make a profit of about 4 pies on each mat for which the producer gets but 12 pies. In seasons of heavy demand agents or middlemen go round the village and purchase the mats from cottage workers. These middlemen also make a like profit. The mat industry is capable of being developed on healthy lines. With proper training, the weavers will be able to produce mats of superior quality also which are as much in demand as coarse mats; and the business may be organised on co-operative lines so that middlemen may be eliminated and the producers may be enabled to get the maximum return for their labour.

54. The copra produced in this area is exported chiefly to Kottappuram Oil industry. near Cranganur, about 6 miles distant from Vallivattam. There are not even country *chucks* in the village for the extraction of cocoanut oil. Apparently there is scope for an oil mill in the locality, for it will enable the copra to be converted into oil and oil-cake before export, and a few workmen may thus be provided with full-time labour.

55. Facilities seem to exist here for the development of dairy and poultry Dairy and farming. The absence of a common pasture land has, however, given room for poultry farm-wide-spread complaint, and the ryots point out that there are suitable unassigned ing. lands in the village, which may be reserved for the purpose, but that the Government have never proceeded beyond the stage of enquiries in spite of repeated representations. The provision of a suitable pasture land may act as an incentive for the villagers to rear good animals and develop cattle-breeding.

56. Coir yarn and copra are the chief commodities of export from the Marketing area, and the principal market for these articles is Kottappuram. The transport of goods is carried on in native boats, numbers of which may be seen plying in the neighbouring canals and backwaters. The screwpine mats produced in the village are taken chiefly to Karupadanna, Irinjalakkuda and Mathilakom markets of village produce: exports and imports.

and cured arecanuts, to the arecanut market at Trichur. There is no dearth of markets for all the village produce, and sufficient transport facilities also are available, but the methods of marketing adopted by the villagers are as uneconomic as in other villages already reported on, and middlemen wax fat at the cost of the producers. Co-operative methods of marketing would appear to be the only solution for this vexed problem.

The villagers purchase all their necessaries (including half to three-fourths of their rice supply) from Karupadanna and Kottappuram markets, which receive their supplies from Cochin. The paddy produced in the village falls far short of the local demand.

57. Scarcity of water for drinking and washing purposes is a source of real distress to the villagers particularly during the hot season. There are public wells and tanks in the area, but they have fallen into such a state of disrepair and neglect that they are unfit to be used. The renovation of these wells and tanks and the construction of new ones open to the depressed classes also will relieve the distress. Water scarcity.

58. For medical aid the villagers have now to go to the Government hospital at Irinjalakkuda or at Cranganur. They want to have at least a grant-in-aid dispensary in the locality so that they may have the services of a qualified physician at hand. Medical aid.

59. In the course of the investigation of the selected villages, it was observed that cocoanut and ground-nut areas were more adversely affected by the depression than paddy and arecanut areas, and acute distress was apparent to a greater extent in Nayarambalam and Eruttempadi than in other villages. But conditions in Vallivattam appeared even worse and it was seen that the economic distress had engendered a spirit not of silent despair and despondency as in other villages, but of sullen discontent and bitterness directed chiefly against the Government. Several landowners of the village had to part with their lands because of their debts and had thus been reduced to abject poverty. Many others were about to share the same fate. The replies received in answer to the questionnaire distributed among prominent and leading people in the locality reveal a spirit of resentment. Complaining about the scarcity of water one writes :

“There are public wells and tanks here, but they have been neglected for such a long time that they are now unfit for use. We made repeated representations to the Government praying for their renovation, but our prayers have hitherto fallen on deaf ears. These tanks and wells may be maintained in good condition at a small cost. But the Government bestow all their attention and

care only on towns. The rural areas are to serve as sources of revenue and nothing more. The Government have no first-hand information about these areas, and are therefore blind to our wants and sufferings."

Another speaks of the absence of suitable facilities for medical aid in the following strain:

"For the treatment of the sick and ailing, we have to resort to the quacks that thrive in rural areas and the herbs that flourish in the wilds. And those who have not reached the end of their span of life fortunately manage to escape death and get well."

