



REPORT OF THE ECONOMIC SURVEY  
OF VENGANALLUR VILLAGE

BY

T. K. SANKARA MENON,

*Superintendent of Economic Survey, Cochin State.*

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## ECONOMIC SURVEY OF VENGANALLUR VILLAGE.

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The economic survey of Venganallur village commenced on the 18th February, and was completed on the 22nd April, 1935. The statistics collected from the village refer to the twelve months preceding this period. Introductory.

2. Venganallur is one of the villages in the eastern section of Talappalli taluk. It lies to the north of Chelakkara village. The Chelakkara-Palayannur trunk road running west to east forms part of the southern boundary of Venganallur, separating it from Chelakkara. Situation.

The village is one of varying levels. In the north-east it is hilly and wooded, while in the north it touches the Ponnani river (the *Bharathapuzha* which forms the northern boundary of the State) at one point. The low-lying areas form the nilams or wet-lands where the soil is naturally rich and well adapted for the cultivation of paddy.

3. The total area of the village is 4,926.5 acres, distributed as shown below: Area.

	Acres.
1) Single-crop nilam (wet-land) ..	129.5
(2) Double-crop nilam ( " ) ..	728.8
(3) Paramba (dry-land) ..	3,090.1
(4) Poramboke (Sirkar or unassigned) land ..	978.1
Total ..	4,926.5

4. There are 643\* families in the village with a total *de jure* population of 3,275 persons (1,451 males and 1,824 females). The density of population is, therefore, 425 to the square mile, and each person will get 150 cents of land if it is evenly distributed. Population

The population of the village (*de facto*) was 3,277 at the Census of 1931.

\*One insolvent Nambudiri family of Venganallur, the properties of which have been sold in public auction by the court, is not included here. There is but one member of this family living in the village at present.

Appendix A shows the distribution of the population by communities. The numerically strongest of the 24 communities in the village are:

Communities in the order of their numerical strength	Percentage in the total population
1. Nayar	38.2
2. Pulayan	16.1
3. Muslim	10.2
4. Eazhuvan	9.4
5. Brahman	6.9
6. Christian	3.4
7. Eluthassan	3.0

The remaining 17 communities together form but 12.8 per cent of the total population.

Assets distributed by community,

5. Appendix B gives the total assets of the 643 families in the village. Valued according to the depression rates of prices current at the time of the investigation, the assets amount approximately to Rs. 5½ lakhs. The distribution of the assets by communities (given in the Appendix) shows that the Brahmans (both the Nambudiri and the Tamil) are proportionately the richest communities in the village.

6. The assets are classified below according to their kind:

by kind,

#### A. IMMOVABLES.

(1) Land	Extent (acres)	Value Rs.	Proportion per cent in the total assets
i. Nilam (paddy land)			
(a) in the same village	.. 369.2	1,92,296	34.8
(b) elsewhere	.. 110.8	63,047	11.4
Total	.. 480.0	2,55,343	46.2
ii. Paramba (dry land)			
(a) in the same village	.. 940.1	39,250	7.1
(b) elsewhere	.. 104.2	4,711	0.9
Total	.. 1,044.3	43,961	8.0
Total of i and ii (i. e., total for land)	.. 1,524.3	2,99,304	54.2
(2) House property			
(a) Residential	..	71,087	12.9
(b) Farms	..	2,495	0.5
(c) Shops, etc.	..	2,958	0.5
	..	76,540	13.9

	Value Rs.	Proportion per cent in the total assets
(3) Value of improvements in lands taken on lease	4,733	0.8
Total of A (Immovables)	3,80,577	68.9
<b>B. MOVABLES.</b>		
(4) Furniture, utensils, etc.	17,089	3.1
(5) Value of livestock	19,192	3.5
(6) Value of agricultural implements, accessories, etc.	1,929	0.3
(7) Value of machinery, equipments, etc.	495	0.1
(8) Value of stock in trade	146	..
(9) Capital investments in money-lending concerns, shares in joint-stock companies or deposits in banks	2,462	0.4
(10) Amounts lent out on the security of landed property	40,012	7.3
(11) Amounts lent out on other securities or without security	38,059	6.9
(12) Amounts invested in non-prized kuries	13,011	2.4
(13) Amounts invested in jewellery, ornaments, etc.	23,546	4.3
(14) Other miscellaneous items	15,533	2.8
Total of B (Movables)	1,71,474	31.1
Total of A and B (Immovables and movables)	5,52,051	100.0

7. The occupational grouping of the families and the assets of each occupational group are shown in Appendix C, from which we find that the land-owning classes (items 1, 2, 3 and 4 in the Appendix, forming only 21.6 per cent of the total number of families) own as much as 79.7 per cent of the total assets. The tenant classes (items 5, 6, 7 and 8 in the Appendix, forming 18.7 per cent of the total number of families) get but 12.2 per cent of the assets. As many as 54.7 per cent of the families in the village are those of agricultural labourers, but their share is only 5.1 per cent of the assets. Others comprising 5.0 per cent of the families retain the balance of 3.0 per cent of assets. The average assets of a family of the first group are valued at Rs. 3,163, but the corresponding figures for the second, third and fourth groups are only Rs. 563, Rs. 81 and Rs. 527 respectively.

If the total assets are evenly distributed, the share of each family in the village will be Rs. 859, and of each individual, Rs. 169.

8. The total indebtedness of the 643 families in the village is Rs. 1.3 lakhs (equivalent to 23.6 per cent of the total assets). The average indebtedness

and by occupation.  
Indebtedness: its

incidence on population, of a family is, therefore, Rs. 202, and of an individual, Rs. 40. The families that are actually involved in debts number 476 (74 per cent of the total number of families in the village). Hence the average debt per indebted family is Rs. 273.

and on land. 9. Out of the total assigned area of 3,948.4 acres of land in Venganallur the inhabitants of the village own but 1,309.3 acres (369.2 acres of nilam and 940.1 acres of paramba). In addition to this, an extent of 215 acres of land (110.8 acres of nilam and 104.2 acres of paramba), situated in other villages, is also owned by the residents of Venganallur. The total area of land owned by them is, therefore 1,524.3 acres. The incidence of indebtedness on the land owned by the villagers will thus be Rs. 85 per acre, when their total debt is taken into consideration.

The debts that are actually secured on land amount to Rs. 68,135, and the land encumbered for this debt is 465.5 acres. The incidence of secured debt on encumbered land is, therefore, Rs. 146 per acre.

Indebtedness by occupation and by community. 10. Appendix D gives the distribution of indebtedness by communities and Appendix E, by occupation. The following statement will show that there is a fair degree of correspondence between the proportion of assets and of 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 ..	21.6	77.0	79.7	80.0
2. Tenants ..	18.7	92.5	12.2	14.2
3. Agricultural labourers ..	54.7	68.2	5.1	4.2
4. Other occupational groups ..	5.0	56.3	3.0	1.6
5. Nambudiri ..	0.6	75.0	13.3	12.9
6. Brahman (Tamil) ..	8.1	59.6	35.2	30.8
7. Nayar ..	36.7	80.9	40.1	43.4

Purpose of debts. 11. The purposes for which the debts were contracted (shown in Appendix F) are examined below in the order of their importance:

(i) Repayment of old debts is the heaviest item and accounts for Rs. 54,654 (42 per cent of the total debts). The purposes for which these old debts were incurred are not always specified, but it is known that purchase of land was one of the many purposes for which these old debts were contracted.

(ii) Purchase of land accounts for a sum of Rs. 20,322 (15.6 per cent of the total debts).

(iii) Kuri liabilities amount to Rs. 17,807 (13.7 per cent of the debts). This sum includes (1) the subscription amounts to be remitted to prized kuries (Rs. 17,280) and (2) debts incurred by subscribers and kuri proprietors on account of kuries (Rs. 527). It is understood that a considerable proportion of the prize-amounts drawn from kuries was spent on the purchase and improvement of land and on the construction of houses, etc.

The annual amount of subscription due to prized kuries from the village as a whole is Rs. 4,130. If the subscription amounts are regularly paid, item (1) of the kuri liabilities (Rs. 17,280) will, therefore, be paid off within 4 to 5 years from the date of the investigation.

(iv) Land, again, is responsible for another item amounting to Rs. 9,439 (7.3 per cent of the liabilities). This includes (1) loans raised for cultivation expenses and for the payment of land-tax, and pattom or rental due from tenants to landlords, and (2) arrear pattam.

(v) Domestic wants account for Rs. 6,459 (5 per cent of the debts). This sum was borrowed for the purchase of daily necessities, because the income did not suffice to meet the barest wants.

(vi) Other purposes shown in column 11 of Appendix F account for Rs. 16,652 (12.8 per cent of the debts): These purposes include the following items:

	Rs.
1. Purchase of livestock ..	839
2. Education of children ..	410
3. Payment of interest on debts ..	933
4. Medical bill ..	495
5. Loss through standing surety ..	41
6. Travelling expenses ..	11
7. Litigation expenses ..	1,079
8. For payment of partition share ..	400
9. To furnish security ..	23
10. For banking business and other investments ..	6,837
11. For contributions ..	165
12. To pay dowry ..	5,386
13. Purchase of implements ..	18
14. Other sundry purposes ..	15
Total ..	16,652
	(12.8 per cent)

Secured and  
unsecured  
debts

## 12. Secured and unsecured debts are classified below :

Serial No.	Kind of debt	Amount Rs.	Proportion per cent in the total debt.
1.	Amount raised on pledges	2,295	1.8
2.	" " on the security of landed property	60,442	46.5
3.	" " on pronotes	27,842	21.4
4.	Hand loans	14,613	11.2
5.	Pattom arrears, decree debts, etc.	6,683	5.1
6.	Petty shop debts, etc.	872	0.7
7.	Kuri liabilities (amounts to be remitted in prized kuries)	17,280	13.3
	Total	1,30,027	100.0

Items 1 and 2 in the above list are both secured and form 48.3 per cent he total debts. Only a sum of Rs. 7,693 out of the kuri liabilities of Rs. 17,280 eured on land. This forms 5.9 per cent of the total debts. In all, therefore, 54.2 per cent of the total debts is secured.

and their  
rates of inter-  
est.

13. The rates of interest charged for the different classes of debts are shown in Appendix G. 98.9 per cent of the amount borrowed on the security of land, 83.0 per cent of the amount raised by pawning jewellery, etc., and 91.5 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 noteworthy that the interest for 51.0 per cent of the debts secured on land does not exceed  $7\frac{1}{2}$  per cent per annum.

