



REPORT OF THE ECONOMIC SURVEY  
OF VADAMA VILLAGE

BY

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

ERNAKULAM:  
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The last village surveyed from the group of selected villages was Vadama in Mukundapuram taluk. Investigation work in the village commenced on the 17th June, and was completed on the 16th August 1935. The statistics discussed in this Report refer to the twelve months preceding this period.

Introductory  
date of sur-  
vey.

2. Like Vallivattam, Vadama also is one of the border villages in the south-west corner of Mukundapuram taluk. A strip of Travancore territory called *Puthanchira* (in Parur taluk) lies to the west and north-west of the village, and the *Karingachira* canal or *thodu*, also called the *Mutlikkal thodu*, runs between Vadama and Puthanchira. Thekkumkara (Karupadanna) and Vallivattam are on the opposite side of the Puthanchira strip. Vadakkumbhagam and Kuruvillasseri, two other villages in Mukundapuram taluk, respectively form the northern and eastern boundaries of Vadama. Pallipuram, another village in Mukundapuram taluk, lies to the south of Vadama, and a canal called *Mala thodu*, branching off from *Karingachira thodu* in the west, runs between Pallipuram and Vadama, forming a natural boundary between the two villages. There is a trunk-road connecting Mala landing place (in *Mala thodu*) with important centres in the north like Irinjalakkuda and Trichur. This road passes through the very heart of the village from north to south.

Situation.

3. Both the laterite and clayey varieties of soil are seen in Vadama. The higher levels have the laterite soil, where flourish the arecanut palm, fruit-trees like the mango, cashewnut, and jack-tree, pepper, plantains, the pan-vine and kitchen vegetables. The laterite rocks of this area are justly famous, and quarrying has been from times immemorial an important industry here. The laterite stones supplied from the local quarries are well known by the name of *Mala stones*. They are of the highest quality and have always been in demand in the sandy tracts of Parur (in Travancore), Cochin-Kanayannur and Cranganur taluks for building purposes.

Soil and  
crop.

The lower levels (including the wetlands) would appear to be chiefly clayey. Paddy and cocoanut are the chief crops grown in this area.

\*Though Vadama village is loosely known as Mala, strictly speaking, Mala is the name of a particular locality in the village. This locality is the most thickly populated area in the village and adjoins the landing place in Mala canal. It is lined with a number of crowded streets and the Jews and many of the Christians have their residential quarters here. The biggest merchants of the place also have their shops in this locality owing to its proximity to the canal and landing place.

Area. 4. The total area of the village is 2,540·1 acres, distributed as shown below:

	Acres.
(1) Single-crop nilam (wet-land) ..	779·5
(2) Double-crop nilam ( " ) ..	263·1
(3) Paramba (dry-land) ..	1,361·9
(4) Poramboke (Sirkar or unassigned) land ..	135·6
Total ..	2,540·1

Population. 5. There are 818 families in the village with a total *de jure* population of 4,919 persons (2,420 males and 2,499 females). The density of population is, therefore, 1,239 to the square mile, and each person will get 52 cents of land if it is evenly distributed.

The population of the village (*de facto*) was 4,620 at the Census of 1931.

Appendix A shows the distribution of the population by communities. The numerically strongest of the 23 communities in the village are:

Communities in the order of their numerical strength.	Percentage in the total population.
1. Christian ..	33·3
2. Eazhuvan ..	18·9
3. Muslim ..	14·4
4. Pulayan ..	10·5
5. Nayar ..	5·7
6. Goudasaraswath Brahman ..	4·1
7. Kudumi chetti ..	3·4
8. Jew ..	3·1

The remaining 15 communities together form but 6·6 per cent of the total population.

Assets distributed by community, 6. Appendix B gives the total assets of the 818 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. 16½ lakhs. Column 6 of the Appendix will show that the one Nambudiri family in the village is by far the richest family, and owns no less than 16·1 per cent of the total assets. The Goudasaraswath Brahmans and the Christians are proportionately the richest of the remaining communities. The families of these two communities form only 34·3 per cent of the total number of

families in the village, but their assets are seen to amount to 66.9 per cent of the total assets\*.

7. 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	.. 741.2	1,99,973	12.3
(b) elsewhere	.. 395.4	1,17,943	7.3
Total	.. 1,136.6	3,17,916	19.6
ii. Paramba (dry-land)			
(a) in the same village	.. 1,095.6	4,14,894	25.5
(b) elsewhere	.. 275.4	1,10,067	6.7
Total	.. 1,372.0	5,24,961	32.2
Total of i and ii (i. e., total for land)	.. 2,508.6	8,42,877	51.8
(2) House property			
(a) Residential	..	2,05,212	12.6
(b) Farms	..	3,970	0.2
(c) Shops, etc.	..	24,191	1.5
Total	..	2,33,373	14.3
(3) Value of improvements in lands taken on lease	..	30,195	1.9
Total of A (IMMOVABLES)	..	11,06,445	68.0

\* The average assets per family of the minor communities entered as item 10 in Appendix B are shown below:

Community	Average assets per family Rs.
1. Ambalavasi	.. 3,057
2. Amkattan	.. 443
3. Brahman (Tamil)	.. 4,287
4. Elayath	.. 1,265
5. Embran	.. 4,342
6. Kanakkan	.. 55
7. Marasari	.. 181
8. Panan	.. 38
9. Pandaran	.. 12
10. Parayan (Sambavan)	.. 3
11. Thattan	.. 613
12. Velakkathalavan	.. 728
13. Velan	.. 84
14. Veluthedan	.. 37

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14. Veluthedan	.. 37

	Value Rs.	Proportion per cent in the total assets
<b>E. MOVABLES.</b>		
(4) Furniture, utensils, etc.	28,756	1·7
(5) Value of livestock	20,140	1·2
(6) Value of agricultural implements, accessories, etc.	5,849	0·4
(7) Value of machinery, equipments, etc.	5,688	0·3
(8) Value of stock in trade	35,315	2·6
(9) Capital investments in money lending concerns, shares in joint-stock companies or deposits in banks	55,566	3·4
(10) Amounts lent out on the security of landed property	66,315	4·1
(11) Amounts lent out on other securities or without security	72,698	4·4
(12) Amounts invested in non-prized kuries	87,005	5·3
(13) Amounts invested in jewellery, ornaments, etc.	59,292	3·6
(14) Other miscellaneous items*	82,506	5·0
Total of B (MOVABLES)	5,19,130	32·0
Total of A and B (IMMOVABLES and MOVABLES)	16,25,575	100·0

The statement shows that 53·7 per cent of the assets consists of land (items 1 and 3 in the list) and 14·3 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 8·5 per cent, investment in non-prized kuries (item 12 in the list) forming 5·3 per cent, and investments in the form of jewellery, ornaments, etc. (item 13) accounting for 3·6 per cent of the total assets.

and by occu-  
pation.

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 only 27·9 per cent of the total number of families), own as much as 89·1 per cent of the total assets. The tenant classes (items 5, 6, 7 and 8 in the Appendix, forming 17·8 per cent of the total number of families), get but 4·9 per cent of the assets. As many as 44·6 per cent of the families in the village are those of agricultural labourers, but their share is only 1·7 per cent of the assets. Others comprising 9·7

	Rs.
* These include:	
1. Amounts due to merchants from customers	24,084
2. Pattom arrears due from tenants	10,813
3. Share-rights, partition-rights, etc.	30,744
4. Advance rental deposited by tenants	2,669
5. Arrears of interest due	1,155
6. Decree amounts due	3,763
7. Other minor items	9,278
Total	82,506



per cent of the families retain the balance of 4·3 per cent of the assets. The average assets of a family of the first group are valued at Rs. 6,359, but the corresponding figures for the second, third and fourth groups are only Rs. 539, Rs. 75 and Rs. 883, respectively.

If the total assets are evenly distributed the share of each family in the village will be Rs. 1,987, and of each individual, Rs. 330.

9. The total indebtedness of the 818 families in the village is about Rs. 3½ lakhs (equivalent to 19·3 per cent of the total assets). The average indebtedness of a family is therefore Rs. 383, and of an individual, Rs. 64. The families that are actually involved in debts number 668 (81·7 per cent of the total number of families in the village). Hence the average debt per indebted family is Rs. 469.

Indebtedness: its incidence on population

10. Out of the total assigned area of 2,404·5 acres of land in Vadama, the inhabitants of the village own as much as 1,836·8 acres (741·2 acres of nilam and 1,095·6 acres of paramba.) In addition to this, an extent of 671·8 acres of land (395·4 acres of nilam and 276·4 acres of paramba), situated in other villages, is also owned by the residents of Vadama. The total area of land owned by them is, therefore, 2,508·6 acres. The incidence of indebtedness on the land owned by the villagers will thus be Rs. 125 per acre, when their total debt is taken into consideration.

and on land.

The debts that are actually secured on land amount to Rs. 1,70,045, and the land encumbered for this debt is 770·3 acres. The incidence of secured debts on encumbered land is, therefore, Rs. 221 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 assets and of debts owned by the chief communities and occupational groups of the village.

Indebtedness by occupation and by community.

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 ..	27·9	92·1	89·1	88·8
2. Tenants ..	17·8	93·2	4·9	7·9
3. Agricultural labourers...	44·6	75·1	1·7	1·9
4. Other occupational groups	9·7	60·8	4·3	1·4
5. Nambudiri ..	0·1	100·0	16·1	10·9
6. Christian ..	30·8	84·5	56·7	53·7
7. Goudasaraswath Brahman ..	3·5	89·7	10·2	9·4
8. Nayar ..	6·0	91·8	4·4	6·7

Purpose of  
debts.

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

(i) Kuri liabilities form the heaviest item in the list and accounts for Rs. 1,30,978 or 41·8 per cent of the total debts. This sum includes (1) the subscription amounts to be remitted towards prized kuries (Rs. 1,17,547), and (2) debts incurred by subscribers and kuri proprietors on account of kuries (Rs. 13,431.) It is understood that a large portion of the prize-amounts drawn from these 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. 15,639. If the subscription instalments are regularly paid, item (1) of the kuri liabilities (Rs. 1,17,547) will, therefore, be paid off within 8 years from the date of the investigation. However, defaults in payments are but too frequent as a result of the depression, and both subscribers and kuri proprietors have accordingly been put to much loss. Hence the debt of Rs. 13,431 shown as item (2) of the kuri liabilities.