The following remarks which are not very complimentary to the Government are made by way of comment on the Economic Survey:

"On the one hand, the Government are ever on the lookout for new sources of revenue and squeeze out as much as possible from the people in order to replenish their funds. On the other hand, they order protracted enquiries into the economic condition of the people in order to find out ways and means for relieving distress. The people who have to contribute the revenue have not as yet received any help worth mention. But the squeezing process is going on without hitch, whereas the ways and means for relieving distress are always only under consideration. In the circumstances, how can there be any improvement in the situation? God grant it that the Government and the people do not come into open conflict!"

One of the answers refers apparently to the *Karshakathozilali Samgham* and its potentialities. This answer truly reflects the sentiments of those hapless landowners who have been, or are about to be, dispossessed of all their lands as a result of the economic depression and their consequent inability to repay their debts:

"The Government would be well advised not to ignore the birth of the new union or association. How strong and irresistible it will be when it grows into its full manhood, no body can predict at this stage. But it will be wise and safe to take time by the forelock and adopt remedial measures forthwith, so that the very root of the present distress and discontent may be removed before it is too late. In this process, a few capitalists* rolling in wealth may have to make some small sacrifices. But it will be to the ultimate advantage not only of the Government but of all concerned."

* This apparently refers to creditors.

APPENDIX A.

Distribution of population by communities.

Serial No.	Community	Number of families	Proportion per cent in total number of families	Population			Proportion per cent in total population
				Males	Females	Total	
1	2	3	4	5	6	7	8
1	Christian ..	31	4.5	93	88	181	4.7
2	Eazhuvan ..	295	42.4	728	854	1,612	42.3
3	Kanakkan ..	31	4.5	72	81	153	4.0
4	Kollan ..	2	0.3	8	4	12	0.3
5	Kudumichetti ..	62	8.9	146	155	301	7.9
6	Kurup ..	3	0.4	4	8	12	0.3
7	Marasari ..	5	0.7	17	17	34	0.9
8	Muslim ..	192	27.6	561	562	1,123	29.4
9	Nayar ..	7	1.0	11	22	33	0.9
10	Pulayan ..	55	7.9	139	146	285	7.5
11	Thattan ..	1	0.1	2	4	6	0.2
12	Velan ..	3	0.4	6	10	16	0.4
13	Vettuvan ..	9	1.3	28	18	46	1.2
	Total (13) ..	696	100.0	1,815	1,999	3,814	100.0

APPENDIX B.

Distribution of Assets by communities.

Serial No.	Community	Number of families	Proportion per cent in the total number of families	Total assets Rs.	Average assets per family Rs.	Proportion per cent of assets in the total assets
1	2	3	4	5	6	7
1	Christian ..	31	4.5	33,172	1,070	5.3
2	Eazhuvan ..	295	42.4	2,61,598	887	41.5
3	Kanakkan ..	31	4.5	394	13	0.1
4	Kudumichetti ..	62	8.9	49,574	800	7.9
5	Muslim ..	192	27.6	2,70,629	1,410	42.9
6	Nayar ..	7	1.0	12,926	1,847	2.0
7	Pulayan ..	55	7.9	399	7	0.1
8	Others (6 communities) ..	23	3.2	1,674	73	0.2
	Total (13) ..	696	100.0	6,30,366	906	100.0

APPENDIX C.

Distribution of Assets according to Occupation.

Occupation or Source of income	No. of families	Proportion per cent in total number of families	Value of house property and lands Rs.	Kuri investments Rs.	Amounts lent out Rs.	Other items Rs.	Total assets Rs.	Proportion per cent in the total assets of the village
1	2	3	4	5	6	7	8	9
LAND OWNERS AND CULTIVATORS								
1. C. O. as chief occupation	91	13.1	3,15,857	8,340	21,654	18,333	3,64,184	57.8
2. C. O. as subsidiary "	126	18.1	1,47,608	10,837	5,676	24,249	1,83,370	29.9
3. N. C. O. as chief "	3	0.4	3,615	35	11	433	4,094	0.6
4. N. C. O. as subsidiary "	12	1.7	8,582	100	513	1,951	11,146	1.8
5. C. T. as chief "	14	2.0	7,338	12	132	1,637	9,119	1.4
6. C. T. as subsidiary "	57	8.2	9,326	1,494	1,554	6,509	18,883	3.0
Total	303	43.5	4,92,326	20,818	29,540	53,112	5,95,796	94.5
					Average assets per family = Rs. 1,966			
AGRICULTURAL LABOUR								
1. A. L. as chief occupation	165	23.7	13,050	792	265	2,209	16,316	2.6
2. A. L. as subsidiary "	125	18.0	9,709	832	802	2,268	13,611	2.2
Total	290	41.7	22,759	1,624	1,067	4,477	29,927	4.8
					Average assets per family = Rs. 103			
OTHERS								
Total	103	14.8	557	334	528	3,224	4,643	0.7
					Average assets per family = Rs. 45			
Total for the whole village.	696	100.0	5,15,642	22,776	31,135	60,813	6,50,366	100.0
					Average assets per family for the whole village = Rs. 906.			