In Appendix H the total amount of interest-bearing debts is distributed according to the rates of interest charged. The rate is  $7\frac{1}{2}$  or below  $7\frac{1}{2}$  per cent per annum for 43.3 per cent of the amount. It ranges from  $7\frac{1}{2}$  to 12 per cent per annum for 51.5 per cent of the interest-bearing debts. The balance (only the small proportion of 5.2 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 hand loans have at times to pay interest at rates which are as high as 180 per cent per annum; and loans in kind (paddy loans) are at times charged interest at rates as high as 360 per cent per annum. But Appendix H shows that only the small sum of Rs. 2,366 (2.4 per cent of the interest-bearing debts) pays interest at rates exceeding 24 per cent per annum.



14. The distribution of the total debt 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 ..	1,795	1.3
2.	" " from indigenous money-lending concerns ..	425	0.4
3.	" " from Co-operative Societies ..	974	0.5
4.	" " from private persons (mostly of the same locality) ..	1,02,387	78.7
5.	Pattom arrears, decree debts, etc. ..	6,693	5.1
6.	Petty shop-debts, etc. ..	872	0.7
7.	Kuri liabilities (amount to be remitted in prized kuries—banks and private parties) ..	17,280	13.3
	Total ..	1,30,927	100.0

Private parties (mostly of the same locality including neighbouring villages) form the chief source of credit in Venganallur also and they account for items 4, 5 and 6 in the list (84.5 per cent of the total debts). A considerable proportion of item 7 also (kuri liabilities) is derived from private parties. The balance is contributed by banks, co-operative societies or indigenous money-lending concerns.

There is a co-operative credit society in the village registered as the 'Venganallur Co-operative Society, No. 22'. 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. 44,750, towards which the society contributes only a paltry sum of Rs. 674 (1.5 per cent).

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

16. A sum of Rs. 3,465 out of the total debts of the village represents the cash value of 9,240 *paras* of paddy, borrowed for cultivation purposes, domestic consumption, etc. Out of this, an amount of Rs. 3,164 (equivalent to 8,437 *paras* of paddy) has to pay interest at rates ranging from 80 usually to 180, and at times to 360, per cent per annum. As already stated in the Reports on other villages, these exorbitant rates of interest charged on paddy loans make it Loans in kind.

impossible for small-scale cultivators and agricultural labourers to practise thrift, but such loans are the easiest, if not the only, form of credit available to the poorest classes in all villages at present.

Income and expenditure 17. Appendix J shows the distribution of the income and expenditure of the village by communities. The gross annual income of the 643 families in the village amounts to Rs. 1,55,321, and the expenditure excluding the family budget is Rs. 71,139. The net income available for household expenses is, therefore, Rs. 84,182.

distributed according to sources 18. In Appendix K, the income and expenditure are distributed according to the occupations or *sources* from which the income is derived, and because members of the same family often follow different pursuits and accordingly derive their income from different sources, the family or household does not form the unit for purposes of the classification in this Appendix. It, therefore, deals with the number of persons, and not of families, engaged in various occupations.

Agriculture. 19. From the occupational grouping of families given in Appendix C, we find that 259 families in the village (40.3 per cent of the total number of families) are of the land-owning and cultivating class, and that 352 families (54.7 per cent of the total number of families) are of agricultural labourers. Out of the 643 families in the village, as many as 611 (95 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 6 under Pasture and Agriculture, Cultivation, in Appendix K show that land is the principal source of income to 1,102 persons (450 males and 652 females) and a subsidiary source of income to 444 persons (307 males and 137 females). There are also 21 working dependents (20 males and 1 female) 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, 1,567 persons or 76.8 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 6 in Appendix K) amounts to Rs. 92,192 (59.4 per cent of the total gross income of the village). The corresponding expenditure is Rs. 45,362 (81.1 per cent of the total expenditure\*). The net income from this source is, therefore, Rs. 46,830 (47.1 per cent of the total net income\*).

\* The total expenditure and the total net income for purposes of the calculations in paragraphs 19 to 25 (both inclusive) are taken to be Rs. 55,955 and Rs. 99,366 respectively and not Rs. 71,139 and Rs. 84,182 respectively as shown in Appendix J and paragraph 17 above. The difference of Rs. 15,184 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.

It is also to be observed here that, of the 1,123 persons (including 21 working dependents) whose principal source of income is land, as many as 914 (332 men and 582 women) or 81.4 per cent, and of the 444 persons to whom land is a subsidiary source of income, 92 (77 men and 15 women) or 20.7 per cent are agricultural labourers. The total net income under agricultural labour (group 5 in Appendix K) amounts to Rs. 21,555 and forms 46.0 per cent of the net income from agricultural occupations and 21.7 per cent of the total net income of the village.

20. There are 296 oxen and 226 buffaloes (all used chiefly for the plough), 393 cows, 5 she-buffaloes, 407 cow-calves, 15 buffalo-calves and 247 goats (including kids) in the village. These animals are together valued at Rs. 13,016. There is also an elephant valued at Rs. 6,000. Livestock.

Group 9a in Appendix K shows that the net income from cattle and buffalo breeding, etc., is Rs. 1,133. Here no income has been received for the ploughing work done by the animals in their owners' fields.

The cattle are of inferior type. The average daily yield of a milch cow in the village is 1½ bottles (cf 24 ounces each) and of a milch buffalo, about 3 bottles. Though dairy farming is not pursued on a commercial scale by any one in the village, many families sell considerable quantities of milk, buttermilk and ghee, and thus derive a small income from this source.

It is also to be observed here that 69 persons (mostly boys who would have been unemployed otherwise) are engaged as herdsmen and shepherds, and that they derive an income of Rs. 461 annually.

There are 144 cocks, 352 hens and 268 chickens in the village, together valued at Rs. 176. The birds are reared chiefly for domestic use, and the annual net income derived from this source is seen to be about Rs. 96.

21. A few of the more important among the remaining occupational groups or sources of income are examined below. The net income derived from sub-class b, industry (groups 13 to 36), is Rs. 11,634 (11.7 per cent of the total net income). The various groups under this sub-class form the chief source of income to 267 persons, and a subsidiary source of income to 618 persons. There are also 13 working dependents in these groups. In this sub-class the artisan classes like sawyers (group 17), carpenters (group 18), blacksmiths (group 20), bell-metal workers (group 20 a), masons (group 33) and goldsmiths (group 36), predominate. Cottage industries like cotton-weaving (group 13), working in leather (group 16a) and basket-weaving (group 19) are also pursued Other occupational groups: Industries,

on a small scale. Rice-pounders and huskers, and pappatom-makers are two prominent groups under food industries, but it is to be observed that group 23 (rice-pounders and huskers) refers chiefly to the husking of paddy for domestic consumption by the women of the families concerned; and though a net income of Rs. 3,914 is entered against this group, this amount mostly represents only the expenditure which the families would have had to incur if they had employed paid labour for the purpose. The washermen and the barbers engaged in industries of the dress and the toilet also deserve notice.

Transport, 22. The net income from sub-class c, transport, amounts to Rs. 853. There are but 14 persons engaged in occupations relating to this sub-class.

Trade, 23. Sub-class d, trade (groups 43 to 63 h), accounts for a net income of Rs. 8,385 (8.4 per cent of the total net income of the village). It is the principal source of income to 36 persons and a subsidiary source of income to 54 persons. There are also 7 working dependents under this head. The most important groups here are 43, money-lending, (net income Rs. 6,444 or 6.5 per cent of the total net income), and 51 to 58, dealers in food stuffs, (net income Rs. 662).

Public Administration and Liberal Arts.

24. There are only 55 persons (including one working dependent) who derive their chief income from this main class (groups 65 to 81) and only 15 who derive a subsidiary income from the same source. The net income derived under this head is Rs. 6,592 (6.6 per cent of the total net income of the village). The most important groups here are 66 and 67 (municipal and other local service and village officers), 68 to 70 (religious workers and servants in religious edifices), 73 (Ayurvedic physicians), 76 (teachers) and 80 and 81 (musicians and reciters of epics).

Miscellaneous sources.

25. Group 82 (income such as contributions, etc.) is the most important item here, accounting for a net income of Rs. 13,215 (13.3 per cent of the total net income). The item includes, among other things, contributions and presents from the earning members of families to their dependent relatives living separately and contributions from the husbands of women belonging to Marumakkathayam families, etc.

Net income and standard of living.

26. As stated in paragraph 17 above, the net income (for a period of one full year ending about March, 1935,) of the 643 families in the village, available for household expenses, is Rs. 84,182. Appendix L shows the distribution of this amount among the various communities, the proportion in which it is

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

Communities in order of numerical strength	Occupation		Average annual net income per family Rs.	Average number of persons in the family
	Men	Women		
1. Nayar	Cultivation, A. L., † Government and private service, etc.	*A. L., domestic service, paddy-husking and H. K. †	134	5'3
2. Pulayan	A. L. and tending cattle	*A. L. and H. K.	79	4'7
3. Muslim	Timber-sawing, A. L., cultivation, wood-cutting, etc.	*A. L., petty trades and H. K.	113	5'3
4. Eazhuvan	A. L., timber-sawing, cultivation, tending cattle, wood-cutting, etc.	*A. L. and H. K.	107	5'3
5. Brahman	Government and private service, cultivation, etc.	H. K.	253	4'3
6. Christian	A. L., casual labour, trade, cultivation, etc.	*A. L. and H. K.	109	4'6
7. Eluthassan	A. L. and cultivation	do	123	5'4

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 ..	7	1'1
2. Rs. 26 to	Rs. 50 ..	67	10'4
3. Rs. 51 to	Rs. 100 ..	249	38'7
4. Rs. 101 to	Rs. 200 ..	228	35'5
5. Rs. 201 to	Rs. 500 ..	74	11'5
6. Rs. 501 to	Rs. 1,000 ..	13	2'0
7. Rs. 1,001 to	Rs. 2,000 ..	1	0'2
Total	..	639	99'4

† A. L.=Agricultural Labour.  
 † H. K.=House-keeping.

\*The women of these communities are either full-time or part-time earners.

Of the remaining 4 families in the village, 2 depend chiefly on alms, and therefore did not return any regular income, while 2 returned a "minus-net-income", their explanation being that unforeseen expenses and unexpected losses (chiefly through 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.

Average  
income

28. If the total net income of the village is evenly distributed, each family will receive an annual income of Rs. 131 and each individual, Rs. 26. But the statement appended to the last paragraph will show that the income of about 50 per cent of the total number of families in the village is below Rs. 100. The average income of this section of the population must, therefore, be very low and the standard of their living correspondingly poor.