(ii) Repayment of old debts stands next in importance among the items given in Appendix F. It accounts for a sum of Rs. 44,495 (14·2 per cent of the total debts.) Though the purposes for which these old debts were incurred are not always specified, it is understood that purchase of land occupies an important place among the purposes.

(iii) Loans raised for industrial and trade purposes are seen to amount to Rs. 42,290 (13·5 per cent of the debts). Mala is an important centre of trade, and the depression has been, to a considerable extent, responsible for this heavy item.

(iv) Land, again, is responsible for the items shown in columns 5 and 7 of Appendix F. Purchase of land accounts for Rs. 26,290 (8·4 per cent), and the amounts borrowed for cultivation expenses or for the improvement of land, for the payment of rental, etc., account for Rs. 9,617 (3·1 per cent of the debts). These items also are chiefly to be attributed to the depression.

(v) Amounts borrowed for social and religious items account for Rs. 17,294 (5·5 per cent of the debts). This is but a part of the expenditure incurred for marriages, funerals, etc.

(vi) A sum of Rs. 12,493 (4 per cent of the debts) was borrowed for the purchase of daily necessities, because the income did not suffice to meet the barest wants. The fall in income is, of course, to be attributed chiefly to the economic depression.

(vii) Other purposes shown in column 11 of Appendix F account, or Rs. 25,254 (8 per cent of the debts). These purposes include the following items:

	Rs.
1. Purchase of livestock ..	873
2. Education of children ..	1,246
3. Payment of interest on debts ..	1,267
4. Medical bill ..	2,273
5. Loss through landing surety ..	3,212
6. Travelling expenses ..	27
7. Litigation expenses ..	387
8. For banking business and other investments ..	2,403
9. For contributions ..	1,077
10. To pay dowry ..	12,358
11. Purchase of implements ..	8
12. Other sundry purposes ..	123
Total ..	25,254

13. Secured and unsecured debts are classified below:

Serial No.	Kind of debt	Amount Rs.	Proportion per cent in the total debt.	Secured and unsecured debts
1.	Amount raised on pledges ..	12,277	3.9	
2.	Amount raised on the security of landed property ..	61,112	19.5	
3.	Amount raised on pronotes ..	75,971	24.2	
4.	Hand loans ..	9,816	3.1	
5.	Pattom arrears, decree debts, etc... ..	31,526	10.1	
6.	Petty shop-debts, etc. ..	5,214	1.7	
7.	Kuri liabilities (amounts to be remitted in prized kuries) ..	1,17,547	37.5	
	Total ..	3,13,463	100.0	

Items 1 and 2 in the above list are both secured and form 23.4 per cent of the total debts. A sum of Rs. 1,08,933 out of the kuri liabilities of Rs. 1,17,547 is also secured on land. This forms 34.8 per cent of the total debts. In all, therefore, 58.2 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. 98 per cent of the amount borrowed on the security of land, 96 per cent of the amount raised by pawning jewellery, etc., and 95.8 per cent of the amount raised on pronotes have to pay interest only at rates not exceeding 12 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 63·1 per cent of the amount. It is 9 per cent or below 9 per cent per annum for 33·2 per cent of the interest-bearing debts. The balance (only the small proportion of 3·7 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 hand loans and cash loans raised on pledges have at times to pay interest at rates which are as high as 72 per cent per annum; and loans in kind (paddy loans) are often charged 60 per cent per annum. Certain isolated instances of Pulaya labourers being exploited by petty shop-keepers were also noticed in the village. For every 4½ annas worth of articles bought on credit from the shop during the months of Mithunam and Karkadagam (the season of slack work and scarcity), these labourers have to repay one *para* of paddy (valued at about 5½ annas) soon after harvest in the month of Chingam. The commission of one anna charged on this small sum of 4½ annas for a period of 1 to 2 months works out at 133 to 266 per cent per annum. But Appendix H shows that only the small sum of Rs. 141 (0·1 per cent of the interest-bearing debts) pays interest at rates exceeding 24 per cent per annum.

Classes of  
creditors.

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

Serial No.	Classes of creditors.	Amount Rs.	Proportion per cent in the total debt.
1.	Amount raised from joint-stock banks ...	28,214	9·0
2.	Agricultural Loan (Government) ...	100	..
3.	Amount raised from Co-operative Societies ...	174	0·1
4.	Amount raised from private persons (mostly of the same locality) ...	1,30,688	41·6
5.	Pattom arrears, decree-debts, etc....	31,526	10·1
6.	Petty shop-debts, etc. ...	5,214	1·7
7.	Kuri liabilities (amount to be remitted in prized kuries, banks and private parties) ...	1,17,547	37·5
	Total ...	3,13,463	100·0

Private parties (mostly of the same locality including neighbouring villages) form the chief source of credit in Vadama also, and they account for items 4, 5 and 6 in the list (53·4 per cent of the total debts). A considerable portion of item 7 also (kuri liabilities) is derived from private parties. Almost the whole balance is contributed by banks.

"The Catholic Union Bank, Limited, Mala" is a thriving concern in the village, carrying on a prosperous business in money-lending. The institution enjoys the confidence of the public to such an extent that, in spite of the economic depression, the deposits received by the bank (amounting to Rs. 1,27,320 at the end of Makaram 1110 M. E.), show a steady increase; and the bank has realised an annual net profit of Rs. 8,054 against a subscribed capital of only Rs. 16,000.

"The Mala Public Bank, Limited" which is another institution of the kind, is now working at a loss and has almost ceased to function. Besides, there is a co-operative society registered as "Vadama Co-operative Society, No. 48." This institution has not been working properly, so much so that it has but served to discredit the co-operative movement and make it unpopular in the locality.

16. The rates of interest charged by the different classes of creditors are given in Appendix I. The terms offered by private parties are 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.

Creditors  
and rates of  
interest.

17. A sum of Rs. 360, out of the total debts of the village represents the cash value of 886 paras of paddy, borrowed for cultivation purposes, domestic consumption, etc. Paddy loans are, however, less common in Vadama than in certain other villages where paddy is the most important crop.

Loans in  
kind.

18. Appendix J shows the distribution of the income and expenditure of the village by communities. The gross annual income of the 818 families in the village amounts to Rs. 6,13,689 and the expenditure excluding the family budget is Rs. 4,50,171. The net income available for household expenses is, therefore, Rs. 1,63,518.

Income and  
expenditure.

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 Appendix K, 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.

distributed  
according to  
sources.

20. From the occupational grouping of families given in Appendix C, we find that 374 families in the village (45.7 per cent of the total number of families) are of the land-owning and cultivating classes and that 365 families (44.6

Agriculture.

per cent of the total number of families) are of agricultural labourers. Out of the 818 families in the village, as many as 739 (90·3 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 1,180 persons (543 males and 637 females) and a subsidiary source of income to 694 persons (578 males and 116 females). There are also 11 working dependents 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, 8,885 persons, or 65 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. 1,15,072 (18·8 per cent of the total gross income of the village). The corresponding expenditure is Rs. 40,888 9·9 per cent of the total expenditure\*). The net income from this source is, therefore, Rs. 74,184 (36·6 per cent of the total net income\*).

It is also to be observed here that, of the 1,191 persons (including 11 working dependents) whose principal source of income is land, as many as 977 (387 men and 590 women) or 82 per cent, and of the 694 persons to whom land is a subsidiary source of income, 153 (115 men and 38 women) or 22 per cent are agricultural labourers. The total net income under agricultural labour (group 5 in Appendix K) amounts to Rs. 25,761 and forms 34·7 per cent of the net income from agricultural occupations and 12·7 per cent of the total net income of the village.

Livestock. 21. There are 235 oxen (used both for draught purposes and the plough), 71 buffaloes (used chiefly for the plough), 306 cows, 27 she-buffaloes, 306 cow-calves, 21 buffalo-calves, 355 goats (including kids) and 5 pigs in the village. All these animals are together valued at Rs. 11,752. There is also an elephant in the village valued at Rs. 8,000.

Group 9a] in Appendix K shows that the net income from cattle and buffalo breeding, etc., is Rs. 1,362.† Here no income has been received for the

\* The total expenditure and the total net income for purposes of the calculations in paragraphs 20 to 26 (both inclusive) are taken to be Rs. 4,10,938 and Rs. 2,02,751 respectively and not Rs. 4,50,171 and Rs. 1,63,518 respectively as shown in Appendix J and paragraph 18 above. The difference of Rs. 39,233 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.

† This includes a sum of Rs. 304, being the net income from hiring out the elephant.

ploughing work done by the animals in their owners' fields. Again, the income derived by the owners of draught animals is shown under group 39c (owners, etc., of bullock-carts), but the cost of feeding the animals is included in group 9a. If the amounts under these heads are properly adjusted, it will be seen that the cattle form a source of considerable income to their owners.

The cattle are of inferior type. The average daily yield of a milch cow is but 1½ bottles (of 24 ounces each) and of a milch buffalo, about 3 bottles.

It may also be observed here that 65 persons (mostly boys who would otherwise have been unemployed) are engaged as herdsmen and shepherds and that they derive an income of Rs. 497 annually.

There are 192 cocks, 693 hens, 384 chickens and 105 ducks in the village, together valued at Rs. 388. The annual net income derived from this source is seen to be about Rs. 231. 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.

22. Next to agriculture, trade is the most important source of income in the village. It has already been remarked in paragraph 12 above that Mala is an important centre of trade. Here the produce of the neighbouring areas is collected and exported to Cochin and other markets. The necessaries which the villagers in the surrounding areas have to get from outside are imported into Mala and distributed from this centre\*. The net income derived from sub-class d, trade, is Rs. 52,486, and forms no less than 25·9 per cent of the total net income of the village \*\*. The various groups under this sub-class form the chief source of income to 181 persons, and a subsidiary source of income to 93 persons. There are also 49 working dependents in these groups.

Trade.

\*Please see paragraphs 44 and 45 of this Report, where a list of the articles of exports and imports is given.