C. O. = Cultivating Owner.
C. T. = Cultivating Tenant.

N. C. O. = Non-cultivating Owner.
A. L. = Agricultural Labour.

APPENDIX D.

Distribution of Debts by communities.

Serial No.	Community	Number of families	Number of indebted families	Proportion per cent of indebted families in the total number of families	Debts Rs.	Proportion per cent in the total debt	Average debt per family Rs.	Average debt per indebted family Rs.
1	2	3	4	5	6	7	8	9
1	Christian ..	31	28	90.3	10,707	4.2	345	382
2	Eazhuvan ..	295	275	93.2	91,422	36.0	310	332
3	Kanakkan ..	31	29	93.5	421	0.2	14	15
4	Kudumichetti ..	62	47	75.8	17,362	6.8	280	369
5	Muslim ..	192	172	89.6	1,28,698	50.6	670	748
6	Nayar ..	7	7	100.0	4,803	1.9	686	686
7	Pulayan ..	55	43	78.2	181	0.1	3	4
8	Others (6 communities) ..	23	17	73.9	555	0.2	24	33
	Total (13) ..	696	618	88.8	2,54,149	100.0	365	411

APPENDIX E.

Distribution of Debts by Occupation.

Occupation or Source of Income	No. of families	No. of indebted families	Debts Rs.	Average debt per family Rs.	Average debt per indebted family Rs.	Proportion per cent of debt in total debt
1	2	3	4	5	6	7
LANDOWNERS AND CULTIVATORS.						
1. C. O. as chief occupation ..	91	91	1,43,160	1,573	1,573	56.3
2. C. O. as subsidiary ..	126	120	75,330	598	628	29.6
3. N. C. O. as chief ..	3	3	1,645	548	548	0.7
4. N. C. O. as subsidiary ..	12	12	6,666	556	556	2.6
5. C. T. as chief ..	14	14	4,510	322	322	1.8
6. C. T. as subsidiary ..	57	57	8,369	147	147	3.3
Total ..	303	297	2,39,680	791	807	94.3
AGRICULTURAL LABOUR.						
1. A. L. as chief occupation ..	165	137	4,156	25	30	1.7
2. A. L. as subsidiary ..	125	106	8,450	68	50	3.3
Total ..	290	243	12,606	43	52	5.0
OTHERS ..	103	78	1,863	18	24	0.7
Total for the whole village ..	696	618	2,54,149	365	411	100.0

C. O.=Cultivating Owner. N. C. O.=Non-cultivating Owner.

C. T.=Cultivating Tenant. A. L.=Agricultural Labour.

APPENDIX F.

Purpose of Debts (by communities).

Serial No.	Community	Kuri liabilities	Repayment of old debts	Purchase of land	Construction, re. building, etc., of houses	Other expenses on account of land such as arrears pottom, etc.	Industrial and trade purposes	Domestic wants	Social and religious items such as marriages, funerals, etc.	Other purposes	Total
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12
1	Christian ..	4,753	1,722	..	90	468	3,170	263	149	692	10,707
2	Eazhuvan ..	29,952	15,466	12,032	696	5,258	9,179	8,684	5,315	4,840	91,422
3	Kanakkan ..	31	28	..	..	..	47	192	98	25	421
4	Kudumichetti ..	9,269	1,503	1,925	114	1,250	80	1,467	1,354	400	17,362
5	Muslim ..	42,830	21,201	32,481	682	4,299	11,584	7,288	4,088	4,245	1,28,698
6	Nayar ..	2,438	770	100	750	109	..	72	359	205	4,803
7	Pulayan ..	13	..	..	..	6	..	136	11	15	181
8	Others (6 communities) ..	21	126	..	20	..	81	111	180	16	555
	Total (13) ..	88,707	40,816	46,538	2,352	11,390	24,141	18,213	11,554	10,438	2,54,149
	Proportion per cent in the total debts ..	34.9	16.1	18.3	0.9	4.5	9.5	7.2	4.5	4.1	100.0

APPENDIX G.