Deficits.

29. Though the net income available for household expenses is only Rs. 84,182, the amount alleged to have been actually spent for household expenses is, according to the returns received from the villagers, Rs. 87,668. Here is an excess of Rs. 3,486 over the actual net income, which has to be accounted for.

Of the 643 families in the village, 157 are balanced budget families, 137 are surplus budget families and the remaining 349 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. 4,470 after meeting all their household expenses from their net income. The total annual deficit of the deficit budget families is Rs. 7,956. These families have defaulted payments of rental, interest on debts and subscription instalments for kuries, and have also borrowed considerable sums in order to meet the above deficit and satisfy their household wants. Deducting the surplus of Rs. 4,470 of the surplus budget families from the total net income of Rs. 84,182, we have a balance of Rs. 79,712 which is the actual figure available for family expenses. To this we have to add the sum of Rs. 7,956 (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. 87,668.

The sources from which the sum of Rs. 7,956, 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	*928
Amount made available for family expenses by defaulting payment of interest on debts	2,999
Amount made available for family expenses by defaulting payment of annual rental or pattom	736
Amount made available for family expenses by defaulting payment of kuri instalments	1,098
**Miscellaneous items	1,354
Total	7,115

This leaves a balance of Rs. 841 (Rs. 7,956 — 7,115) to be accounted for. The explanation for this discrepancy (which is, after all, insignificant) is not different from the one given for the other villages, and accordingly the amount, partly, represents in terms of money the fall in the general standard of living in the village.

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. 131 and Rs. 26 respectively) are not identical with the figures of the actual average expenditure of a family or individual. The amount actually spent by the 643 families in their households is:

1. Amounts borrowed, payments defaulted, etc. (as shown in the last paragraph)	7,115
2. Net income (deducting the surplus of the surplus budget families)	79,712
Total	86,827

This gives us an actual average expenditure of Rs. 135 per family and Rs. 27 per individual.

\*Out of the sum of Rs. 6,459 borrowed for domestic expenses (shown in column 9 of Appendix F, this sum of Rs. 928 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.

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	57,449	65.5
2.	Clothing	7,601	8.7
3.	Lighting, washing, oil etc., for bath and other necessaries	6,079	6.9
4.	Drink, drug, tobacco and betel, etc.	4,607	5.3
5.	*Social and religious items	4,771	5.4
6.	Education of children	1,676	1.9
7.	Medical	437	0.5
8.	Miscellaneous	686	0.8
9.	Thatching, repairs, etc., of dwelling houses	4,362	5.0
	Total	†87,668	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 86.1 per cent of the total expenditure. These four items together involve an actual expenditure of Rs. 75,491, distributed thus:

Food	..	76.1 per cent
Clothing	..	10.1 "
Lighting, washing, etc.	..	8.0 "
Thatching of houses, etc.	..	5.8 "
Total	..	100.0 "

Standard of living.

31. The standard of living in this village also varies 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 Tamil Brahman community (when the average for the whole village is struck excluding items liable to irregular and great variations like education, drink, drug, tobacco, etc., social and religious items, etc.) is Rs. 57. The corresponding figures for the Nayar, Christian, Eluthassan, Muslim, Eazhuvan and Pulaya communities are respectively Rs. 32, Rs. 28, Rs. 27, Rs. 26, Rs. 24, and Rs. 20. Among the Tamil Brahmans, the expenditure rises to Rs. 113 per adult in some of the richest families, while it is as low as Rs. 31 among the

\*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 the sum of Rs. 841 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.



poorest. The corresponding highest and lowest figures are Rs. 59 and Rs. 20 for the Nayars, Rs. 40 and Rs. 19 for the Christians, Rs. 33 and Rs. 21 for the Eluthassans, Rs. 41 and Rs. 18 for the Muslims, Rs. 38 and Rs. 15 for the Eazhuvans and Rs. 27 and Rs. 14 for the Pulayas. These figures also are exclusive of such items as education, drink, drug, etc., and social and religious items.

32. In respect of their diet, the villagers' standard is not different from that of Antikkad, Chundal, or Tiruvaliyad, and the average annual expenditure of Rs. 27 under family budget per head of the population in Venganallur shows that the standard is very low.

Diet.

33. It has been explained in paragraph 9 above that the total area of land owned by the residents of Venganallur (including the land owned by them in other villages) is 1,524.3 acres (480 acres of nilam and 1,044.3 acres of paramba). This area is owned by 281 families. The proportion of land-owning families in each community and the extent of land possessed by each are shown below:

Land own-  
ing families.

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. Ambalavasi	7	5	71.4	13.3	0.9
2. Brahman	52	40	76.9	433.4	28.4
3. Chetti	3	1	33.3	0.4	..
4. Christian	24	1	4.2	1.5	0.1
5. Eazhuvan	58	2	3.4	9.4	0.6
6. Eluthassan	18	11	61.1	4.9	0.3
7. Kallan	7	6	85.7	1.2	0.1
8. Kollan	5	2	40.0	0.3	..
9. Kurup	2	1	50.0	0.4	..
10. Marasari	11	2	18.2	0.7	..
11. Musari	2	2	100.0	0.4	..
12. Muslim	63	18	28.6	24.4	1.6
13. Muthad	2	1	50.0	2.9	1.6
14. Nambudiri	4	3	75.0	260.3	17.1
15. Nayar	236	151	64.0	737.1	48.5
16. Panan	11	2	18.2	0.6	..
17. Pulayan	112	1	0.9	0.2	..
18. Thattan	4	2	50.0	2.3	0.2
19. Tolkollan	2	1	50.0	0.8	0.1
20. Velakkathalavan	5	4	80.0	1.7	0.1
21. Velan	6	2	33.3	0.2	..
22. Veluthedan	4	4	100.0	5.9	0.4
23. Others (2 communities)	5	..	..	..	..
Total (24)	643	281	43.7	1,524.3	100.0

Grading of  
land-owning  
families.

34. The 281 land-owning families are graded below according to the extent of their holdings:

Size of holding	Number of families having such holdings	Proportion per cent in total number of land-owning families
1. Up to 25 cents ..	59	21.3
2. 26 to 50 ,, ..	58	20.5
3. 51 cents to 1 acre ..	51	18.1
4. 1 acre to 5 acres ..	62	22.0
5. Above 5 acres ..	51	18.1
Total ..	281	100.0

The average size of an owner's holding will be 5.4 acres as seen from the figures given in the foregoing paragraph, but the holdings that are 1 acre or below 1 acre in extent (59.9 per cent of the total number of holdings) are mostly parambas used chiefly for residential purposes; and the holdings of real non-cultivating or cultivating owners are to be seen in the last two categories of the statement given above. The average size of these holdings must, therefore, be much more than 5.4 acres.

Tenants and  
their hold-  
ings.

35. Here it is to be observed that 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 156 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 156 families together is 298 acres (168 acres of nilam and 130 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:

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. Ambalavasi..	7	2	28.6	0.3	0.1
2. Brahman ..	52	3	5.8	7.1	2.4
3. Chetti ..	3	1	33.3	0.1	..
4. Christian ..	24	6	25.0	10.8	3.6
5. Eazhuvan ..	58	18	31.0	21.2	7.1
6. Eluthassan..	18	6	33.3	24.1	8.1
7. Kollan ..	5	1	20.0	0.1	..
8. Marasari ..	11	9	81.8	7.8	2.6
9. Muslim ..	63	20	31.7	32.7	11.0
10. Muthad ..	2	1	50.0	1.0	0.3

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
11. Nayar ..	236	65	27.5	182.6	61.3
12. Panan ..	11	1	9.1	0.2	0.1
13. Pandaran ..	2	2	100.0	1.6	0.5
14. Pulayan ..	112	15	13.4	6.9	2.3
15. Thattan ..	4	2	50.0	0.7	0.2
16. Tolkollan ..	2	1	50.0	0.2	0.1
17. Velakka-thalavan ..	5	1	20.0	0.2	0.1
18. Velan ..	6	2	33.3	2.4	0.2
19. Others (6 communities) ..	22	..	..	..	..
Total (24) ..	643	156	24.3	298.0	100.0

According to the above figures, the average extent of a tenant's holding is only 1.9 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	.. 43	28.0
2. 26 to 50 cents	.. 35	22.3
3. 51 cents to 1 acre	.. 28	17.9
4. 1 acre to 5 acres	.. 36	22.9
5. Above 5 acres	.. 14	8.9
Total	.. 156	100.0

It is only the 50 families found in the last two categories in the above statement (31.8 per cent of the total number of tenant families) that are real cultivating tenants who have taken lands on lease for purposes of cultivation; and the holdings of most of those in the first three categories of the statement are the small plots where they have their houses or cottages.

36. The total number of cultivating families in the village (including *all* owner-cultivators and tenant-cultivators) may be approximately taken to be 394,\* *Cultivators' holdings.*

From the total of 437 owners' and tenants' families (281 owners and 156 tenants), a few (about 43) non-cultivating owners and tenants have to be eliminated here.

and the total extent of land cultivated by them is 1,666·6 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 4, 5 and 6) (acres)
1	2	3	4	5	6	7
Nilam ..	480·0	363·6	116·4	375·1	168·0	659·5
Paramba ..	1,044·3	245·0	799·3	77·8	130·0	1,007·1
Total ..	1,524·3	608·6	915·7	452·9	298·0	1,666·6

The average size of a cultivator's holding (when *all* owner-cultivators and tenant-cultivators are included) will, therefore, be 4·2 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 274\*) are excluded and only the real cultivators of the last two categories in the grading of the two classes (their number is 163\*) are taken into consideration, the average extent of a cultivator's holding will be seen to be between 9 and 10 acres.

The statistics of the yield from land discussed in paragraph 39 below will show that a holding of 9 or 10 acres' extent is large enough for cultivation to be carried on economically, particularly when the land is held directly from the Government under the *Pandaravaka Verumpattom* or other similar tenure.

Fragmentation of holdings.

37. The following figures relating to holdings have been extracted from the registers of the Village Office:

Year	Total area of assigned land—nilams and parambas (acres)	Number of pattadars	Average extent of a pattadar's holding (acres)
1084 M. E. ..	2,931·3	86†	34·1
1109 M. E. ..	3,948·4	134	29·5

These figures show that the increase in the number of *pattas* during the last 25 years (since 1084 M. E., the year of the last Settlement,) has been

\*The small-scale owner and tenant families are not included in the class of land-owner and cultivators 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 cultivators in Appendix C and their total number shown in the above paragraph.