\*\*The following statement contains the figures for nine villages:

Village	Net income from Sub-class d, trade Rs.	Proportion per cent i the total net income
1. Nayarambalam	41,162	16·4
2. Antikkad	25,152	17·2
3. Chundal	17,159	13·7
4. Eruttempadi	21,470	14·8
5. Pattancheri	39,374	16·1
6. Tiruvaliyad	6,791	8·4
7. Venganallur	8,385	8·4
8. Vellivattam	9,930	9·5
9. Vadama	52,486	25·9

These persons belong to the communities of the Christians, Goudasaraswath Brahmans and the Jews. The most important groups in this sub-class are 41 and 43 (money-lending), and 51 to 59 (dealers in food-stuffs).

Other occupational groups: Industries,

23. The net income derived from sub-class b, industry (groups 13 to 37a), is Rs. 19,373 (9.6 per cent of the total net income). The various groups under this sub-class form the chief source of income to 286 persons (including 24 working dependents), and a subsidiary source of income to 171 persons. The most important groups under this sub-class are group 21 which deals with the manufacture of copra, group 26 which relates to the extraction of toddy from the cocoanut palm, and group 33 which relates chiefly to the workmen employed in quarrying laterite stones for building purposes.

A few persons (mostly women) of the Kanakka community, who are engaged in the manufacture of lime from shells, are also included in group 33. The shell is purchased from neighbouring villages bordering the backwaters and transported to Mala landing place in native boats. It is burnt in primitive kilns and reduced to lime of good quality. The industry has been in existence here for years, but the margin of profit derived from it is but very small.

Transport,

24. Sub-class c, transport, accounts for a net income of Rs. 9,395 (4.6 per cent of the total net income). It is the principal source of income to 115 persons (including 1 working dependent) and a subsidiary source of income to 9 persons. Group 38 dealing with boat-owners and their employees and group 39c relating to bullock-carts both show the importance of Mala as a trading centre and give a rough idea of the volume of goods transported in native boats or bullock-carts. The porters in group 39 are chiefly those who are employed in transporting toddy by swing-loads.

Public Administration and Liberal Arts,

25. Sub-classes e, f and g, falling under class C (Public Administration and Liberal Arts), form the principal source of income to 78 persons and a subsidiary source of income to 21 persons. The net income from the three sub-classes together is Rs. 16,541 (8.2 per cent of the total net income). The most important groups here are 65 (Government service), 68 (priests, ministers, etc.), 73 to 74 (medical practitioners, etc.) and 76 (teachers).

Miscellaneous sources,

26. Group 82 (contributions, allowances, etc.) which accounts for a net income of Rs. 13,208, group 82b (miscellaneous sources) which brings a net income of Rs. 6,713, group 84 (contractors, etc.), group 85 (employees in unspecified offices, etc.) and group 87 (casual labourers) are some of the most important groups under sub-classes 23 h, i, j and k, falling under class D (miscellaneous sources).

Net income and standard of living.

27. As stated in paragraph 18 above, the net income (for a period of one full year ending about July, 1935) of the 818 families in the village, available for household expenses, is Rs. 1,63,518. 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 figures 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. Christian	A. L*, cultivation, trades of all kinds, casual labour, cart-driving, plying country boats, laterite quarrying, Government or private service, etc.	A. L., domestic service and H. K*.	253	6.5
2. Eazhuvan	A. L., toddy tapping, cultivation, laterite quarrying, cart-driving, timber-sawing, petty trades, etc.	A. L., domestic service and H. K.	140	6.0
3. Muslim	Petty trades of all kinds, laterite quarrying, cultivation, A. L., cart-driving, manufacture of beedi, casual labour, plying country-boats, etc.	A. L., trade in sweet-meats and H. K.	160	6.1
4. Pulayan	A. L., tending cattle, laterite quarrying, etc.	A. L., domestic service, mat-weaving, plaiting leaves of the cocoanut palm, collecting grass and H. K.	90	4.9
5. Nayar	Cultivation, A. L., Government or private service, domestic service, etc.	A. L., domestic service and H. K.	194	5.7
6. Goudasaraswath Brahman	Trades of all kinds, cultivation, Government or private service, etc.	Making <i>pappalam</i> and H. K.	518	6.9
7. Kudumichetti	A. L., cultivation, inland fishing, etc.	A. L., domestic service and H. K.	137	5.9
8. Jew	Trades of all kinds, cultivation, etc.	Petty trades and H. K.	211	5.8

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

Grading of families according to income.

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

Total net income				No. of families deriving such income	Proportion per cent in the total number of families
1. Up	to	Rs. 25	..	5	0.6
2. Rs. 26	to	Rs. 50	..	38	4.6
3. Rs. 51	to	Rs. 100	..	253	30.9
4. Rs. 101	to	Rs. 200	..	330	40.3
5. Rs. 201	to	Rs. 500	..	142	17.4
6. Rs. 501	to	Rs. 1,000	..	26	3.2
7. Rs. 1,001	to	Rs. 2,000	..	8	1.0
8. Above		Rs. 2,000	..	7	0.9
Total				809	98.9

Of the remaining 9 families in the village, 2 depend chiefly on alms, and therefore did not return any regular income, while 7 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.

Average income.

29. If the total net income of the village is evenly distributed, each family will receive an annual income of Rs. 200 and each individual, Rs. 33. The figures are higher\* than those of most other villages already reported on, but they do not indicate that the income of the average villager is higher than in other villages. The presence of more than the usual proportion of big surplus budget families is the true explanation for this high average. Whereas in all the other eight villages the deficit of the deficit budget families exceeded the

\*The figures of nine villages are given below:

Village	Average number of persons in a family	Average annual income per family Rs.	Average annual income per individual Rs.
1. Nayarambalam	..	5.6	113
2. Antikkad	..	5.6	129
3. Chundal	..	6.2	145
4. Eruttempadi	..	4.6	150
5. Pattancheri	..	4.3	138
6. Tiruvaiyad	..	4.7	130
7. Venganallur	..	5.1	131
8. Vallivattam	..	5.5	113
9. Vadama	..	6.0	200

surplus of the surplus budget families, and the average per capita income was, therefore, invariably lower than the average per capita expenditure on family budget, in vadama alone the surplus of the surplus budget families exceeds the deficit of the deficit budget families, so much so that the average per capita income is higher than the average capita expenditure.

Moreover, the statement appended to the last paragraph will show that the income of about 36\* 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.

30. Though the net income available for household expenses is Rs. 1,63,518, the amount alleged to have been actually spent for household expenses is, according to the returns received from the villagers, only Rs. 1,57,095. Deficits.

Of the 818 families, in the village, 169 are balanced budget families, 147 are surplus budget families and the remaining 502 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. 23,154 after meeting all their household expenses from their net income. The total annual deficit of the deficit budget families is Rs. 16,731. 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. 23,154 of the surplus budget families from the total net income of Rs. 1,63,518, we have a balance of Rs. 1,40,364, which is the actual amount available for family expenses. To this we have to add the sum of Rs. 16,731 (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. 1,57,095.

The sources from which the sum of Rs. 16,731, 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.

\*The 7 "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.

	Rs.
Amount borrowed for family expenses within the year under review ..	*3,702
Amount made available for family expenses by defaulting payment of interest on debts ..	5,290
Amount made available for family expenses by defaulting payment of annual rental or pattom ..	1,239
Amount made available for family expenses by defaulting payment of kuri instalments ..	2,972
**Miscellaneous items ..	2,116
Total ..	15,319

This leaves a balance of Rs. 1,412 (Rs. 16,731—Rs. 15,319) to be accounted for. The explanation for this discrepancy 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.

Average expenditure. 31. From the explanation given above, it will be seen that the figures of the average annual net income per family and per individual (Rs. 200 and Rs. 33 respectively) are not identical with the figures of the actual average expenditure of a family or individual. The amount actually spent by the 818 families in their households is:

	Rs.
1. Amounts borrowed, payments defaulted, etc. (as shown in the last paragraph) ..	15,319
2. Net income (deducting the surplus of the surplus budget families) ..	1,40,364
Total ..	1,55,683

This gives us an actual average expenditure of Rs. 190 per family and Rs. 32 per individual.

\*Out of the sum of Rs. 12,493, borrowed for domestic expenses (shown in column 9 of Appendix F), this sum of Rs. 3,702 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	96,180	61.2
2.	Clothing	11,997	7.6
3.	Lighting, washing, oil, etc., for bath and other necessaries	9,765	6.2
4.	Drink, drug, tobacco and betel, etc.	14,747	9.4
5.	*Social and religious items	11,951	7.6
6.	Education of children	3,275	2.1
7.	Medical	2,346	1.5
8.	Miscellaneous	2,892	1.9
9.	Thatching, repairs, etc., of dwelling houses	3,942	2.5
	Total	**1,57,095	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 77.5 per cent of the total expenditure. These four items together involve an actual expenditure of Rs. 1,21,884, distributed thus:

Food	..	78.9 per cent
Clothing	..	9.9 "
Lighting, washing, etc.	..	8.0 "
Thatching of houses, etc.	..	3.2 "
Total	..	100.0 "

32. As in other villages, the standard of living varies both according to the community and according to the income and social position of the family concerned. Thus the average annual expenditure of an adult in the Goudasaraswath Brahman 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.) is Rs. 58. The Nayars, Christians and Jews follow with an average of Rs. 42, Rs. 39 and Rs. 39 respectively. The corresponding figures for the Muslims, Eazhuvans and Kudumichetties respectively are Rs. 31, Rs. 28 and Rs. 26, while the Pulaya labourer comes last with an average of only Rs. 19. Among the Goudasaraswath Brahmans the expenditure rises as high as Rs. 120 per adult in some of the

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. 1,412 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.

richest families, while it is as low as Rs. 28 among the poorest. Here too the figures are exclusive of such items as education, drink, drug, etc., and social and religious items. The corresponding highest and lowest figures are Rs. 144 and Rs. 14\* for the Christians, Rs. 88 and Rs. 22 for the Nayars, Rs. 63 and Rs. 22 for the Jews, Rs. 56 and Rs. 18 for the Eazhuvas, Rs. 55 and Rs. 19 for the Muslims, and Rs. 33 and Rs. 14 for the Pulayas.

Diet.