Rates of Interest according to Class of Debts (1).

Class of debt	Amount and proportion per cent in the total amount of each class of debt bearing										Total
	No interest	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	
1	2	3	4	5	6	7	8	9	10	11	12
1. Amount raised by pledging jewellery, etc.	Rs. 93 1'0	..	..	Rs. 4,744 52'4	Rs. 3,255 36'0	Rs. 184 2'0	Rs. 255 2'8	Rs. 10 0'1	Rs. 492 5'5	Rs. 18 0'2	Rs. 9,051 100'0
2. Amount raised by mortgage of landed property	Rs. 385 0'4	Rs. 4,025 3'8	Rs. 1,625 1'6	Rs. 44,614 42'6	Rs. 49,964 47'7	Rs. 1,931 1'8	Rs. 1,194 1'2	..	Rs. 979 0'9	..	Rs. 1,04,717 100'0
3. Amount raised on pronotes	Rs. 30 0'1	Rs. 653 2'3	..	Rs. 161 0'6	Rs. 22,229 78'2	Rs. 1,078 3'8	Rs. 2,078 7'3	..	Rs. 2,139 7'5	Rs. 72 0'2	Rs. 28,440 100'0
4. Hand loans	Rs. 7,304 65'6	Rs. 41 0'4	Rs. 138 1'2	Rs. 986 8'9	Rs. 1,850 16'6	Rs. 22 0'2	Rs. 178 1'6	Rs. 153 1'4	Rs. 243 2'2	Rs. 217 1'9	Rs. 11,112 100'0

APPENDIX H.

Rates of Interest according to Class of Debts (2).

Class of debt	Amount in each class of debt bearing interest at the rate of									
	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
	2	3	4	5	6	7	8	9	10	11
1. Amount raised by pledging jewellery, etc. ..	..	..	4,744	3,255	184	255	10	492	18	8,958
2. Amount raised by mortgage of landed property ..	4,025	1,625	44,614	49,964	1,931	1,194	..	979	..	1,04,332
3. Amount raised on promotes ..	653	..	161	22,229	1,078	2,078	..	2,139	72	28,410
4. Hand loans ..	41	138	936	1,850	22	178	153	243	217	3,828
Total ..	4,719	1,763	50,505	77,298	3,215	3,705	163	3,853	307	* 1,45,528
Proportion per cent of each column in the total interest-bearing debt ..	3.3	1.2	34.1	53.1	2.2	2.5	0.1	2.7	0.2	100.0

* This figure represents the interest-bearing portion of the total debts.

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APPENDIX I.

Rates of Interest according to Class of Creditors.

Class of Creditor	Amount and proportion per cent in the total amount lent by each class of creditor bearing										Total	
	No interest	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent		
1	2	3	4	5	6	7	8	9	10	11	12	
Banks	Rs. 125 0·8	..	Rs. 4,604 29·1	Rs. 9,860 62·3	Rs. 483 3·1	Rs. 331 2·1	Rs. 10 0·1	Rs. 400 2·5	Rs. 3 ..	Rs. 15,816 100·0	
Indigenous money-lending concerns	Rs. 15 0·2	..	Rs. 3,060 45·7	Rs. 3,290 49·1	Rs. 128 1·9	Rs. 75 1·1	..	Rs. 119 1·8	Rs. 13 0·2	Rs. 6,700 100·0	
Co-operative Societies	Rs. 100 6·5	..	Rs. 61 4·0	Rs. 1,153 75·5	Rs. 214 14·0	..	..	..	..	Rs. 1,528 100·0	
Private persons	Rs. 7,812 6·1	Rs. 2,943 2·3	Rs. 1,763 1·4	Rs. 42,780 33·5	Rs. 62,995 49·3	Rs. 2,390 1·9	Rs. 3,299 2·6	Rs. 153 0·1	Rs. 3,334 2·6	Rs. 291 0·2	Rs. 1,27,760 100·0
Government	Rs. 768 100·0	..	..	..	..	..	..	..	..	Rs. 768 100·0	

APPENDIX J.