† *Pattas* issued by the Venganallur Devaswam to its *Kanam* and *Verumpattom* lessees have not been taken into account here.

55.8 per cent, and that the average extent of a *pattadar's* holding has fallen from 34.1 acres to 29.5 acres. The very wide disparity between the average extent of a *pattadar's* holding (29.5 acres) and that of an owner's holding (5.4 acres) is to be attributed to the fact that the *sub-pattas* issued by the Venganallur Devaswam, the biggest *pattadar* and *jenni* of the village, for its *Kanam* and *Verumpattom* leases have not been included in the statement given above. That the average extent of an owner's holding at present is but 5.4 acres shows clearly enough that the evil of fragmentation of holdings has been actively at work in the village.

38. It was explained in paragraph 36 above that the total extent of land cultivated by the residents of Venganallur was 1,666.6 acres (659.5 acres of nilam and 1,007.1 acres of paramba). Groups 1 to 3 in Appendix K show that the gross income derived from this source is Rs. 69,361. 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	Proportion per
	Rs.	cent in the gross yield from land
1. † Paddy	*62,588	90.2
2. Kitchen vegetables, etc.	3,357	4.8
3. Coconut	698	1.0
4. Tamarind	681	1.0
5. Jack-fruit	615	0.9
6. Mango	383	0.6
7. Arecanut	327	0.5
8. Palmyra	249	0.3
9. Gingelly	143	0.2
10. **Other kinds	320	0.5
Total	69,361	100.0

(Rental received by non-cultivating owners for lands leased out is also included in the above figures.)

39. The figures given above will show that paddy, accounting for 90.2 per cent of the gross yield from land, is the one crop of importance in the village. The yield from paddy lands and the cultivation and other expenses incurred are shown in the following statements. Separate statements are given for

† Paddy has been valued at six annas per *para*.

\*This includes the income (a small sum of about Rs. 285) from *motar* crop grown in parambas.

\*\* Other kinds include (i) bamboo, (ii) ginger, (iii) *chama*, (iv) black gram, (v) silk-cotton, (vi) pepper, etc.

lands held under different tenures, because the lands held under *Kanam* or *Verumpattom* tenure from the Venganallur Devaswam have to pay a heavy *michavaram* to the Devaswam.

## PANDARAVAKA VERUMPATTOM TENURE.

Heads of income, expenditure, etc.	Double-crop nilam		Single-crop nilam ( <i>Virippu</i> )	
	Amount	Proportion per cent in the gross yield	Amount	Proportion per cent in the gross yield
	Rs. A. P.		Rs. A. P.	
Average annual gross yield† from an acre ..	77 10 0	100·0	31 10 0	100·0
Labour expenses ..	15 3 0	19·6	6 14 0	21·7
Manure ..	6 2 0	7·9	2 4 0	7·1
Seeds ..	7 4 0	9·3	3 8 0	11·1
Land revenue (average) ..	5 12 0	7·4	2 0 0	6·3
Net income ..	43 5 0	55·8	17 0 0	53·8
Pre-depression price per acre ..	1,600 0 0	..	600 0 0	..
Rate of interest secured by the owner-cultivator on his investment ..		2·7		2·8

## VENGANALLUR DEVASWAM VERUMPATTOM TENURE.

Heads of income, expenditure, etc.	Double-crop nilam		Single-crop nilam ( <i>Virippu</i> )	
	Amount	Proportion per cent in the gross yield	Amount	Proportion per cent in the gross yield
	Rs. As. P.		Rs. A. P.	
Average annual gross yield from an acre ..	77 10 0	100·0	31 10 0	100·0
Labour expenses ..	15 3 0	19·6	6 14 0	21·7
Manure ..	6 2 0	7·9	2 4 0	7·1
Seeds ..	7 4 0	9·3	3 8 0	11·1
Devaswam michavaram ..	20 0 0	25·8	7 8 0	23·7
Net income ..	29 1 0	37·4	11 8 0	36·4
Pre-depression price per acre ..	1,100 0 0	..	425 0 0	..
Rate of interest secured by the owner-cultivator on his investment ..		2·6		2·7

The statements show that the owner will receive a return of about 2½ per cent only on his investment in paddy lands so long as the price of paddy continues to occupy the present low level.

† Paddy has been valued 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 of		Rental for one acre (paddy)	Tenant's share	Remarks
	Pandaravaka verumpattom	Devswam verumpattom			
	Rs. A. P.	Rs. A. P.	Rs. A. P.	Rs. A. P.	
Double-crop	43 5 0	29 1 0	37 8 0 (100 paras)	11 9 0 (including Rs. 9-6-0 from straw alone)	Land revenue (or <i>michavaram</i> if the land belongs to Devaswam) is paid by the owner from the rental.
Single-crop	17 0 0	11 8 0	15 0 0 (40 paras)	4 0 0 (including Rs. 2 from straw alone)	

41. There is little or no difference between the methods of cultivation, manuring, etc., pursued in Venganallur and those followed in villages like Chundal and Tiruvaliyad which have already been reported on. The absence of irrigation facilities is a serious hardship to the cultivators of Venganallur, and because they have to depend on seasonal rains for their water supply, they have often to face very considerable losses on account of the failure of crops. Methods of cultivation, etc.

42. In Venganallur also, the ryots complain that their lands have been deteriorating and that the yield has fallen from 15 to 25 per cent. The reasons for such deterioration are not different from those adduced in other villages. Deterioration of land.

43. Paddy is the chief article of export from the village. It is sold in the neighbouring market of Chelakkara from where it is exported to other places in bullock-carts. Tamarind, pepper and other produce are also sold in Chelakkara market in small quantities. The villagers purchase all their necessaries from Chelakkara. And because large quantities of paddy grown in the village are disposed of by the needy producers as soon as the harvest is over, they have to purchase from Medam to Karkadagam every year a considerable quantity of rice and paddy (of the cheap varieties) imported into Chelakkara market for local consumption. Marketing of agricultural produce; exports and imports.

As in other villages almost all the agricultural produce is sold immediately after the harvest, when prices are low. The producers in Venganallur sell their goods to merchants in Chelakkara who, in their turn, deal with agents or

middle-men from other markets like Kunnankulam, Vadakkancheri, Ottappalam, etc. There is thus a chain of middle-men between the producers and the consumers. The methods of marketing are, therefore, quite uneconomic.

Statistics  
of employ-  
ment.

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

	Males	Females	Total
1. Total population ..	1,451	1,824	3,275
2. Children aged 0—5 ..	284	333	617
3. School-going population of all ages ..	116	71	187
4. Children aged 6—12 not attending school ..	223	244	467
Total of items 2, 3 and 4 ..	623	648	1,271
Balance available for employment ..	828	1,176	2,004

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

The numbers available for employment fall into three distinct categories:

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

Among males we find:

646 (78.0 per cent more or less fully employed,  
102 (12.3 per cent) partially employed and  
80 (9.7 per cent) unemployed.  
828 (100.0 per cent) total.

Fifty-four boys aged 6 to 12, 10 of whom have been returned as fully employed and 44 as partially employed, should be added to the above numbers.

Fully  
employed  
men.

45. The occupations specified in Appendix K indicate the *sources of income* and not necessarily *employment*. Hence the various occupation groups in the Appendix do not in themselves show whether the persons engaged in these groups are fully employed, or only partially employed, or wholly employed. Some of the large-scale cultivating owners and tenants in groups 2 and 3a, the estate agents in group 4, the agricultural labourers in group 5, the watchmen and care-takers in group 6, the wood-cutters in group 8 and the herdsmen and shepherds in group 10, have been included in the category of the fully employed. Likewise artisans or skilled labourers like weavers (group 13), leather-workers (group 16a), sawyers (group 17), carpenters (group 18), blacksmiths (group 20), masons (group 33) and goldsmiths (group 36) have been returned as fully employed. Washermen and barbers (groups 30 and 31), traders doing regular business throughout the year (several groups from 44 to 63h), those employed in municipal and Government service (groups 65 to 67), teachers



of all kinds (group 76) and a few other groups also come under the category of the fully employed. It is, however, to be observed here that only few of these groups get a full day's work on all working days in all seasons.

46. The partially employed comprise, among others, many of the cultivating owners and tenants (groups 2 and 3a), those engaged in fishing and hunting (groups 11 and 12), those following some of the industries in groups 13 to 36, those pursuing several of the trades in groups 44 to 63h and those engaged in the occupations specified in groups 68 to 74, 79 to 81, 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.

Partially  
employed  
men.

47. Turning to the female population we find:

911 (77.5 per cent) more or less fully employed,  
201 (17.1 per cent) partially employed and  
64 (5.4 per cent) unemployed.  
1,176 (100.0 per cent) total.

Fully  
employed  
women.

There are also 38 girls aged 6 to 12, of whom 18 have been returned as fully employed and 20, 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 agricultural and other kinds of paid labour. They are all included in the numbers returned under the three sub-divisions of group 83 (domestic service).

48. 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. In the category of the partially employed women we also find those engaged in many petty trades (several groups from 44 to 63h), because these pursuits give them only occasional employment and enable them to earn a small income occasionally.

Partially  
employed  
women

49. There remain 80 unemployed men and 64 unemployed women. Of these 25 males and 10 females are children aged 13 or 14, and 26 males and 41 ed.

Unemploy-  
ed.

females are too infirm or old to work. Of the remaining 29 males and 13 females, who are unemployed, 6 males and 1 female are English-educated (4 being School Finals and the remaining 3 having studied up to the High School classes).

Unemployment and emigration.

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

Emigrants to places within the State.				
	Male	Female	Total	Contribution to their homes Rs.
Employed	31	5	36	696
Unemployed	1	..	1	..
Total	32	5	37	696
Emigrants to places outside the State.				
Employed	124	1	125	4,047
Unemployed	5	..	5	..
Total	129	1	130	4,047
Emigrants whose particulars are unknown.				
	13	..	13	..
Grand total	174	6	180	4,743

Thirty-four of these emigrants are English-educated. Their qualifications are given below :

B. L.	..	1
B. A.s	..	3
Intermediates in Arts	..	2
School Finals	..	17
Secondary classes	..	11
Total	..	34

Types of labour.

51. The chief type of labour available in the village is agricultural, and it absorbs, with few exceptions, the whole labour population of the place. Three tabular statements are given below. In the first, the full particulars of agricultural labour available for the male section of the labour population throughout

the year, together with the wage-rates, are given. The second statement gives like particulars for the female section of the labour population. And in the third statement the principal occupations of both sexes in each community in the village are given.