33. In respect of their diet, the villagers' standard does not differ to any appreciable extent from that of Vallivattam, Antikkad, Chundal, etc. No doubt the average annual per capita expenditure of Rs. 32 under family budget is slightly higher than the average noticed in the above villages, but this is to be attributed to the presence of the rich families among the Christians and the Goudasaraswath Brahmans, whose standard is much higher than that of the common villagers.

Land-owning families.

34. We have already seen from paragraph 10 above that the total area of land owned by the residents of Vadama (including the land owned by them in other villages) is 2,508.6 acres (1,136.6 acres of nilam and 1,372 acres of paramba). This area is owned by 311 families. The proportion of land-owning families in each community and the extent of land possessed by each are shown below :

Community	Total No. 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 ..	3	3	100.0	25.3	1.0
2. Ambattan ..	1	1	100.0	1.0	..
3. Brahman (Tamil) ..	1	1	100.0	2.5	0.1
4. Christian ..	232	123	48.8	1,224.1	48.8
5. Elayath ..	2	2	100.0	4.0	0.2
6. Embran ..	1	1	100.0	7.3	0.3
7. Eazhuvan ..	134	38	24.7	102.3	4.1
8. Goudasaraswath Brahman ..	29	20	69.0	108.5	4.3
9. Jew ..	26	12	46.2	38.0	1.5
10. Kudumichetti ..	28	15	53.6	12.6	0.5

\*This low average is identical with that of the Fulaya labourer; and the Christian labourers who show this very low average are all recent converts from the Pulaya and Paraya communities.

Community	Total No. 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
11. Marasari ..	12	6	50.0	5.6	0.2
12. Muslim ..	117	54	46.2	65.0	2.6
13. Nambudiri ..	1	1	100.0	798.3	31.8
14. Nayar ..	49	29	59.2	109.0	4.4
15. Pulayan ..	105	1	1.0	0.6	..
16. Thattian ..	5	2	40.0	2.7	0.1
17. Velakka-thalavan ..	2	1	50.0	1.3	0.1
18. Velan ..	3	1	33.3	0.5	..
19. Others (5 communities) ..	27	..	..	..	..
Total (23) ..	818	311	38.0	2,508.6	100.0

35. The 311 land-owning families are graded below according to the extent of their holdings :

Size of holding	No. of families having such holdings	Proportion per cent in total number of land-owning families
1. Up to 25 cents ..	39	12.6
2. 26 cents to 50 ..	32	10.3
3. 51 cents to 1 acre ..	44	14.1
4. 1 acre to 5 acres ..	125	40.2
5. Above 5 acres ..	71	22.8
Total ..	311	100.0

The average size of an owner's holding will be about 8 acres\* as seen from the figures given in the foregoing paragraph, but many of the holdings that are below 1 acre in extent are parambas used mainly for residential purposes; and the holdings of real non-cultivating or cultivating owners are chiefly to be seen in the last two categories of the statement given above. And it is specially noteworthy that the holdings of 71 land-owning families (22.8 per cent of the total number of land-owning families) exceed 5 acres in extent.

36. 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 206 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 206 families together is 306.3 acres (114.6 acres of nilam and 191.7 acres of paramba). The proportion of such tenant families in

\*The average will be reduced to 5½ acres if the one Nambudiri family in the village which owns 798.3 acres of land, is excluded.

Grading of land-owning families.

Tenants and their holdings.

each community and the extent of land taken on lease by each are shown below :

Community	Total no. of families in each community	No. 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 ..	252	49	19.4	64.7	21.1
2. Eazhuvan ..	154	66	43.9	140.0	45.7
3. Goudasaraswath Brahman ..	29	6	20.7	9.6	3.2
4. Jew ..	26	10	38.5	1.4	0.5
5. Kanakkan ..	10	1	10.0	0.6	0.2
6. Kudumi chetti ..	28	6	21.4	13.2	4.3
7. Marasari ..	12	3	25.0	1.0	0.3
8. Muslim. ..	117	31	26.5	26.4	8.6
9. Nayar ..	49	15	30.6	32.9	10.7
10. Parayan ..	13	1	7.7	1.0	0.3
11. Pulayan ..	105	16	15.2	13.0	4.3
12. Thattan ..	5	1	20.0	1.4	0.5
13. Veluthedan ..	2	1	50.0	0.9	0.3
14. Others (10 communities) ..	16	..	..	..	..
Total (23) ..	818	206	25.2	306.3	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 ..	26	12.6
2. 26 to 50 cents ..	37	18.0
3. 51 cents to 1 acre ...	52	25.2
4. 1 acre to 5 acres ...	76	36.9
5. Above 5 acres ..	15	7.3
Total ..	206	100.0

The 91 families found in the last two categories in the above statement (44.2 per cent of the total number of tenant families) are real cultivating tenants who have taken lands on lease for purposes of cultivation. 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. 37. The total number of cultivating families in the village (including *ali* owner-cultivators and tenant-cultivators) may be approximately taken to be



490\* and the total extent of land cultivated by them is 1,795·2 acres as shown below:

Kind	Area owned	Area leased	Balance, or	Area taken	Area taken	Total area
	by land- owning families	out by owners to tenants	area culti- vated by owners themselves	on lease by owners from other owners	on lease by tenants	cultivated by owners and tenants together (total of columns 4, 5 and 6) (acres)
1	2	3	4	5	6	7
Nilam ..	1,136·6	1,007·7	128·9	233·5	114·6	477·0
Paramba ..	1,372·0	322·0	1,050·0	76·5	191·7	1,318·2
Total ..	2,508·6	1,329·7	1,178·9	310·0	306·3	1,795·2

The average size of a cultivator's holding (when *all* owner-cultivators and tenant-cultivators are included) will, therefore, be about 3·7 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 230†) are excluded and only the large-scale cultivators of the last two categories in the grading of the two classes (their number is 287†) are taken into consideration, the average extent of a cultivator's holding will be seen to be about 6 acres.

38. 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)	No. of pattadars	Average extent of a pattadar's holding (acres)	Fragmenta- tion of hold- ings.
1082 M. E.	2,325·1	314	7·4	
1109 M. E.	2,404·5	445	5·4	

These figures show that the increase in the number of *pallas* during the last 27 years (since 1082 M. E., the year of the last Settlement,) has been 41·7 per cent, and that the average extent of a *pattadar's* holding has fallen from 7·4 acres to 5·4 acres. Moreover, *pallas* have not been issued for many recent sales or divisions; and the holding of a *pattadar* often consists of small plots lying scattered about in different localities in the village. It will thus be clear that

\* From the total of 517 owners' and tenants' families (311 owners and 206 tenants) about 27 non-cultivating owners and tenants have to be eliminated.

† The large difference between the number of land-owners and cultivators in Appendix C and their total number shown here arises from the fact that small scale owner and tenant families are not included in the class of land-owners 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.

the process of the fragmentation of holdings has been at work in Vadama also as in other villages.

Cultivation  
and crops.

39. As explained in paragraph 37 above, the total extent of land cultivated by the residents of Vadama is 1,795.2 acres (477 acres of nilam and 1,318.2 acres of paramba). Groups 1 to 3 in Appendix K show that the gross income derived from this source is Rs. 88,036. 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	39,637	45.0
{ Cocoanut	34,980	39.7
Areca nut	2,481	2.8
Kitchen vegetables	1,961	2.2
Jack fruit	1,526	1.7
Mango	1,133	1.3
Bamboo	1,068	1.2
Pepper	1,009	1.2
Cashewnut	578	0.7
Betel	262	0.3
† Other kinds	3,407	3.9
Total	88,036	100.0

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

Yield from  
lands.

40. The above list will show that the crops raised from parambas yield a higher return than paddy††. The cocoanut crop alone is at least as important

\*This includes an amount of Rs. 206 which is the cash value of paddy raised from parambas.

\*\*Paddy has been valued at  $6\frac{1}{2}$  annas per para and cocoanuts (unhusked) at Rs. 22½ per thousand.

†Other kinds include ragi, oil-seeds, nux-vomica, tapioca, tamarind, chama, rental for laterite quarrying sites, etc., etc.

†† The net income received from paddy lands is only Rs. 17,154, whereas the net income received from parambas is as much as Rs. 30,100 (vide groups 1. to 3 in Appendix K.)

as the paddy crop. The yield from cocconut gardens and paddy lands and the cultivation and other expenses incurred are shown in the following statements:

Heads of income, expenditure, etc.	Cocconut garden				Double-crop nilam			
	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 ..	74	15	0	100.0	76	9	0	100.0
Labour expenses ..	13	13	0	18.4	30	10	0	40.0
Manure ..	8	12	0	11.7	14	6	0	18.8
Seeds ..	..	..	..	..	6	0	0	7.8
Land revenue (average) ..	7	12	0	10.3	5	0	0	6.5
Net income ..	44	10	0	59.6	20	9	0	26.9
Pre-depression price per acre ..	2,000	0	0	..	750	0	0	..
Rate of interest secured by the owner-cultivator on his investment ..	..	..	..	2.2	..	..	..	2.7
Heads of income, expenditure, etc.	Single-crop nilam (Puncha)				Single-crop nilam (Mundakan)			
	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 ..	50	13	0	100.0	40	4	0	100.0
Labour expenses ..	23	9	0	46.4	13	10	0	33.8
Manure ..	3	0	0	5.9	4	0	0	9.9
Seeds ..	3	0	0	5.9	3	0	0	7.5
Land revenue (average) ..	3	0	0	5.9	3	0	0	7.5
Net income ..	18	4	0	35.9	16	10	0	41.3
Pre-depression price per acre ..	700	0	0	..	600	0	0	..
Rate of interest secured by the owner-cultivator on his investment ..	..	..	..	2.6	..	..	..	2.8
Heads of income, expenditure, etc.	Single-crop nilam (Kuttaatan)				Single-crop nilam (Pandi)			
	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 ..	28	8	0	100.0	17	0	0	100.0
Labour expenses ..	7	11	0	27.0	6	1	0	35.7
Manure ..	..	..	..	..	..	..	..	..
Seeds ..	3	0	0	10.5	1	8	0	8.8
Land revenue (average) ..	3	0	0	10.5	1	0	0	5.9
Net income ..	14	13	0	52.0	8	7	0	49.6
Pre-depression price per acre ..	550	0	0	..	300	0	0	..
Rate of interest secured by the owner-cultivator on his investment ..	..	..	..	2.7	..	..	..	2.8

\*Cocconut (unhusked) has been valued at Rs. 22½ per thousand; and paddy at 6½ annas per para.