Distribution of Income and Expenditure by community.

Community	Number of families	Proportion per cent in the total number of families	Annual income Rs.	Proportion per cent in the total income	Annual expenditure excluding family budget Rs.	Proportion per cent in the total expenditure	Net income available for family expenditure Rs.	Proportion per cent in the total net income
1	2	3	4	5	6	7	8	9
1. Christian ..	31	4.5	23,726	9.0	19,143	10.4	4,583	5.8
2. Eazhuvan ..	295	42.4	1,05,020	40.0	70,225	38.2	34,795	44.2
3. Kanakkan..	31	4.5	3,756	1.4	136	0.1	3,620	4.6
4. Kudumichetti	62	8.9	13,383	5.1	6,609	3.6	6,774	8.6
5. Muslim ..	192	27.6	1,05,376	40.1	86,403	46.9	18,973	24.1
6. Nayar ..	7	1.0	1,795	0.7	1,173	0.6	622	0.8
7. Pulayan ..	55	7.9	6,285	2.4	117	0.1	6,168	7.8
8. Others (6 communities)..	23	3.2	3,458	1.3	202	0.1	3,256	4.1
Total (13) ..	696	100.0	2,62,799	100.0	1,84,008	100.0	78,791	100.0

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APPENDIX K.

Income and Expenditure classified according to Occupation.

(The classification of occupations has been adapted from the occupation table of 1931 Census.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total number of persons following the occupation	Total earners		" working dependents		" non-working dependents		" Population		Annual Income		Annual Expenditure exclusive of Family Budget	
						Rs. 2,190		56		1,568		3,814		Rs. 2,62,799		Rs. 1,84,008	
						As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure				
		Males	Females	Males	Females	Males	Females	Rs.	Rs.								
1	2	3	4	5	6	7	8	9	10	11	12	13	14				
A. PRODUCTION OF RAW MATERIALS.	a. Exploitation of animals and vegetation.	1	1	Pasture and Agriculture..	1,499	390	342	13	2	470	282	73,725	30,672				
				CULTIVATION.													
				1 Non-cultivating proprietors taking rent in money or kind ..	29	7	3	..	..	17	2				
				(i) of Nilam (wet land) only ..	12	2	..	..	..	8	2			
				(ii) of Paramba (dry land) only ..	12	5	3	..	..	4	..				
				(iii) of Nilam and Paramba ..	5	..	..	..	..	5	..	(nilam)	(nilam)
				2 Cultivating owners ..	284	95	23	12	2	134	18	12,395	8,974				
				(i) of Nilam only ..	7	2	1	..	..	3	1				
				(ii) of Paramba only ..	181	43	11	3	2	107	15	(paramba)	(paramba)				
				(iii) of Nilam and Paramba ..	96	50	11	9	..	24	2	32,590	18,170				
				3 Tenants ..	203	25	4	..	..	165	9				
				(a) Cultivating tenants ..	193	25	4	..	..	156	8				
				(i) of Nilam only ..	75	6	..	..	..	66	3			
				(ii) of Paramba only ..	68	6	3	..	..	55	4				
				(iii) of Nilam and Paramba ..	50	13	1	..	..	35	1				
				(b) Non-cultivating tenants ..	10	..	..	..	..	9	1		
				(i) of Nilam only ..	..	..	..	..	..	8	1		
				(ii) of Paramba only ..	1	..	..	..	..	1	..		
				4 Estate Agents and Managers of Owners (pay) ..	4	2	..	..	..	2	..	470	..	
				5 Agricultural labourers ..	930	238	299	..	..	145	245	19,892	18		