AGRICULTURAL LABOUR: MEN.

Month	Main items of work	Dependent			Independent		
		No. of days on which work is available	Wage-rates (per day)	Total wages Rs. A. P.	No. of days on which work is available	Wage rates (per day)	Total wages Rs. A. P.
1	2	3	4	5	6	7	8
Chingam	Harvest, ploughing, renovation of bunds, collecting and transporting manure (green leaves and cattle manure)	25	2 ed*	1 14 0	18 4	3 ed 5 ed	2 0 5 0 12 0
Kanni	Do	25	2 ed	1 14 0	25	3 ed	2 13 0
Thulam	Spade-work in parambas, removing wild growth, fencing, etc.	25	2 ed	1 14 0	20	3 ed	2 4 0
Vrischigam	Fencing, raising kitchen vegetables, threshing, constructing bunds, etc.	27	2 ed	2 0 5	15 6	3 ed 4 ed	1 11 0 0 14 5
Dhanu	10	25	2 ed	1 14 0	12	4 ed	1 12 10
Makaram	Harvest, ploughing, raising kitchen vegetables, etc.	27	2 ed	2 0 5	10 10	5 ed 3 ed	1 14 0 1 2 0

\*The wages are generally paid in kind (pady);  
ed=*edangazhi* (i. e., one-tenth of a *para*).

## AGRICULTURAL LABOUR: MEN.—(cont.)

Month	Main items of work	Dependent			Independent		
		No. of days on which work is available	Wage rates (per day)	Total wages Rs. A. P.	No. of days on which work is available	Wage rates (per day)	Total wages Rs. A. P.
1	2	3	4	5	6	7	8
Kumbham	Threshing, raising kitchen vegetables, ploughing, manuring, cutting down of palmyra leaves, etc.	15	2 ed	1 2 0	5 10	3 ss	0 15 0
				4½ ed		1 11 0	
Mecnam	Do	15	2 ed	1 2 0	10 5	4½ ed	1 11 0
						3 ed	0 9 0
Medam	Ploughing, transporting manure, sowing, etc.	25	2 ed	1 14 0	25	3 ed	2 13 0
Edavam	Fencing, ploughing, renovation of bunds, collecting manure (green leaves), etc.	27	2 ed	2 0 5	25	3 ed	2 13 0
Mithuram	Ploughing, renovation of bunds, collecting manure (green leaves), transplanting, etc.	27	2 ed	2 0 5	25	3 ed	2 13 0
Karkadagam	Ploughing, renovation of bunds, etc.	27	2 ed	2 0 5	15	3 ed	1 11 0
	Periodical presents and occasional gifts in kind received from landlord			6 10 0			
	Tot.1	290		28 6 1	240		30 3 8

## AGRICULTURAL LABOUR: WOMEN.

Month	Main items of work	Dependent			Independent				
		No. of days on which work is available	Wage rates (per day)	Total wages		No. of days on which work is available	Wage rates (per day)	Total wages	
				Rs.	A. P.			Rs.	A. P.
1	2	3	4	5	6	7	8		
Chingam	Harvest, transporting manure, transplanting, etc.	25	2 ed	1 14 0	10 12	5 ed 2½ ed	1 14 0 1 2 0		
Kanni	Do	25	2 ed	1 14 0	10	5 ed	1 14 0		
Thulam	Transporting manure, transplanting, weeding, fencing, threshing, etc.	25	2 ed	1 14 0	15 15	2½ ed 2 ed	1 6 6 1 2 0		
Vrischigam	Fencing, weeding, constructing bunds, transporting manure, etc.	25	2 ed	1 14 0	20	2 ed	1 8 0		
Dhanu	Do	20	2 ed	1 8 0	15	2 ed	1 2 0		
Makaram	Harvest and allied operations	25	2 ed	1 14 0	20	5 ed	3 12 0		
Kumbham	Threshing, irrigating <i>puncha</i> nilams, etc.	15	2 ed	1 2 0	15	2 ed	12 0		
Meenam	Clod-crushing, manuring, irrigating <i>puncha</i> nilams, etc.	15	2 ed	1 2 0	10	2 ed	0 12 0		
Medam	Do	20	2 ed	1 8 0	15	2 ed	1 2 0		
Edavam	Weeding, transplanting, transporting manure, etc.	25	2 ed	1 14 0	15	2 ed	1 2 0		

## AGRICULTURAL LABOUR: WOMEN.—(cont.)

Month	Main items of work	Dependent			Independent		
		No. of days on which work is available	Wage rates (per day)	Total wages Rs. A. P.	No. of days on which work is available	Wage rates (per day)	Total wages Rs. A. P.
		3	4	5	6	7	8
Mithunam	Weeding, transplanting, transporting manure, etc.	25	2 ed	1 14 0	10	2 ed	1 2 0
Karkadagam	Do	25	2 ed	1 14 0	8	2 ed	0 12 0
	Periodical presents and occasional gifts in kind received from landlord			6 5 0			0 9 7
	Total	270		26 9 0	190		19 4 1

## COMMUNITY

## OCCUPATION

	Males	Females
1 Ambalavasi	.. Service in temples	Service in temples and H. K.*
2 Brahman	.. Government and private service, cultivation, etc.	H. K.
3 Christian	.. A. L*, casual labour, trade, cultivation, etc.	A. L. and H. K.
4 Eazhuvan	.. A. L., timber-sawing, cultivation, tending cattle, wood-cutting, etc.	do
5 Eluthassan	.. A. L. and cultivation	do
6 Kallan	.. Working in granite	H. K.
7 Kollan	.. Working in iron	do
8 Marasari	.. Carpentry	Mat-making, A. L. and H. K.

\* H. K.=House-keeping  
A. L.=Agricultural Labour

COMMUNITY	OCCUPATION	
	Males	Females
9 Musari	.. Working in bell-metal	Working in bell-metal and H. K.
10 Muslim	.. Timber-sawing, A. L., cultivation, wood-cutting, etc.	A. L., petty trades and H. K.
11 Nambudiri	.. Landlord (N. C. O.)	H. K.
12 Nayar	.. Cultivation, A. L., Government and private service, etc.	A. L., domestic service, paddy husking and H. K.
13 Panan	.. Working in bamboo materials, shaving and hair-dressing and A. L.	A. L., shaving and hair-dressing and H. K.
14 Pandaran	.. Making <i>pappatom</i>	Making <i>pappatom</i> and H. K.
15 Pulayan	.. A. L. and tending cattle	A. L. and H. K.
16 Thattan	.. Working in jewellery and ornaments and cultivation	H. K.
17 Tolkollan	.. Working in leather	do
18 Velakkathalavan	.. Shaving and hair-dressing, cultivation, etc.	Shaving and hair-dressing and H. K.
19 Velan	.. Washing, A. I., etc.	Washing, A. I., and H. K.
20 Veluthedan	.. Washing and cultivation	Washing and H. K.

Note: Four of the communities, each having only a few families in the village, are not included in the statement, because the occupation followed by the very few people in each of them does not indicate the occupation characteristic of the community as a whole.

52. As in other villages, both the dependent and the independent types of labour are found in Venganallur. Dependent labourers are all Pulayas. They have no freedom to choose their work or employer, but are bound to work for their landlords, accepting very low rates of wages. The condition of these dependent labourers is far from enviable, and the line dividing dependent labour from actual slavery would appear to be not very clear. Independent and dependent labour.

53. During busy seasons there is full demand for all the labour available in the village. In slack seasons, however, there is considerable unemployment among the labourers. The economic depression which has affected the cultivation of land in general is also responsible for a decrease in the demand for labour. Supply and demand of labour.

54. The wage-rates of labourers have fallen by about 40 per cent on account of the depression; and the wages being generally paid in kind, the poor labourer can seldom get the full cash value of the small quantity of paddy which he has to exchange for his daily necessaries (except rice). The economic Condition of labour.

condition of the labour population has very much deteriorated, and their standard of living is inconceivably low.

Remedial  
measures.

55. As in other villages, relief from the burden of indebtedness must be the first step in any scheme of reconstruction work drawn up for Venganallur, and suitable facilities for long term and short term credit on easy terms have to be provided both for the landed and landless classes. Measures have also to be adopted for raising the income of the villagers so that they may be redeemed from their grinding poverty. Land is not yielding to its full capacity at present. The adoption of improved methods of cultivation and the introduction of new and more profitable crops will remedy the situation to some extent. A large area of dry land in the village is now lying waste\*. This may be brought under cultivation, and crops of commercial importance raised from it. In this way the income of both the land-owning and labour populations may be enhanced.

In addition to the waste lands referred to above, there is a large area of unassigned waste land in the locality fit to be brought under cultivation. Facilities are, therefore, available for a settlement of poor agricultural labourers to be opened here. An experiment may be made in this direction under proper supervision and guidance, and there appears to be no reason why it should not succeed. Certain Christian missionaries have already acquired a considerable area of waste land in the locality and opened a settlement for Pulaya converts.

56. The absence of irrigation facilities is a serious handicap to the ryots in Venganallur, and they are often put to heavy losses on this account. The Killimangalam-Venganallur *thodu* (a small rivulet or canal) is the only available natural source of water supply in the village at present. But the supply is so small that it serves to irrigate only a small area of paddy land under the *mundakan* or second crop. Nor is it all. For there is a loud complaint from the ryots that the local Panchayat, which is in charge of the minor irrigation works of the

\*Compare the figures of income from the cultivation of paramba or dry land in the following predominantly agricultural villages.

Village	Area of paramba (dry land) owned by the villagers (acres)	Net income from paramba Rs.	Average net income from an acre Rs.
1. Chundal	687.6	18,248	27
2. Eruttempadi	2,505.7	25,685	10
3. Pattancheri	630.5	7,054	11
4. Tiruvaliyad	357.3	3,951	11
5. Venganallur	1,044.3	3,998	4



village, seldom constructs the *chira* (dam) for storing water in the *thodu* in time. This *chira* is but a temporary work made of earth, and it is to be renewed from year to year. The ryots' complaint is that the *chira* does more harm than good, because the *thodu* has very much silted up at the point, so much so that the supply of water stored is scanty and inadequate. At the same time the *thodu* does not now provide a sufficient outlet for flood waters during the rainy months on account of this silting. As a result, the paddy fields of the locality are submerged and the crops destroyed. The ryots want the silt to be removed and the *thodu* to be thus deepened, and a permanent *chira* with screw shutters to be constructed, so that they may be saved from further losses.