It will be seen from the statement that, in the existing circumstances, the owner receives a return of about 2 to 2½ per cent only on his investment in cocoanut land, and 2½ to 3 per cent only on his investment in paddy land. And when he has to pay interest on debts secured on land, this return will hardly suffice for the purpose.

Tenant's  
share.

41. 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:

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	20	9	0	16	14	0 (40 paras)	9	5	0 (including Rs. 7-8-0 from straw alone)	Land revenue is paid by the owner from the rental
Single-crop (puncha)	18	4	0	13	0	0 (32 paras)	8	4	0 (including Rs. 6 from straw alone)	"
Single-crop (mundakan)	16	10	0	12	3	0 (30 paras)	7	7	0 (including Rs. 6 from straw alone)	"
Single-crop (kuttaatan)	14	13	0	14	3	6 (35 paras)	3	9	6 (including Rs. 2-4-0 from straw alone)	"
Single-crop (pandi)	8	7	0	6	1	6 (15 paras)	3	5	6 (including Rs. 2 from straw alone)	"

The plight of the tenant-cultivators of cocoanut gardens is miserable. The pre-depression rates of rental were high and an annual rental of Rs. 100 for

an acre of good garden land 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, and in many cases the value of the improvements in the land effected by the tenants was adjusted towards the accumulated arrears. In other cases the tenants were even 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.

42. There is little or no difference between the methods of cultivation, manuring, etc., pursued in Vadama and those followed in villages like Antikkad and Vallivattam, which have already been reported on\*. The absence of irrigation facilities is a serious hardship to the ryots; and though arecanut palms and garden crops like plantains, kitchen vegetables, etc., are irrigated from tanks and wells (by means of water-lifts), the paddy crops depend chiefly on seasonal rains, so much so that the ryots have often to face considerable losses on account of the failure of the crops.

Methods of cultivation.

43. The ryots in this village also complain that their lands have been deteriorating and that the yield has fallen by about 20 per cent. The reasons for such deterioration are not different from those adduced in the other villages.

Deterioration of land.

44. Of the many commodities exported from Mala, laterite stones quarried from the locality must be regarded as one of the most important, though no accurate figures are available, it is found that, on a rough calculation about 5 lakhs of stones\*\*, valued approximately at Rs. 20,000, are annually exported from Mala. The stones find a ready market in Cochin, Ernakulam and the surrounding sandy areas where they are used for masonry work.

Marketing of agricultural and other produce; Exports.

The manufacture of copra is not pursued in Vadama on any large scale, and the coir industry does not exist here. The cocoanuts grown in this area are, therefore, mostly exported unhusked to neighbouring villages where the

\*It is interesting to note here that the pupils of the local Devi Vilasom School are receiving a kind of training in practical agriculture. There is a teacher trained in agriculture on the staff and the school maintains a good garden under his supervision. Paddy, ground-nut and sugar-cane and cabbages and other vegetables are grown here on a small scale by way of experiment, and the school has been receiving the prize for gardening again and again. The young pupils are reported to take a lively interest in the subject; and the villagers seem to think that the experiment is a definite success and that their children get the right kind of education. All the same the primitive methods of cultivation followed by the villagers at large still persist. And there is no knowing whether the experiment tried by the school will lead to solid results in the long run.

\*\* The size of a stone is about 19" x 9½" x 6".

copra and coir industries flourish. The large-scale producers of the locality take their periodical yield of nuts to the landing place at Mala and dispose of the goods to middlemen who export the nuts and earn a good profit in the transaction. Small-scale cultivators labour under greater disadvantages. They generally receive advances from agents or cocoanut dealers and hence they have to sell their produce to these agents or dealers at low rates. It is computed that, on an average, about 8 to 10 lakhs of nuts are exported annually.

Toddy (drawn from the cocoanut palm) is an important article of daily export from Vadama. A particular area in the village (Naithakudi) where there are good cocoanut gardens has attracted many tappers\*. The toddy is transported in earthen pots carried as swing-loads to Vynthala, Aloor, Chalakkudi and other places.

There are two local dealers at Mala who collect the hides and skins of animals slaughtered in Vadama and neighbouring villages, salt and stock them to be sold to certain agents at Madras, Coimbatore, etc., who visit the centre several times every year. It is roughly estimated that about 10,000 hides and skins are thus exported annually.

Pepper and cashewnut are other articles of export from the village. There are certain wholesale dealers at Mala who purchase these commodities and export them to Cochin. They advance small sums to a set of agents who go about in the village and the surrounding areas, collect the articles from the producers and sell them to the wholesale dealers. It is estimated that about 60 candies of pepper and 150 candies of cashewnut are exported annually.

There is no arecanut curing industry in the village. The arecanuts produced here are, therefore, sold in the neighbouring villages of Vadakkumbhagam and Kuruvilasserri, where they cure the nuts and forward the cured article chiefly to the arecanut market at Palghat.

Mangoes, jack-fruits, plantains and betel leaves are also exported in small quantities to the markets at Kottappuram and Parur.

**Imports.**

45. The paddy grown in the Village falls far short of the local demand. A considerable quantity of rice is therefore imported from Cochin and Trichur. Other necessaries also are got down from Cochin, Ernakulam, Kottappuram and Trichur markets. Mala is a distributing centre for salt, and the merchants here, who secure the article from the Government depot at Malipuram, supply the retail dealers of the neighbouring villages. A considerable quantity of fish also is imported and sold in Vadama and the neighbouring villages.

\*Please see groups 25 and 26 in Appendix K.

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

Statistics  
of employ-  
ment.

	Males	Females	Total
(1) Total population ..	2,420	2,499	4,919
(2) Children aged 0—5 ..	430	499	979
(3) School-going population of all ages ..	370	232	622
(4) Children aged 6—12 not attending school ..	207	254	461
Total of items 2, 3 and 4 ..	1,057	1,005	2,062
Balance available for employment ..	1,363	1,494	2,857

(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 more or less distinct categories:

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

Among males we find:

1,052 (77·1 per cent) more or less fully employed, 209 (15·4 per cent) partially employed and 102 (7·5 per cent) unemployed.

1,363 (100·0 per cent) total.

Fifty-one boys aged 6 to 12, of whom 32 have been returned as fully employed and 19, as partially employed, should be added to the above numbers.

47. 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 unemployed. Some of the large-scale cultivating owners and tenants in groups 2 and 3 a, 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 artisans or skilled labourers like sawyers (group 17), carpenters (group 18), basket-makers (included in group 19), masons (included in group 33) and goldsmiths (group 36) have been returned as fully employed. The toddy tappers of groups 25 and 26, the beedi manufacturers of group 27, and the tailors, washermen and barbers of groups 29, 30 and 31 also belong to the same category. Many of the boatmen in group 38, the porters in group 39

and cartmen in group 39c have also been returned as fully employed. So too, traders doing regular business throughout the year (several groups from 41 to 63i), those employed in Government and local service (group 64 to 67, 76, etc.), employees in unspecified offices and shops (group 85) and a few other groups also come under the same category. 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,

Partially  
employed  
men.

48. 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 several of the industries in groups 13 to 36, those pursuing several of the trades in groups 41 to 63i and those engaged in the occupations specified in groups 72, 79, 80, etc. The period of employment here varies from a few days to many weeks in the year according to the nature of the occupation concerned.

Fully em-  
ployed  
women.

49. Turning to the female population we find:

925 (61.9 per cent) more or less fully employed,  
458 (30.7 per cent) partially employed and  
111 (7.4 per cent) unemployed.  
1,494 (100.0 per cent) total.

There are also 55 girls aged 6 to 12, of whom 20 have been returned as fully employed and 35, 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 first three sub-divisions of group 83 (domestic service).

Partially  
employed  
women.

50. 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 who, in addition to their domestic duties, are engaged in petty trades (several groups from 50 to 59), because those pursuits provide only occasional employment.

51. There remain 102 unemployed men and 111 unemployed women. Unemployed. Of these, 39 males and 11 females are children aged 13 or 14, and 28 males and 81 females are too infirm or old to work. Of the remaining 35 males and 19 females who are unemployed, 5 males are English-educated (one being a B. A., two being School Finals and the remaining two having studied up to the High School classes).

52. 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: Unemployment and emigration.

*Emigrants to places within the State.*

	Males	Females	Total	Contribution to their homes Rs.
Employed ..	68	8	76	1,536
Unemployed ..	1	..	1	..
Total ..	69	8	77	1,536

*Emigrants to places outside the State.*

Employed ..	67	1	68	1,539
Unemployed ..	1	..	1	..
Total ..	68	1	69	1,539

*Emigrants whose particulars are unknown.*

	12	..	12	..
Grand total ..	149	9	158	3,075

Only 6 of these emigrants are English-educated.

53. The most important types of labour in the village, the communities engaged in each of these types, the number of days during the year when work Types of labour.

is available, and the average daily wages or income 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 or income			Total annual income		
			Rs.	As.	Ps.	Rs.	As.	Ps.
1. *Work in nilam and paramba (p'oughing, renovation of bunds, manuring, sowing, harvest, sp de-work, fencing, etc.)	Eazhuvan, Christian, Muslim, Kudumichetti and Pulayan	220	0	3	6	48	2	0
2. ** Do do	Pulayan	270	0	2	6	142	3	0
3. Plucking cocoanuts and arecanuts	Eazhuvan	180	0	5	0	56	4	0
4. Laterite quarrying	Eazhuvan, Christian, Muslim and Pulayan	240	0	4	0	60	0	0
5. Manufacture of beedi	Muslim	275	0	5	6	94	8	6
6. Plying country boats	Kanakkan, Christian and Muslim	200	0	7	0	87	8	0
7. Carrying <i>kavu</i> (swing) loads	Christian and Eazhuvan	180	0	6	0	67	8	0
8. Driving bullock-carts engaged in transporting laterite stones	Christian, Eazhuvan and Muslim	240	0	4	0	60	0	0
9. Making of baskets and country umbrellas	Parayan	240	0	2	0	30	0	0

#### Types of labour for Women.

1. *Work in nilam (clod-crushing, manuring, sowing, transplanting, weeding, harvest and allied operations)	Eazhuvan, Christian, Muslim and Nayar	120	0	2	0	15	0	0
2. ** Do do	Pulayan	180	0	1	9	19	11	0
3. Collecting grass	Pulayan	60	0	1	3	4	11	0
4. Plaiting leaves of the cocoanut palm	Eazhuvan and Pulayan	40	0	1	3	3	2	0
5. Basket-making	Parayan	270	0	1	3	21	1	6

Independent and dependent labour.