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.			
						Males	Females	Males	Females	Males	Females					
1	2	3	4	5	6	7	8	9	10	11	12	13	14			
A. PRODUCTION OF RAW MATERIALS.—(CONT.)	a. Exploitation of animals and vegetation — (cont.)	2	6	Watchmen and care takers of cocoanut gardens—Their number cannot be specified, but only the number of families could be ascertained.	1,459	..		
			7	Collectors of grass	..	13	1	7	5	70	..		
		8	Wood-cutters	..	3	..	..	..	..	3	..	58	..
					Stock-raising.											
		9	(a) Cattle and buffalo breeders and keepers (Many households where no one returned this as occupation also share the income and expenditure.)	..	15	6	6	1	..	2	..	6,488	3,507			
			(b) Poultry farming (only the number of families could be ascertained)	..	..	..	..	..	..	..	..	163	3
		10	Herdsmen, shepherds and breeders of other animals..	..	18	16	..	..	..	2	..	140	..
					Fishing and Hunting		..	155	16	8	..	35	76	2,250	255	
		11	(b) Inland fishing	..	154	16	28	..	..	34	76	2,235	255	
		12	Hunting (shooting birds)	..	1	..	..	..	..	1	..	15	..
					Total Sub-class a and Class A		..	1,654	406	370	13	2	505	358	75,975	30,927
		B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.	b. Industry.	3		Textiles	..	713	224	335	2	2	62	88	51,018	32,411
14	Manufacture of coir and coir-yarn spinning				..	712	224	335	2	2	61	88	51,015	32,411		
	(a) Capital			..	56	29	..	1	..	26	..	33,413	30,407			
	(b) Labour			..	656	195	335	1	2	35	88	17,602	2,004			
15	Making and repairing of fishing nets			..	1	..	..	..	..	1	..	3	..
					Wood		..	497	16	225	2	..	6	248	5,276	620
18	Carpenters, turners and joiners, etc.			..	12	11	..	1	..	..	..	933	11
19	Basket-makers and other industries of woody materials including leaves of the cocoanut palm and thatchers etc.	..	485	5	225	1	..	6	248	4,343	609					

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.			
						Males	Females	Males	Females	Males	Females					
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	b. Industry.—(cont.)	5	6	Metals ..	6	4	..	..	2	..	..	240	30		
				20 Blacksmiths, other workers in iron, makers of implements, etc. ..	6	4	..	..	2	..	..	240	30		
				6	21	Chemical products, properly so called and analogous ..	57	26	7	2	..	18	4	49,673	46,780	
						Manufacture of copra ..	56	25	7	2	..	18	4	49,673	46,728	
						(a) Capital ..	26	14	..	2	..	9	1	48,557	46,728	
						(b) Labour ..	30	11	7	..	..	9	3	956	..
					22	Others (Manufacture of soaps) ..	1	1	..	..	..	..	..	60	52
				7	23	Food Industries ..	122	26	23	..	..	8	65	3,197	1,054
						Rice-pounders and huskers and flour grinders ..	87	..	22	..	..	..	65	375	..
						(a) Grain-parchers ..	1	..	1	..	..	..	..	63	38
						25	Sweet toddy drawers and jaggery manufacturers ..	1	1	113	49
						26	Toddy drawers ..	25	19	6	..	1,949	679
						27	Manufacturers of beedi ..	6	6	347	..
						(a)	Areca-nut-curing ..	2	2	..	350	288
				8	29	Industries of dress and the toilet ..	21	8	10	1	..	2	..	625	41	
						Tailors ..	4	1	..	1	..	2	..	25	2	
						30	Washermen ..	5	1	4	172	34
						31	Barbers ..	10	4	6	234	2
						32	Umbrella repairers ..	2	2	144	3
						9	Building Industries ..	8	3	2	3	..	242	27
					33	Lime burners, cement workers and stone-cutters, ..	8	3	2	..	..	3	..	242	27