However the renovation of the *thodu* and the construction of a permanent *chira* for the storage of water can help only a small section of the ryots in Venganallur. A few large *eries* or tanks, constructed in suitable localities, may improve the situation further. But the problem will be solved only when the supply in the neighbouring Cheerakkuzhi stream is tapped and made available. If the Cheerakkuzhi scheme fructifies, a large area in the village will be properly irrigated, and the yield from land will show a substantial increase.

57. So far as industries are concerned, Venganallur compares very unfavourably with some of the villages already surveyed and reported on. With the exception of basket and mat-weaving, pursued on a small scale by the Panan and Marasari communities, there is no cottage industry in the village which can provide any section of the villagers with work and wages. Dairy and poultry farming on a commercial scale may be profitably pursued by considerable numbers. Ottappalam is a convenient market for the produce. Cotton-spinning and hand-loom weaving may also be successfully tried in places where there is no scope for any other industry, and even the coarsest quality of cloth produced will be in demand among the local labourers.

58. Marketing conditions also have to be improved as in other villages, and transport facilities created. At present paddy and other produce are transported to Chelakkara or Ottappalam market mostly by head-loads. The extension of the *Methuku* road to Ottappalam, and the construction of a new road starting from a convenient point to the west of the Venganallur temple, and terminating near the Chelakkara market, will remedy the situation.

59. There is wide-spread water scarcity in the village during the hot months. The few tanks available for washing and bathing purposes are open only to caste people, and even these tanks are in such a dilapidated condition that they serve no useful purpose during the hot season. The sufferings of non-caste people are more severe, because they have no access to the wells of the caste people and cannot, therefore, get even drinking water. There are many

lepers in the locality, and the scarcity of pure drinking water has told heavily upon the health of the poor people. The renovation of the existing tanks, the opening of a few tanks referred to in paragraph 56 above, and the construction of a few wells open to non-caste people may relieve the distress to a great extent. And Venganallur must be one of the very first villages to receive the attention of the special medical officer in charge of the anti-leprosy campaign.

60. There is a grant-in-aid dispensary in the adjoining village of Chelak-kara, but it does not appear to enjoy much popularity. The inhabitants of the locality want a Government dispensary. It is for the Medical Department to find out whether grant-in-aid dispensaries also cannot be run on popular lines and made to render as much service to the people as Government dispensaries.

## 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	Ambalavasi ..	7	1.1	19	17	36	1.1
2	Brahman (Tamil) ..	52	8.1	85	140	225	6.9
3	Chakkan ..	3	0.5	6	7	13	0.4
4	Chetti ..	3	0.5	3	5	8	0.2
5	Christian ..	24	3.7	51	59	110	3.4
6	Eazhuvan ..	58	9.0	139	168	307	9.4
7	Eluthassan ..	18	2.8	49	49	98	3.0
8	Kallan ..	7	1.1	22	11	33	1.0
9	Kollan ..	5	0.8	15	10	25	0.8
10	Kurup ..	2	0.3	4	4	8	0.2
11	Marasari ..	11	1.7	40	36	76	2.3
12	Musari ..	2	0.3	2	6	8	0.2
13	Muslim ..	63	9.8	169	165	334	10.2
14	Muthad ..	2	0.3	5	10	15	0.5
15	Nambudiri ..	4	0.6	11	9	20	0.6
16	Nayar ..	236	36.7	529	722	1,251	38.2
17	Panan ..	11	1.7	24	23	47	1.4
18	Pandaran ..	2	0.3	4	5	9	0.3
19	Pulayan ..	112	17.4	218	308	526	16.1
20	Thattan ..	4	0.6	9	12	21	0.6
21	Tolkollan ..	2	0.3	11	13	24	0.7
22	Velakkathalavan ..	5	0.8	11	14	25	0.8
23	Velan ..	6	1.0	16	17	33	1.0
24	Veluthedan ..	4	0.6	9	14	23	0.7
	<b>Total (24) ..</b>	<b>643</b>	<b>100.0</b>	<b>1,451</b>	<b>1,824</b>	<b>3,275</b>	<b>100.0</b>

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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	Ambalavasi ..	7	1'1	11,667	1,667	2'1
2	Brahman ..	12	8'1	1,94,824	3,747	35'2
3	Christian ..	24	3'7	4,904	204	0'9
4	Eazhuvan ..	58	9'0	3,998	69	0'8
5	Eluthassan ..	18	2'8	4,321	240	0'8
6	Muslim ..	63	9'8	15,284	243	2'8
7	Muthad ..	2	0'3	8,122	4,061	1'5
8	Nambudiri ..	4	0'6	73,795	18,449	13'3
9	Nayar ..	236	36'7	2,22,223	942	10'1
10	Pulayan ..	112	17'4	2,015	18	0'4
11	Others (14 communities) ..	67	10'5	10,893	163	2'1
	<b>Total (24) ..</b>	<b>643</b>	<b>100'0</b>	<b>5,52,051</b>	<b>859</b>	<b>100'0</b>

## 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
<b>LANDOWNERS AND CULTIVATORS</b>								
1. C. O. as chief occupation	20	3.1	46,059	620	2,211	5,299	54,189	9.3
2. C. O. as subsidiary "	80	12.4	36,702	968	25,515	12,280	75,465	13.7
3. N. C. O. as chief "	29	4.5	2,16,607	6,213	26,584	23,215	2,72,619	49.4
4. N. C. O. as subsidiary "	10	1.6	29,712	1,000	3,343	3,341	37,396	6.8
5. C. T. as chief "	63	9.8	22,507	1,113	3,163	12,185	39,068	7.1
6. C. T. as subsidiary "	53	8.3	5,841	453	3,710	4,359	14,263	2.6
7. N. C. T. as chief "	2	0.3	2,997	6	147	634	3,784	0.7
8. N. C. T. as subsidiary "	2	0.3	1,781	2,000	5,550	715	10,046	1.8
<b>Total</b> ..	<b>259</b>	<b>40.3</b>	<b>3,62,206</b>	<b>12,373</b>	<b>70,323</b>	<b>61,928</b>	<b>5,06,830</b>	<b>91.9</b>
					Average assets per family = Rs. 1,957			
<b>AGRICULTURAL LABOUR</b>								
1. A. L. as chief occupation	279	43.4	13,584	233	1,511	4,766	20,094	3.6
2. A. L. as subsidiary "	73	11.3	4,587	90	1,457	2,144	8,278	1.5
<b>Total</b> ..	<b>352</b>	<b>54.7</b>	<b>18,171</b>	<b>323</b>	<b>2,968</b>	<b>6,910</b>	<b>28,372</b>	<b>5.1</b>
					Average assets per family = Rs. 81			
<b>OTHERS</b>								
<b>Total</b> ..	<b>32</b>	<b>5.0</b>	<b>200</b>	<b>315</b>	<b>7,242</b>	<b>9,092</b>	<b>16,849</b>	<b>3.0</b>
					Average assets per family = Rs. 527			
<b>Total for the whole village.</b> ..	<b>643</b>	<b>100.0</b>	<b>3,80,577</b>	<b>13,011</b>	<b>80,533</b>	<b>77,930</b>	<b>5,52,051</b>	<b>100.0</b>
					Average assets per family for the whole village = Rs. 859			

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

N. C. O. = Non-cultivating Owner.  
N. C. T. = Non-cultivating Tenant.

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	Rs. Debts	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	Ambalavaşi	7	4	57.1	594	0.5	85	149
2	Brahman	52	31	59.6	40,025	30.8	770	1,291
3	Christian	24	17	70.8	1,315	1.0	55	77
4	Eazhuvan	18	45	77.6	1,433	1.1	25	32
5	Ejuthassan	18	17	94.4	1,411	1.1	78	83
6	Muslim	63	52	82.5	5,226	4.0	83	101
7	Muthad	2	2	100.0	4,344	3.3	2,172	2,172
8	Nambudiri	4	3	75.0	16,765	12.9	4,191	5,588
9	Nayar	236	191	80.9	56,474	43.4	239	296
10	Pulayan	112	59	52.7	188	0.2	2	3
11	Others (14 communities)	67	55	82.1	2,252	1.7	34	41
	<b>Total (24)</b>	<b>643</b>	<b>476</b>	<b>74.0</b>	<b>1,30,027</b>	<b>100.0</b>	<b>202</b>	<b>273</b>

## 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
<b>LAND OWNERS AND CULTIVATORS.</b>						
1. C. O. as chief occupation ..	20	20	20,173	1,009	1,009	15.5
2. C. O. as subsidiary ..	80	55	14,798	185	269	11.4
3. N. C. O. as chief ..	29	24	57,230	1,973	2,385	44.0
4. N. C. O. as subsidiary ..	10	8	11,837	1,184	1,480	9.1
5. C. T. as chief ..	63	62	10,924	173	176	8.4
6. C. T. as subsidiary ..	53	45	3,224	61	72	2.5
7. N. C. T. as chief ..	2	2	1,195	598	598	0.9
8. N. C. T. as subsidiary ..	2	2	3,119	1,560	1,560	2.4
<b>Total</b> ..	<b>259</b>	<b>218</b>	<b>1,22,480</b>	<b>473</b>	<b>562</b>	<b>94.2</b>
<b>AGRICULTURAL LABOUR.</b>						
1. A. L. as chief occupation ..	279	179	3,415	12	19	2.6
2. A. L. as subsidiary ..	73	61	2,012	28	33	1.6
<b>Total</b> ..	<b>352</b>	<b>240</b>	<b>5,427</b>	<b>15</b>	<b>23</b>	<b>4.2</b>
<b>OTHERS</b> ..	<b>32</b>	<b>18</b>	<b>2,120</b>	<b>66</b>	<b>118</b>	<b>1.6</b>
<b>Total for the whole village</b> ..	<b>643</b>	<b>476</b>	<b>1,30,027</b>	<b>202</b>	<b>273</b>	<b>100.0</b>