54. Both the independent and dependent types of agricultural labour are found in Vadama, and dependent labourers are subjected to the same disabilities as they are in other villages. They live in their landlords' property free of rent. It is, therefore, obligatory on their part to work for their landlords,

\*Independent labour.

\*\*Dependent labour.

‡Free meals, periodical presents and occasional gifts in kind received from landlords have also been included here.

and they are not, therefore, free to go and work anywhere like the independent labourers so long as the landlords require their services. At the same time, their wages are considerably lower than those of independent labourers.

55. During busy seasons there is demand for all the labour available in the village, but in slack seasons the supply exceeds the demand and consequently there is considerable unemployment among labourers. This is particularly so among women labourers, and the statement given in paragraph 53 above will show that all except the Pulaya and Paraya women are handicapped by want of work.

Supply and demand of labour.

56. As in other villages, the economic condition of the labour population in Vadama also has very much deteriorated on account of the depression. The demand for labour has decreased. The wage rates also have fallen by about 40 per cent. There is acute distress among the labourers, but they are helpless. There is no organisation of any kind either among the dependent or among the independent labourers.

Condition of labour.

57. Such measures of relief as have been suggested in common for the villages already reported on are applicable to Vadama also. There is the same pressing problem of indebtedness here. There is also the same pressing necessity for raising the average income of the villagers. The adoption of improved methods of cultivation particularly in respect of the paddy lands and the introduction of new and more profitable crops will lead to a higher yield from land.

Remedial measures.

58. There is much scope for industrial development in Vadama. If the cocoanut industry is developed on proper lines, it will give work to many scores of unemployed and partially employed labourers. A few small-scale capitalists of the village may with advantage purchase all the cocoanuts now exported from Mala and manufacture copra. The husks of these cocoanuts will furnish raw material for the coir industry. They may be retted in the backwater areas not far away from Mala. The manufacture of fibre from retted husks will give full-time work to many women of the labour classes, and the spinning of coir-yarn may be pursued as a cottage industry by all labour families.

Areca nut curing also may be pursued as a cottage industry by a few families, and the crop now produced in the village will furnish the raw material for the purpose.

59. The laterite industry in the village has unfortunately received a setback with the imposition of a heavy seigniorage by the Government. The amount of the seigniorage is but nominal if the stones are quarried for private use; but if they are quarried for trade purposes, a heavy seigniorage fee is levied by the Government. The imposition of this fee together with the general

depression has perceptibly affected the industry, and it is complained that it does not absorb as much labour as it did of old\*. A reduction of the amount of seigniorage would appear to be highly desirable, if not necessary, in the circumstances.

60. The Mala canal which furnishes a cheap and easy outlet to the Cranganur backwaters is chiefly responsible for the transport facilities of Vadama. But the canal has apparently been silted up to a considerable extent, and heavily laden cargo boats, therefore, find it difficult to navigate it, particularly during the hot months. The boats are often delayed for this reason. The canal is important enough to deserve special attention and it should be deepened and maintained in good repair.

It is also pointed out by the villagers that the shortest route from Vadama to Karupadana, to Irinjalakkudā, etc., is by way of Puthanchira (in Parur taluk, Travancore). The Panchayat road which runs west from the trunk road, and which passes in front of the village and Registry Offices, terminates near the Karingachira canal. If this road is extended to meet the Puthenchira road, the present roundabout routes to Karupadana and Irinjalakkuda may be avoided.

61. The goods transported by way of the Mala canal have to pass through Travancore waters. Dutiable articles have, therefore, to produce a license or pass (rahadari) signed by the Tahsildar of Mukundapuram who has his head-quarters at Irinjalakkuda, about 13 miles away from Mala. There is a complaint that trade is considerably handicapped because of the delay involved in the issue of these passes. The traders suggest that the local Panchayat President may be empowered to issue the passes so that the delay may be avoided.

\*It is understood that traders from neighbouring Travancore areas where the seigniorage fee is reported to be much lighter, are taking advantage of the situation and killing our industry through competition. Moreover, it appears that as a sequel to the imposition of the seigniorage, there is a good deal of illicit quarrying (i. e., quarrying ostensibly for private use, but really for trade purposes).

## APPENDIX A.

### Distribution of population by communities.

Sl. 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 ..	3	0.4	9	6	15	0.3
2	Ambattan ..	1	0.1	1	3	4	0.1
3	Brahman (Tamil) ..	1	0.1	3	2	5	0.1
4	Christian ..	252	30.8	828	811	1,639	33.3
5	Eazhuvan ..	154	18.8	458	470	928	18.9
6	Elayáth ..	2	0.3	3	8	11	0.2
7	Embran ..	1	0.1	5	6	11	0.2
8	Goudasaraswath Brahman ..	29	3.5	103	98	201	4.1
9	Jew ..	26	3.2	74	78	152	3.1
10	Kanakkan ..	10	1.2	21	28	49	1.0
11	Kudumichetti ..	28	3.4	86	79	165	3.4
12	Marasari ..	12	1.5	29	35	64	1.3
13	Muslim ..	117	14.3	361	349	710	14.4
14	Nambudiri ..	1	0.1	11	12	23	0.5
15	Nayar ..	49	6.0	120	159	279	5.7
16	Panan ..	1	0.1	3	3	6	0.1
17	Pandaran ..	1	0.1	3	2	5	0.1
18	Parayan (Sambavan)..	13	1.6	36	35	71	1.4
19	Pulayan ..	105	12.8	235	283	518	10.5
20	Thattan ..	5	0.6	15	14	29	0.6
21	Velakkathalavan ..	2	0.3	4	10	14	0.3
22	Velan ..	3	0.4	7	3	10	0.2
23	Veluthedan ..	2	0.3	5	5	10	0.2
	<b>Total (23)</b> ..	<b>818</b>	<b>100.0</b>	<b>2,420</b>	<b>2,499</b>	<b>4,919</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 asset
1	2	3	4	5	6	7
1	Christian ..	252	30.8	9,21,499	3,657	56.7
2	Eazhuvan ..	154	18.8	71,588	465	4.4
3	Goudasaraswath Brahman ..	29	3.5	1,66,300	5,734	10.2
4	Jew ..	26	3.2	43,350	1,667	2.7
5	Kudumichetti ..	28	3.4	6,799	243	0.4
6	Muslim ..	117	14.3	53,343	456	3.3
7	Nambudiri ..	1	0.1	2,62,127	2,62,127	16.1
8	Nayar ..	49	6.0	71,275	1,455	4.4
9	Pulayan ..	105	12.8	863	8	..
10	Others (14 communities) ..	57	7.1	28,431	499	1.8
	<b>Total (23)</b> ..	<b>818</b>	<b>100.0</b>	<b>16,25,575</b>	<b>1,987</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	52	6.4	3,89,922	14,824	36,315	40,422	4,81,483	29.6
2. C. O. as subsidiary "	152	18.6	1,81,476	38,804	43,766	53,276	3,17,322	19.5
3. N. C. O. as chief "	9	1.1	3,88,432	6,939	33,023	53,558	4,81,902	29.6
4. N. C. O. as subsidiary "	15	1.8	78,526	17,658	45,505	31,490	1,60,179	10.4
5. C. T. as chief "	19	2.3	24,382	389	413	3,105	18,295	1.1
6. C. T. as subsidiary "	124	15.2	28,338	5,071	2,723	11,793	47,925	3.0
7. N. C. T. as chief "	1	0.1	4,940	975	680	654	7,249	0.5
8. N. C. T. as subsidiary "	2	0.2	2,815	150	350	1,901	5,216	0.3
<b>Total ..</b>	<b>374</b>	<b>45.7</b>	<b>10,88,837</b>	<b>80,810</b>	<b>1,62,775</b>	<b>1,96,149</b>	<b>15,28,571</b>	<b>94.0</b>
					Average assets per family = Rs. 4,087			
<b>AGRICULTURAL LABOUR.</b>								
1. A. L. as chief occupation	254	31.0	13,801	1,405	624	4,636	20,466	1.3
2. A. L. as subsidiary "	111	13.6	3,290	711	169	2,580	6,750	0.4
<b>Total ..</b>	<b>365</b>	<b>44.6</b>	<b>17,091</b>	<b>2,116</b>	<b>793</b>	<b>7,216</b>	<b>27,216</b>	<b>1.7</b>
					Average assets per family = Rs. 75			
<b>OTHERS</b>								
<b>Total ..</b>	<b>79</b>	<b>9.7</b>	<b>517</b>	<b>4,079</b>	<b>31,011</b>	<b>34,181</b>	<b>69,788</b>	<b>4.3</b>
					Average assets per family = Rs. 883			
<b>Total for the whole village. .</b>	<b>818</b>	<b>100.0</b>	<b>11,06,445</b>	<b>87,005</b>	<b>1,94,579</b>	<b>2,37,546</b>	<b>16,25,575</b>	<b>100.0</b>
					Average assets per family for the whole village = Rs. 1,987.			