XIV
APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
						7	8	9	10	11	12	13	14
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(COA 1.)	b. Industry—(cont.)	10		Miscellaneous undefined Industries ..	3	2	..	..	..	1	..	206	5
			36	Makers of jewellery, ornaments, etc. ..	2	2	..	..	..	..	..	188	5
			37 (a)	Cycle repairers ..	1	..	..	..	..	1	..	18	..
				Total Sub-class b ..	1,427	309	602	7	4	100	405	1,10,477	80,968
			11	Transport by water ..	52	49	..	..	..	3	..	4,924	509
			38	Boat-owners and their employees, boat-men, towmen, etc. ..	52	49	..	..	..	3	..	4,924	509
	c. Transport.		12	Transport by road ..	68	48	3	..	..	17	..	3,345	..
			39	Porters and messengers ..	64	44	3	..	..	17	..	3,095	..
			39 (b)	Owners, managers and employees, excluding personal servants, connected with mechanically driven vehicles ..	4	4	..	..	..	..	..	250	..
				Total Sub-class c ..	120	97	3	..	..	20	..	8,269	509
			14	Banks, Establishments of credit, Exchange and Insurance ..	..	..	..	..	..	..	..	2,567	..
			43	Interest on amounts lent out or deposited in banks, and dividends from shares of banks, etc. (The no. of families alone could be ascertained, but not of persons) ..	..	..	..	..	..	..	..	2,567	..
	d. Trade.		15	Brokerage Commissions and Export ..	3	3	..	..	..	..	..	192	..
			44	Brokers, Commission agents and their employees ..	3	3	..	..	..	..	..	192	..
		16 a	Trade in Wood ..	3	..	..	..	..	3	..	144	107	
		46 (b)	Trade in cocoanut husks ..	1	..	..	..	..	1	..	25	22	
	46 (c)	Trade in thatches, etc. ..	2	..	..	..	..	2	..	119	85		

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.
						Males	Females	Males	Females	Males	Females		
			16c	Trade in Pottery, Bricks and Tiles ..	7	7	..	..	..	..	1,554	1,093	
			47 (a)	Trade in pottery ..	7	7	..	..	..	..	1,554	1,093	
			18	Hotels, Cafes, Restaurants, etc. ..	25	18	..	3	..	4	7,160	5,3	
			50	Owners and managers of tea and coffee hotels and their employees ..	25	18	..	3	..	4	7,160	5,384	
			19	Other Trade in Food-stuffs ..	81	34	2	8	4	32	1	35,315	31,039
			51	Dealers in sweet-meats ..	10	2	2	..	2	3	1	700	434
			54	Dealers in fish ..	12	8	..	..	..	4	..	2,610	2,099
			55	Dealers in fodder, etc. for animals ..	3	2	..	1	..	..	..	960	746
			55 (a)	Dealers in grains and pulses ..	1	..	..	..	..	1	..	320	234
			56	Dealers in other food-stuffs ..	43	17	..	5	2	19	..	27,625	24,894
			56 (a)	Dealers in cashewnuts ..	2	1	..	..	..	1	..	240	194
			57	Dealers in cocoanuts ..	2	1	..	..	..	1	..	325	250
			58	Dealers in tobacco ..	5	1	..	2	..	2	..	1,440	1,138
			59	Dealers in arecanuts ..	3	2	..	..	..	1	..	1,115	980
			19a	Trade in Furniture ..	1	1	..	..	..	..	..	96	75
			59 (b)	Trade in mats ..	1	1	..	..	..	..	..	96	75
			19b	Trade in building materials ..	5	2	..	2	..	1	..	4,373	4,079
			59 (c)	Trade in laterite stones ..	4	2	..	2	..	..	..	4,324	4,041
			59 (d)	Trade in lime ..	1	..	..	..	..	1	..	49	38
			20	Trade in means of transport ..	13	1	..	..	..	12	..	1,366	1,145
			60	Hirers of boats ..	13	1	..	..	..	12	..	1,366	1,145
			22	Trade in articles of luxury, and those pertaining to letters and the arts and sciences ..	1	1	..	..	..	..	..	360	275
			63	Dealers in stationery articles and curiosities ..	1	1	..	..	..	..	..	360	275

B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)

d. Trade.—(cont.)