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

## APPENDIX F.

### Purpose of Debts (by communities).

Serial No.	Community	Kuri liabilities Rs.	Repayment of old debts Rs.	Purchase of land Rs.	Construction, re- building, etc. of houses Rs.	Other expenses on account of land such as arrear pation, etc. Rs.	Industrial - and trade purposes Rs.	Domestic wants Rs.	Social and reli- gious items such as marriages, funerals, etc. Rs.	Other purposes Rs.	Total Rs.
1	2	3	4	5	6	7	8	9	10	11	12
1	Ambalavasi ..	26	516	..	30	..	..	14	..	8	594
2	Brahman ..	3,553	14,371	13,945	..	350	200	823	880	5,903	40,025
3	Christian ..	600	..	..	5	168	87	125	115	215	1,315
4	Eazhuvan ..	95	43	400	15	333	..	364	107	76	1,433
5	Eluthassan ..	191	105	225	11	330	..	444	..	105	1,411
6	Muslim ..	182	45	2,700	125	1,065	496	505	85	23	5,226
7	Muthad ..	1,840	..	..	..	..	..	26	300	2,178	4,344
8	Nambudiri ..	5,809	4,500	745	..	350	..	225	..	5,136	16,765
9	Nayar ..	4,901	34,500	2,307	1,573	6,641	150	3,487	54	2,861	56,474
10	Pulayan ..	10	9	..	2	..	..	132	21	14	188
11	Others (14 communi- ties) ..	600	565	..	107	202	69	314	262	133	2,252
	<b>Total (24) ..</b>	<b>17,807</b>	<b>54,654</b>	<b>20,322</b>	<b>1,868</b>	<b>9,439</b>	<b>1,002</b>	<b>6,459</b>	<b>1,824</b>	<b>16,652</b>	<b>1,30,027</b>
	Proportion per cent in the total debts ..	13.7	42.0	15.6	1.4	7.3	0.8	5.0	1.4	12.8	100.0

1A



## APPENDIX G.

### Rates of Interest according to Class of Debts (I).

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. 219 9'5	..	Rs. 300 13'1	Rs. 264 11'5	Rs. 1,121 48'9	Rs. 44 1'9	Rs. 299 13'0	Rs. 18 0'8	Rs. 1 ..	Rs. 29 1'3	Rs. 2,295 100'0
2. Amount raised by mortgage of landed property ..	Rs. 374 0'6	Rs. 4,027 6'7	Rs. 26,445 43'7	Rs. 13,928 23'0	Rs. 15,030 24'9	Rs. 100 0'2	Rs. 284 0'5	Rs. 173 0'3	..	Rs. 81 0'1	Rs. 60,442 100'0
3. Amount raised on promotes ..	Rs. 12 ..	Rs. 308 1'1	Rs. 6,687 24'0	Rs. 8,313 29'9	Rs. 10,172 36'5	Rs. 695 2'5	Rs. 282 1'0	Rs. 474 1'7	Rs. 20 0'1	Rs. 879 3'2	Rs. 27,842 100'0
4. Hand loans ..	Rs. 7,430 50'8	Rs. 4,000 27'4	Rs. 275 1'9	Rs. 702 4'8	Rs. 465 3'2	Rs. 14 0'1	Rs. 94 0'6	Rs. 245 1'7	Rs. 11 0'1	Rs. 1,377 9'4	Rs. 14,613 100'0

## APPENDIX III.

### 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.
1	2	3	4	5	6	7	8	9	10	11
1. Amount raised by pledging jewellery, etc. ..	..	300	264	1,121	44	299	18	1	29	2,076
2. Amount raised by mortgage of landed property ..	4,027	26,445	13,928	15,030	100	284	173	..	81	60,068
3. Amount raised on promotes ..	308	6,687	8,313	10,172	695	292	474	20	879	27,830
4. Hand loans ..	4,000	275	702	465	14	64	245	11	1,377	7,183
<b>Total</b> ..	<b>8,335</b>	<b>33,707</b>	<b>23,207</b>	<b>26,788</b>	<b>853</b>	<b>959</b>	<b>910</b>	<b>32</b>	<b>2,366</b>	<b>* 97,157</b>
Proportion per cent of each column in the total interest-bearing debt ..	8.6	34.7	23.9	27.6	0.9	1.0	0.9	..	2.4	100.0

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

## 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. 256 15'0	Rs. 1,248 73'2	Rs. 37 2'3	Rs. 162 9'5	Rs. 2 0'1	..	..	Rs. 1,705 100'0
Indigenous money- lending concerns ..	Re. 1 0'2	..	..	Rs. 100 23'5	Rs. 83 19'5	Rs. 5 1'2	Rs. 47 11'0	..	..	Rs. 190 44'6	Rs. 426 100'0
Co-operative Socie- ties ..	..	..	..	..	Rs. 519 77'0	Rs. 155 23'0	..	..	..	..	Rs. 674 100'0
Private persons ..	Rs. 8,034 7'9	Rs. 8,335 8'1	Rs. 33,707 32'9	Rs. 22,851 22'3	Rs. 24,938 24'4	Rs. 656 0'7	Rs. 750 0'7	Rs. 908 0'9	Rs. 32 ..	Rs. 2,176 2'1	Rs. 1,02,387 100'0

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## 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. Ambalavasi	7	1.1	2,335	1.5	418	0.6	1,917	2.3
2. Brahman ..	52	8.1	20,246	13.0	7,099	10.0	13,147	15.6
3. Christian ..	24	3.7	4,459	2.9	1,836	2.6	2,623	3.1
4. Eazhuvan ..	58	9.0	9,143	5.9	2,949	4.2	6,194	7.4
5. Eluthassan	18	2.8	4,818	3.1	2,599	3.6	2,219	2.6
6. Muslim ..	63	9.8	14,171	9.1	7,055	9.9	7,116	8.4
7. Muthad ..	2	0.3	1,123	0.7	787	1.1	335	0.4
8. Nambudiri..	4	0.6	4,632	3.0	2,554	3.6	2,078	2.5
9. Nayar ..	236	36.7	74,144	47.7	42,439	59.7	31,705	37.7
10. Pulayan ..	111	17.4	9,099	5.9	223	0.3	8,876	10.5
11. Others (14 communities)	67	10.5	11,152	7.2	3,180	4.5	7,972	9.5
<b>Total (24) ..</b>	<b>643</b>	<b>100.0</b>	<b>1,55,321</b>	<b>100.0</b>	<b>71,139</b>	<b>100.0</b>	<b>84,182</b>	<b>100.0</b>

## 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. 1,879		73		1,723		3,275		Rs. 1,55,321		Rs. 71,139		
						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		Pasture and Agriculture..	1,658	515	658	20	1	325	139	99,290	49,891					
				CULTIVATION.														
			1		Non-cultivating proprietors taking rent in money or kind ..	60	21	15	1	1	11	11						
					(i) of Nilam (paddy land) only ..	25	4	8	..	..	4	9						
					(ii) of Paramba (dry land) only ..	6	..	2	..	..	3	1						
					(iii) of Nilam and Paramba ..	29	17	5	1	1	4	1						
			2		Cultivating owners ..	220	12	33	7	..	110	58	(nilam) 62,353	(nilam) 42,277				
					(i) of Nilam only ..	3	2	..	..	..	..	1						
					(ii) of Paramba only ..	161	2	16	..	..	93	51						
					(iii) of Nilam and Paramba ..	56	8	17	7	..	17	7						
			3		Tenants ..	263	73	32	12	..	108	53	(paramba) 7,058	(paramba) 3,060				
					(a) Cultivating tenants ..	263	72	20	12	..	107	52						
					(i) of Nilam only ..	58	26	2	1	..	20	9						
					(ii) of Paramba only ..	116	3	5	..	..	70	38						
					(iii) of Nilam and Paramba ..	89	43	13	11	..	17	5						
					(b) Non-cultivating tenants ..	5	1	2	..	..	1	1						
					(i) of Nilam only ..	3	..	1	..	..	1	1						
			(ii) of Paramba only ..	1	1	..	..	..	..	..								
			(iii) of Nilam and Paramba ..	1	..	1	..	..	..	..								
			Estate Agents and Managers of owners (pay) ..	10	9	..	..	..	1	..	1,042	..						

## 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							
A. PRODUCTION OF RAW MATERIALS.—(CONT.)	a. Exploitation of animals and vegetation.—(cont.)	2	2	5	Agricultural labourers ..	1,006	332	582	..	..	77	15	21,580	25				
				6	Watchmen and caretakers (of privately owned forests) ..	3	3	..	..	..	..	..	..	209	..			
				8	Wood-cutters ..	21	16	..	..	..	..	5	..	879	..			
				<b>Stock-raising.</b>														
				9	(a) Cattle and buffalo breeders and keepers (Many households where no one returned this as occupation also share the income and expenditure.) ..	1	..	1	..	..	..	..	..	..	..	5,662	4,529	
					(b) Poultry farming (only the number of families could be ascertained) ..	..	..	..	..	..	..	..	..	..	..	96	..	
				10	Herdsmen, shepherds and breeders of other animals ..	69	49	5	..	..	..	13	2	461	..	..		
				<b>Fishing and Hunting</b> ..				24	7	..	..	..	..	15	2	292	12	
				11	(b) Inland fishing ..	21	4	..	..	..	..	15	2	109	5	..		
				12	Hunting (hares, birds, etc.) ..	3	3	..	..	..	..	..	..	183	7	..		
				<b>Total Sub-class a and Class A</b> ..				1,682	522	658	20	1	340	141	99,582	49,903		
				B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.	b. Industry	4	3	<b>Textiles</b> ..		1	1	..	..	..	..	..	90	61
								13	Cotton-weaving ..	1	1	..	..	..	..	..	..	90
<b>Hides, Skins, and Hard Materials from the Animal Kingdom</b> ..		8	3					..	2	..	3	..	..	548	234			
16(a)	Workers in leather ..	8	3					..	2	..	3	..	..	548	234			
<b>Wood</b> ..		91	67					8	2	..	9	5	4,275	330				
17	Sawyers ..	44	41					..	..	..	3	..	..	2,581	32			
18	Carpenters, turners and joiners, etc. ..	21	21					..	..	..	..	..	..	1,309	152			
	19	Basket-makers and other industries of woody materials and thatchers, etc. ..	26	5	8	2	..	6	5	385	146							