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	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 ..	252	213	84.5	1,68,326	53.7	668	790
2	Eazhuvan ..	154	137	89.0	23,205	7.4	151	169
3	Goudas arasaath Brahman ..	29	26	89.7	29,447	9.4	1,015	1,133
4	Jew ..	26	18	69.2	10,581	3.4	407	588
5	Kudumichetti ..	28	21	75.0	1,139	0.4	41	54
6	Muslim ..	117	91	77.8	15,752	5.0	135	173
7	Nambudiri ..	1	1	100.0	34,283	10.9	34,283	34,283
8	Nayar ..	49	45	91.8	21,036	6.7	429	467
9	Pulayan ..	105	71	67.6	420	0.1	4	6
10	Others (14 communities) ..	57	45	78.9	9,274	3.0	163	206
	<b>Total (23)</b> ..	<b>818</b>	<b>668</b>	<b>81.7</b>	<b>3,13,463</b>	<b>100.0</b>	<b>383</b>	<b>469</b>



V  
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 ..	52	51	1,23,012	2,366	2,412	39·2
2. C. O. as subsidiary ..	152	135	73,875	486	547	23·6
3. N. C. O. as chief ..	9	9	55,356	6,151	6,151	17·7
4. N. C. O. as subsidiary ..	15	15	25,906	1,727	1,727	5·3
5. C. T. as chief ..	19	18	5,286	278	294	1·7
6. C. T. as subsidiary ..	124	115	16,259	131	141	5·2
7. N. C. T. as chief ..	1	1	1,227	1,227	1,227	0·4
8. N. C. T. as subsidiary ..	2	2	1,966	983	983	0·6
<b>Total</b> ..	<b>374</b>	<b>346</b>	<b>3,02,887</b>	<b>810</b>	<b>875</b>	<b>96·7</b>
<b>AGRICULTURAL LABOUR.</b>						
1. A. L. as chief occupation ..	254	197	4,522	18	23	1·4
2. A. L. as subsidiary ..	111	77	1,528	14	20	0·5
<b>Total</b> ..	<b>365</b>	<b>274</b>	<b>6,050</b>	<b>17</b>	<b>22</b>	<b>1·9</b>
<b>OTHERS</b> ..	<b>79</b>	<b>48</b>	<b>4,526</b>	<b>57</b>	<b>94</b>	<b>1·4</b>
<b>Total for the whole village</b> ..	<b>818</b>	<b>668</b>	<b>3,13,463</b>	<b>383</b>	<b>469</b>	<b>103·0</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	Repayment of old debts	Purchase of land	Construction, re-building, etc., of houses	Other expenses on account of land such as arrears pation, 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.
		3	4	5	6	7	8	9	10	11	12
1	Christian ..	81,755	24,899	10,770	3,400	2,865	28,328	4,045	3,554	8,710	1,68,326
2	Eazhuvan ..	8,998	4,080	2,949	..	2,908	652	2,361	775	482	23,205
3	Goudasaraswath Brahman ..	8,660	5,560	1,814	575	1,650	8,064	509	35	2,580	29,447
4	Jew ..	5,175	560	1,700	..	248	2,209	387	30	272	10,581
5	Kudumichetti ..	43	325	145	100	36	15	361	47	67	1,139
6	Muslim ..	5,087	1,405	2,445	109	570	2,857	1,107	837	1,335	15,752
7	Nambudiri ..	9,100	3,333	..	..	..	..	500	11,050	10,300	34,283
8	Nayar ..	8,892	2,513	5,092	535	920	60	2,109	75	840	21,036
9	Pulayan ..	..	..	..	3	50	..	211	98	58	420
10	Others (14 communities) ..	3,268	1,820	1,375	30	370	105	903	793	610	9,274
	<b>Total (23) ..</b>	<b>1,30,978</b>	<b>44,495</b>	<b>26,290</b>	<b>4,752</b>	<b>9,617</b>	<b>42,290</b>	<b>12,493</b>	<b>17,294</b>	<b>25,254</b>	<b>3,13,463</b>
	Proportion per cent in the total debts ..	41.8	14.2	8.4	1.5	3.1	13.5	4.0	5.5	8.0	100.0

## 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	13
1. Amount raised by pledging jewellery, etc.	Rs. 1,001 8'2	..	Rs. 4,075 33'2	Rs. 4,453 18'2	Rs. 4,453 36'3	Rs. 255 2'1	Rs. 138 1'1	Rs. 29 0'2	Rs. 64 0'5	Rs. 16 0'1	Rs. 12,277 100'0	
2. Amount raised by mortgage of landed property	Rs. 508 0'8	Rs. 2,350 3'8	Rs. 4,500 7'4	Rs. 6,487 10'6	Rs. 46,062 75'4	Rs. 550 0'9	Rs. 423 0'7	..	Rs. 232 0'4	..	Rs. 61,112 100'0	
3. Amount raised on pronotes	..	Rs. 466 0'6	Rs. 1,360 1'8	Rs. 28,245 37'2	Rs. 42,675 56'2	Rs. 1,690 2'2	Rs. 884 1'2	Rs. 79 0'1	Rs. 537 0'7	Rs. 35 ..	Rs. 75,971 100'0	
4. Hard loans	Rs. 7,951 81'0	..	..	..	Rs. 1,293 15'2	Rs. 75 0'8	Rs. 120 1'2	Rs. 224 2'3	Rs. 63 0'6	Rs. 90 0'9	Rs. 9,816 100'0	

## APPENDIX H.

### Rates of interest according to Class of Debts<sup>(2)</sup>.

Class of debt	Amount in each class of debts 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. ..	..	4,075	2,246	4,453	255	138	29	64	16	11,276
2. Amount raised by mortgage of landed property ..	2,350	4,500	6,487	46,062	550	423	..	232	..	60,604
3. Amount raised on pronotes ..	466	1,360	28,245	42,675	1,690	884	79	537	35	75,971
4. Hand loans ..	..	..	..	1,293	75	120	224	63	90	1,865
<b>Total</b> ..	<b>2,816</b>	<b>9,935</b>	<b>36,978</b>	<b>94,483</b>	<b>2,570</b>	<b>1,565</b>	<b>332</b>	<b>896</b>	<b>141</b>	<b>* 1,49,716</b>
Proportion per cent of each column in the total interest-bearing debt ..	1·9	6·6	24·7	63·1	1·7	1·1	0·2	0·6	0·1	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										
	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	Total
	2	3	4	5	6	7	8	9	10	11	12
Banks ..	..	Rs. 25 0'1	Rs. 5,075 18'0	Rs. 2,179 7'7	Rs. 19,420 68'8	Rs. 1,500 5'3	Rs. 15 0'1	..	..	..	Rs. 28,214 100'0
Co-operative Societies ..	..	..	..	..	Rs. 174 100'0	..	..	..	..	..	Rs. 174 100'0
Private persons ..	Rs. 9,460 7'2	Rs. 2,691 2'1	Rs. 4,860 3'7	Rs. 34,799 26'6	Rs. 74,889 57'3	Rs. 1,070 0'8	Rs. 1,550 1'2	Rs. 332 0'3	Rs. 896 0'7	Rs. 141 0'1	Rs. 1,30,688 100'0
Government ..	..	Rs. 100 100'0	..	..	..	..	..	..	..	..	Rs. 100 100'0

## 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 ..	252	30.8	2,66,577	43.4	2,02,884	45.1	63,693	39.0
2. Eazhuvan ..	154	18.8	49,661	8.1	28,102	6.2	21,559	13.2
3. Goudasaras-wath Brahman..	29	3.5	1,20,679	19.7	1,05,650	23.5	15,029	9.2
4. Jew ..	26	3.2	28,197	4.6	22,719	5.1	5,475	3.3
5. Kudumichetti	28	3.4	5,310	0.9	1,478	0.3	3,832	2.3
6. Muslim ..	117	14.3	86,057	14.0	67,283	14.9	18,774	11.5
7. Nambudiri..	1	0.1	16,449	2.7	8,074	1.8	8,375	5.1
8. Nayar ..	49	6.0	19,103	3.1	9,582	2.1	9,526	5.8
9. Pulayan ..	105	12.8	9,999	1.6	554	0.1	9,445	5.8
10. Others. (14 communities)..	57	7.1	11,655	1.9	3,845	0.9	7,810	4.8
<b>Total (23)</b> ..	<b>818</b>	<b>100.0</b>	<b>6,13,689</b>	<b>100.0</b>	<b>4,50,171</b>	<b>100.0</b>	<b>1,63,518</b>	<b>100.0</b>

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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	
						2,629		114		2,176		4,919		Rs. 6,13,689		Rs. 4,50,171	
						As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure				
Males	Females	Males	Females	Males	Females	Rs.	Rs.										
1		1		Pasture and Agriculture..	1,961	598	642	11	..	591	11	1,25,298	48,675				
				CULTIVATION.													
		1		Non-cultivating proprietors taking rent in money or kind ..	68	14	2	..	..	51	1						
				(i) of Nilam (wet land) only ..	47	9	..	..	..	38	..						
				(ii) of Paramba (dry land) only ..	9	1	1	..	..	6	1						
				(iii) of Nilam and Paramba ..	12	4	1	..	..	7	..						
		2		Cultivating owners ..	296	86	33	11	..	152	14	(nilam) 39,425	(nilam) 22,271				
				(i) of Nilam only ..	3	3	..	..	..	..	..						
				(ii) of Paramba only ..	243	56	30	9	..	135	13						
				(iii) of Nilam and Paramba ..	50	27	3	2	..	17	1						
		3		Tenants ..	341	52	8	..	..	260	21						
				(a) Cultivating tenants ..	314	50	8	..	..	239	17	(paramba) 48,611	(paramba) 18,502				
				(i) of Nilam only ..	113	13	..	..	..	90	10						
				(ii) of Paramba only ..	146	15	6	..	..	118	7						
				(iii) of Nilam and Paramba ..	55	22	2	..	..	31	..						
				(b) Non-cultivating tenants ..	27	2	..	..	..	21	4						
				(i) of Nilam only ..	23	2	..	..	..	17	4						
				(ii) of Paramba only ..	3	..	..	..	..	3	..						
				(iii) of Nilam and Paramba ..	1	..	..	..	..	1	..						
		4		Estate Agents and Managers of Owners (pay) ..	4	4	..	..	..	..	..	593	..				
		5		Agricultural labourers ..	1,130	387	590	..	..	115	38	25,676	115				