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.
						Males	Females	Males	Females	Males	Females		
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	d. Trade.—(cont.)			Total Sub-class d	139	67	2	13	4	52	1	53,127	43,197
				Total class B	1,686	473	607	20	8	172	406	1,71,873	1,24,674
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.	g. Professions and Liberal Arts.	25		Religion ..	8	1	..	..	..	7	..	93	..
			68	Priests, ministers, etc. ..	3	1	..	..	..	2	..	56	..
			69	Other religious workers ..	5	..	..	..	..	5	..	37	..
			26	Law	3	3	..	..	..	..	..	160	..
			71	Law Agents, ..	2	2	..	..	..	..	..	130	..
			72	Petition-writers ..	1	1	..	..	..	..	..	30	..
			2	Medicine	4	3	..	..	..	1	..	77	..
			73	Persons practising the healing art without being registered ..	4	3	..	..	..	1	..	77	..
			28	Instruction	5	5	..	..	..	..	..	362	..
			76	Teachers of all kinds ..	3	3	..	..	..	..	..	122	..
			76 (	Clerks and servants connected with education ..	2	2	..	..	..	..	..	240	..
			29	Letters, Arts and Sciences (other than Public Administration) ..	9	2	..	..	..	7	..	193	1
			79	Horoscope casters, astrologers, fortune-tellers, etc. ..	1	1	..	..	..	3	..	117	..
			80	Musicians (composers and performers other than military), actors, dancers, etc. ..	4	1	..	..	..	3	..	65	1
			81 (a)	Employees in places of public entertainment ..	1	..	..	..	..	1	..	10	..
				Total Sub-class g and Class C	27	14	..	..	..	15	..	885	1

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation or Source income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual-expenditure Rs.	
						Males	Females	Males	Females	Males	Females			
						7	8	9	10	11	12	13	14	
D. MISCELLANEOUS.	h. Persons living on their income.	30		Persons living principally on their income ..	..	..	..	..	..	..	..	9,624	..	
			82	Income such as contributions, stipends, allowances, etc. (The number of families alone could be ascertained, but not of persons.) ..	..	..	..	..	..	..	..	..	4,491	..
			82 (b)	Other miscellaneous income (cash value of the fuel gathered free of cost, and of the ash, bran, etc. collected in all households)..	..	..	..	..	..	..	..	..	5,133	..
					Total Sub-class h ..	..	..	..	..	..	..	..	9,624	..
		i. Domestic service.	31		Domestic Service ..	1,068	11	259	..	13	3	782	258	..
			83	Domestic service ..	1,068	11	259	..	13	3	782	258	..	..
				(a) Paid ..	15	7	6	..	..	1	1	130	..	..
				(b) Unpaid (in their own homes) ..	1,043	2	248	..	13	2	778	..	..	..
				(c) Menials ..	10	2	5	..	..	..	3	128	..	..
					Total Sub class i ..	1,068	11	259	..	13	3	782	258	..
		j. Insufficiently described occupations.	32		General terms which do not indicate a definite occupation	99	43	5	..	..	47	4	4,184	2,157
			84	Contractors ..	4	2	..	..	..	..	2	..	2,025	2,157
			85	Cashiers, accountants, bookkeepers, clerks, and other employees in unspecified offices and shops ..	11	9	..	..	..	..	2	..	469	..
			87	Casual labourers ..	84	32	5	..	..	..	43	4	1,690	..
					Total Sub-class j ..	99	43	5	..	..	47	4	4,184	2,157
		k. Unproductive.	33		Beggars, Vagrants, etc.	3	..	2	..	..	1	..	..	..
			88	Beggars and vagrants ..	3	..	2	..	..	..	1	..	..	..
			Total Sub-class k ..	3	..	2	..	..	..	1	..	..	..
		89		Expenses such as interest on debts, subscription instalments towards prized kurles, etc. (The number of families alone could be ascertained, but not persons.) ..	..	..	..	..	..	..	..	..	26,249	
				Total Class D ..	1,170	54	266	..	13	51	786	14,066	28,406	
				GRAND TOTAL ..	4,539	947	1,243	33	23	743	1,550	2,62,799	1,84,008	

APPENDIX L.

Distribution of Net Income by Community.

Serial No.	Community	No. of families	Proportion per cent in the total no. of families	Net income available for family expenditure Rs.	Proportion per cent in the total net income	Average net income per family Rs.
1	2	3	4	5	6	7
1	Christian	31	4.5	4,583	5.8	148
2	Eazhuvan	295	42.4	34,795	44.2	118
3	Kanakkar	31	4.5	3,620	4.6	117
4	Kudumi chetti	62	8.9	6,774	8.6	109
5	Muslim	192	27.6	18,973	24.1	99
6	Nayar	7	1.0	622	0.8	89
7	Pulayan	55	7.9	6,168	7.8	112
8	Others (6 communities)	23	3.2	3,256	4.1	142
	Total (13)	696	100.0	78,791	100.0	1.3