## 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.)	3	4	Metals ..	16	9	1	2	2	1	1	519	8	
				20 Blacksmiths, other workers in iron, makers of implements, etc. ..	12	8	..	2	..	1	1	379	8	
				20 (a) Workers in bell-metal ..	4	1	..	..	2	..	..	140	..	
				5a	Ceramics ..	6	1	..	..	..	5	..	92	..
				20 (b) Brick-makers ..		6	1	..	..	..	5	..	92	..
				6	Chemical products, properly so called and analogous ..	2	..	..	..	..	..	2	308	280
				21		Manufacture and refining of vegetable oils ..	2	..	..	..	..	..	2	308
				7	Food Industries ..	714	2	126	2	3	3	578	4,682	519
				23		Rice-pounders and huskers and flour grinders ..	701	..	124	..	..	2	575	3,914
				23 (a)	Grain-parchers ..	4	..	2	..	..	1	1	88	60
				26 (a)	Makers of pappatom ..	9	2	..	2	3	..	2	680	450
				8	Industries of dress and the toilet ..	34	10	15	..	..	5	4	1,296	308
				29		Tailors (apprentices) ..	1	1	..	..	..	..	..	..
30	Washermen ..	14	4	9	..	..	1	..	917	303				
31	Barbers ..	19	5	6	..	..	4	4	379	5				
9	Building Industries ..	19	17	..	..	..	2	..	1,164	68				
33		Lime burners, stone-cutters, masons, builders (other than buildings made of bamboo or similar materials), etc. ..	19	17	..	..	..	..	..	1,164	68			

## 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.)	10		Miscellaneous unde- fined industries ..	7	7	..	..	..	..	474	6	
		36		Makers of jewellery, orna- ments, etc. ..	7	7	..	..	..	..	474	5	
				<b>Total Sub-class b ..</b>	<b>898</b>	<b>117</b>	<b>150</b>	<b>8</b>	<b>5</b>	<b>28</b>	<b>590</b>	<b>13,448</b>	<b>1,814</b>
		12		Transport by road ..	12	8	..	..	4	..	712	30	
		39		Porters and messengers..	7	4	..	..	3	..	299	..	
		39 (a)		Labourers employed on roads ..	3	3	..	..	..	..	159	..	
	39 (c)		Owners, managers and employees, excluding personal servants, con- nected with vehicles (bullock-carts) ..	2	1	..	..	1	..	254	40		
	12 a		Transport by Rail ..	1	1	..	..	..	..	68	..		
	39 (g)		Coolies employed on rail- way premises ..	1	1	..	..	..	..	68	..		
	13		Postal and Anchal Services ..	1	1	..	..	..	..	113	..		
	40 (a)		Anchal runners ..	1	1	..	..	..	..	113	..		
			<b>Total Sub-class c ..</b>	<b>14</b>	<b>10</b>	<b>..</b>	<b>..</b>	<b>4</b>	<b>..</b>	<b>893</b>	<b>43</b>		
	14		Banks, Establishments of credit, Exchange and Insurance ..	..	..	..	..	..	..	6,444	..		
	43		Interest on amounts lent out or deposited in banks, and divi- dends from shares of banks, etc. (The no. of families alone could be ascertained but not of persons.) ..	..	..	..	..	..	..	6,444	..		
	15		Brokerage Commissions and Export ..	8	7	..	..	1	..	378	..		
44		Brokers and Commission agents ..	8	7	..	..	1	..	378	..			
	d. Trade.	15		Brokerage Commissions and Export ..	8	7	..	..	1	..	378	..	
		44		Brokers and Commission agents ..	8	7	..	..	1	..	378	..	



## 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		
		16		Trade in Textiles ..	1	1	..	..	..	..	720	600	
		46		Trade in piece-goods ..	1	1	..	..	..	..	720	600	
		16a		Trade in Wood ..	1	1	..	..	..	..	480	430	
		46 (a)		Trade in timber ..	1	1	..	..	..	..	480	430	
		18		Hotels, Cafes, Restaurants, etc. ..	1	..	1	..	..	..	135	98	
		50		Owners and managers of tea and coffee hotels and their employees ..	1	..	1	..	..	..	135	98	
		19		Other Trade in Food-stuffs ..	30	7	9	3	4	6	1	3,399	2,73
		51		Dealers in sweet-meats ..	6	..	3	..	..	3	..	119	62
		52		Dealers in dairy products ..	10	2	2	1	4	..	1	1,157	857
		55		Dealers in fodder for animals ..	4	3	..	1	..	..	..	382	323
		56		Dealers in other food-stuffs ..	9	2	4	1	..	2	..	1,381	1,171
		58		Dealers in tobacco ..	1	..	..	..	..	1	..	360	32
		20		Trade in means of transport ..	1	1	..	..	..	..	..	132	120
		60 (a)		Dealers in cattle ..	1	1	..	..	..	..	..	132	120
		21		Trade in fuel ..	49	2	6	..	..	5	36	495	45
		61		Dealers in *fuel ..	49	2	6	..	..	5	36	495	45
		22a		Trades of other sorts ..	6	1	..	..	..	5	..	289	57
		63 (d)		Vendors of stamps (commission) ..	1	1	..	..	..	..	..	150	..
		63 (h)		Trade in silk-cotton ..	5	..	..	..	..	5	..	135	57
				Total Sub-class d ..	97	20	16	3	4	17	37	12,472	4,087
				Total Class B ..	1,009	147	166	11	9	49	627	26,813	5,941

\*Mostly collected from the adjacent forest areas—not purchased.

## 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					
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.	f. Public Administration.	24	65	Public Administration ..	13	13	..	..	..	..	..	1,152	..			
				Service of the State (Peon, Registry Office) ..	1	1	..	..	..	..	..	132	..			
				Municipal and other local service (Devaswam peons, Panchayat peons and servants, and Secretaries of Co-operative Societies) ..	8	8	..	..	..	..	..	564	..			
				Village officials and servants other than watchmen (including officiating incumbents)	4	4	..	..	..	..	..	456	..			
				<b>Total Sub-class f</b>	<b>13</b>	<b>13</b>	..	..	..	..	..	<b>1,152</b>	..			
				g. Professions and Liberal Arts.	25	68	Religion ..	25	15	4	..	..	6	..	2,253	83
							Priests, ministers, etc. ..	8	..	..	..	..	3	..	758	..
							Other religious workers ..	6	4	..	..	..	2	..	304	..
							Servants in religious edifices ..	11	6	4	..	..	1	..	1,191	83
							<b>Law</b> ..	<b>4</b>	<b>4</b>	..	..	..	..	..	<b>384</b>	..
	Panchayat court vakils ..	1	1				..	..	..	..	..	120	..			
	Petition-writers ..	3	3				..	..	..	..	..	264	..			
	<b>Medicine</b> ..	<b>10</b>	<b>3</b>				<b>2</b>	<b>1</b>	..	<b>4</b>	..	<b>539</b>	..			
	Persons practising the healing art without being registered ..	9	3				1	1	..	4	..	499	..			
	Midwives ..	1	..				1	..	..	..	..	40	..			
	g. Professions and Liberal Arts.	28	76	Instruction. ..	8	8	..	..	..	..	..	1,665	..			
				Teachers of all kinds ..	8	8	..	..	..	..	..	1,665	..			
				<b>Letters, Arts and Sciences (other than Public Administration)</b> ..	<b>10</b>	<b>5</b>	..	..	..	<b>5</b>	..	<b>710</b>	<b>28</b>			
				Wizards ..	2	..	..	..	..	2	..	33	..			
				Musicians (composers and performers other than military), drummers, etc. ..	5	2	..	..	..	..	..	427	28			
				Reciters of epics ..	..	3	..	..	..	..	..	250	..			

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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								
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS—(cont.) g. Professions and Liberal Arts—(cont.)				<b>Total Sub-class g</b>	57	35	6	1	..	15	..	5,551	111								
				<b>Total Class C</b>	70	48	6	1	..	15	..	6,703	111								
D. MISCELLANEOUS.	h. Persons living on their income.	30		Persons living principally on their income.	5	3	..	..	..	2	..	19,594	..								
				82	Income such as contributions, stipends, presents, allowances, scholarships, etc. (The no. of families alone could be ascertained, but not of persons.)	..	..	..	..	..	..	..	13,215	..							
				82 (a)	Pensioners	5	3	..	..	..	2	..	644	..							
				82 (b)	Other miscellaneous income (cash value of the fuel gathered free of cost, and of the ash, bran, etc., collected in all households)	..	..	..	..	..	..	..	5,735	..							
					<b>Total Sub-class h</b>	5	3	..	..	..	2	..	19,594	..							
				i. Domestic Service.	31			Domestic Service	969	23	272	1	30	10	633	1,396	..				
								83	Domestic Service	968	22	272	1	30	10	633	1,096	..			
									(a) Paid	27	15	11	..	..	1	..	192	..			
									(b) Unpaid (in their own homes)	836	4	234	1	30	9	608	..	..			
									(c) Menials	52	..	27	..	..	..	25	557	..			
									(d) Professional cooks	3	3	..	..	..	..	..	347	..			
								83 (a)	Private motor-drivers	1	1	..	..	..	..	..	300	..			
									<b>Total Sub-class i</b>	969	23	272	1	30	10	633	1,396	..			
								j. Insufficiently described occupations.	32			General terms which do not indicate a definite occupation..	36	22	4	..	..	8	2	1,233	..
												85	Employees in unspecified offices and shops	1	1	..	..	..	..	..	6
86	Employees in rice mills	7	4									3	..	..	..	..	368	..			
87	Casual labourers	28	17									1	..	..	8	2	859	..			
	<b>Total Sub-class j</b>	36	22									4	..	..	8	2	1,233	..			

## 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		
D. MISCELLANEOUS.—(CONT.)	k. Unproductive.	33		Beggars, Vagrants, etc. ..	8	4	4	..	..	..	..	..	..		
			88	Beggars and vagrants ..	8	4	4	..	..	..	..	..	..		
				Total Sub-class k ..	8	4	4	..	..	..	..	..	..		
			89	Expenses such as interest on debts, subscription instalments towards prized kuries, etc. (The number of families alone could be ascertained, but not of persons.) ..	..	..	..	..	..	..	..	..	..	..	15,184
				Total Class D ..	1,018	52	280	1	30	20	635	22,223	15,184		
				Grand Total ..	3,779	769	1,110	33	40	424	1,403	1,55,321	71,139		

## 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	Ambalavasi ..	7	1.1	1,917	2.3	274
2	Brahman ..	52	8.1	13,147	15.6	253
3	Christian ..	24	3.7	2,623	3.1	109
4	Eazhuvan ..	58	9.0	6,194	7.4	107
5	Eluthassan ..	18	2.8	2,219	2.6	123
6	Muslim ..	63	9.8	7,116	8.4	113
7	Muthad ..	2	0.3	335	0.4	168
8	Nambudiri ..	4	0.6	2,078	2.5	520
9	Nayar ..	236	36.7	31,705	37.7	134
10	Pulayan ..	112	17.4	8,876	10.5	79
11	Others (14 communities) ..	67	10.5	7,972	9.5	119
	Total (24) ..	643	100.0	84,182	100.0	131