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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		
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	b. Industry.—(cont.)	6		Chemical products, properly so called, and analogous ..	9	2	1	1	..	5	..	4,885	4,505		
		21		Manufacture of copra and refining of vegetable oils..	9	2	1	1	..	5	..	4,885	4,505		
				(a) Capital ..	4	2	..	1	..	1	..	4,748	4,505		
				(b) Labour ..	5	..	1	..	..	4	..	137	..		
		7		Food Industries ..	195	79	27	2	3	5	9	16,815	6,724		
		23		Rice-pounders and huskers and flour grinders ..	99	..	22	..	..	..	77	536	..		
		23 (b)		Butchers ..	3	..	..	..	..	3	..	775	623		
		25		Sweet toddy drawers and jaggery manufacturers ..	2	1	1	..	..	..	..	150	98		
		26		Toddy drawers ..	64	61	..	2	..	1	..	13,425	5,451		
		26 (a)		Makers of pappatam ..	15	5	4	..	3	1	2	814	552		
		27		Manufacturers of beedi ..	12	12	..	..	..	..	..	1,115	..		
		8		Industries of dress and the toilet ..	35	21	8	2	3	..	1	1,830	252		
		29		Tailors ..	11	6	2	2	..	..	1	431	69		
		30		Washermen ..	12	4	5	..	3	..	..	526	108		
		31		Barbers ..	10	9	1	..	..	..	..	813	69		
		32		Umbrella repairers ..	2	2	..	..	..	..	..	60	6		
		9		Building Industries ..	72	56	1	..	10	5	..	4,882	920		
		33		Lime burners, stone-cutters and masons ..	72	56	1	..	10	5	..	4,882	920		
		10		Miscellaneous undefined industries ..	19	17	..	2	..	..	..	1,907	326		
		34 (a)		Book-binders ..	3	2	..	1	..	..	..	420	120		
		36		Makers of jewellery, ornaments, etc. ..	13	12	..	1	..	..	..	1,207	206		
		37 (a)		Repairers of Cycles and musical instruments ..	3	3	..	..	..	..	..	280	..		
				Total Sub-class b ..	457	201	61	7	17	25	146	32,487	13,114		
		c. Transport.	11		Transport by water ..	28	28	..	..	..	..	..	..	2,539	289
				38		Boat-owners and their employees, boat-men, towmen, etc. ..	28	28	..	..	..	..	..	..	2,539

## 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.—(CONT.)	c. Transport.—(cont.)	13		Transport by road ..	95	82	3	1	..	8	1	7,098	133		
			39	Porters and messengers..	47	38	3	..	..	5	1	2,520	..		
			39 (a)	Labourers employed on roads ..	2	1	..	..	..	1	..	100	..		
			39 (b)	Owners, managers and employees, excluding personal servants, connected with mechanically driven vehicles ..	3	1	..	..	..	2	..	202	..		
			39 (c)	Owners, managers, and employees, excluding personal servants, connected with other vehicles (bullock-carts) ..	43	42	..	1	..	..	..	4,276	*133		
				Postal and Anchal Services ..	1	1	..	..	..	..	..	180	..		
			40(b)	Anchal peons ..	1	1	..	..	..	..	..	180	..		
				Total Sub-class c ..	124	111	3	1	..	8	1	9,817	422		
			d. Trade.	15		Banks, Establishments of credit, Exchange and Insurance ..	27	20	..	..	..	7	..	27,109	6,540
					41	Bank-managers, money-lenders and their employees, etc. ..	26	20	..	..	..	6	..	9,355	6,540
					42	Kuri-proprietors ..	1	..	..	..	..	1	..	16	..
					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.) ..	..	..	..	..	..	..	..	17,738	..
						Brokerage Commissions and Export ..	8	4	..	..	..	4	..	312	..
	44	Brokers and Commission agents ..			8	4	..	..	..	4	..	312	..		
	16	Trade in Textiles ..			8	5	..	2	..	1	..	30,499	28,608		
	46	Trade in piece-goods, wool, cotton, silk, hair and other textiles ..			8	5	..	2	..	1	..	30,499	28,608		
	16a	Trade in Wood ..			9	6	..	..	..	3	..	6,932	6,403		
	46 (a)	Trade in timber ..			3	3	..	..	..	..	..	5,107	4,833		
	46 (c)	Trade in fencing materials ..	6	3	..	..	..	3	..	1,825	1,570				
	16b	Trade in skins, leather and furs ..	20	11	..	6	..	3	..	9,414	7,713				
	46 (d)	Dealers in hides and skins ..	20	11	..	6	..	3	..	9,414	7,713				

\*The expenditure does not include the cost of feeding the bullocks. Such cost is shown under group 9 a.

## 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
		16c		Trade in Pottery, Bricks and Tiles ..	2	1	..	..	..	1	..	375	263
		47 (a)		Trade in pottery ..	2	1	..	..	..	1	..	375	263
		16d		Trade in Metals ..	2	1	..	1	..	..	..	3,000	2,651
		47 (b)		Trade in hardware ..	2	1	..	1	..	..	..	3,000	2,651
		17		Trade in Chemical Products (analogous) ..	8	2	..	1	..	5	..	3,600	3,189
		48		Trade in medicine and medicinal herbs ..	4	2	..	1	..	1	..	3,240	2,846
		48 (b)		Trade in oil-seeds ..	4	..	..	..	..	4	..	360	343
		18		Hotels, Cafes, Restaurants, etc. ..	35	19	2	6	5	3	..	22,245	19,107
		49		Vendors of toddy, arrack and aerated waters ..	2	1	..	..	..	1	..	9,486	9,156
		50		Owners and managers of cook-shops, tea and coffee hotels and their employees ..	33	18	2	6	5	2	..	12,759	9,951
		19		Other Trade in Food-stuffs ..	179	83	19	24	3	50	..	2,56,553	2,38,706
		51		Dealers in sweet-meats, sugar and spices ..	15	3	12	..	..	..	..	3,151	2,337
		52		Dealers in dairy products, eggs and poultry ..	4	3	..	1	..	..	..	1,168	915
		54		Dealers in fish ..	42	35	..	5	..	2	..	18,306	15,149
		55		Dealers in fodder, etc. for animals ..	1	..	..	..	..	1	..	690	635
		55 (a)		Dealers in grains and pulses ..	17	..	5	1	2	9	..	16,949	16,009
		56		Dealers in other food-stuffs ..	51	31	1	12	1	6	..	85,727	78,851
		56 (a)		Dealers in cashewnuts ..	10	1	..	1	..	8	..	24,710	23,757
		56 (b)		Dealers in pepper ..	17	..	..	..	..	17	..	14,420	13,621
		56 (c)		Dealers in salt ..	5	2	..	3	..	..	..	67,700	65,552
		57		Dealers in cocoanuts ..	4	2	..	..	..	2	..	10,387	9,754
		58		Dealers in tobacco ..	2	1	..	..	..	1	..	8,220	7,806
		58 (a)		Dealers in ganja ..	1	..	..	..	..	1	..	720	687
		58 (b)		Dealers in opium ..	1	..	..	..	..	1	..	1,080	1,000
		59		Dealers in betel-leaves, arecanuts, etc. ..	9	5	1	1	..	2	..	3,325	2,633
		19b		Trade in building materials ..	5	4	..	1	..	..	..	23,632	21,814
		59 (c)		Trade in laterite stones ..	5	4	..	1	..	..	..	23,632	21,814

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.)	20		Trade in means of transport ..	13	1	..	..	..	12	..	3,801	880
		60		Dealers in and hirers of boats and carts ..	13	1	..	..	..	12	..	3,801	880
		21		Trade in fuel ..	2	1	..	..	..	1	..	1,200	960
		61		Dealers in fuel ..	2	1	..	..	..	1	..	1,200	960
		22		Trade in articles of luxury, and those pertaining to letters and the arts and sciences ..	4	2	..	..	..	2	..	7,888	7,247
		62		Dealers in precious stones, jewellery and gold ..	1	..	..	..	..	1	..	6,360	6,000
		63		Book-sellers and stationers ..	3	2	..	..	..	1	..	1,528	1,247
		22a		Trade of other sorts ..	1	..	..	..	..	1	..	30	23
		63 (i)		Trade in gunny bags and tins ..	1	..	..	..	..	1	..	30	23
				Total Sub-class d ..	323	160	21	41	8	93	..	3,96,590	3,44,104
				Total class B ..	904	472	85	49	25	126	147	4,38,894	3,57,640
		C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.	e. Public force.	23		Police ..	6	6	..	..	..	..	..
64				Police ..	6	6	..	..	..	..	..	996	..
				Total Sub-class e ..	6	6	..	..	..	..	..	996	..
f. Public Administration.	24			Public Administration	9	8	..	..	..	1	..	2,424	..
	65			Service of the State ..	5	5	..	..	..	..	..	2,028	..
	66			Municipal and other local service (Panchayat clerks and servants, and secretaries of co-operative societies) ..	3	2	..	..	..	1	..	180	..
	67			Village officials and servants, other than watchmen ..	1	1	..	..	..	..	..	216	..
				Total Sub-class f ..	9	8	..	..	..	1	..	2,424	..
g. Professions and Liberal Arts.	25			Religion ..	19	11	2	..	..	6	..	3,372	..
	68			Priests, ministers, etc. ..	10	6	..	..	..	4	..	2,846	..
	69		Other religious workers ..	2	1	..	..	..	1	..	21	..	
	70		Servants in religious edifices, burial and burning grounds, etc. ..	7	4	2	..	..	1	..	505	..	

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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	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
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.)	26		Law	13	8	..	..	..	5	..	1,194	..
			71	Law Agents	8	5	..	..	..	3	..	991	..
			72	Petition-writers	5	3	..	..	..	2	..	203	..
		27		Medicine	12	7	5	..	..	..	..	3,374	..
			73	Persons practising the healing art without being registered	3	3	..	..	..	..	..	262	..
			73 (a)	Registered medical practitioners	1	1	..	..	..	..	..	2,056	..
			74	Mid-wives, Compounders, Nurses, etc.	8	3	5	..	..	..	..	1,056	..
		28		Instruction	27	21	3	..	..	3	..	6,901	2,105
			76	Teachers of all kinds	24	20	3	..	..	1	..	4,997	..
			76 (a)	Clerks and servants connected with education	1	1	..	..	..	..	..	120	..
			76 (b)	Managers of grant-in-aid schools	2	..	..	..	..	2	..	1,874	2,105
		29		Letters, Arts and Sciences (other than Public Administration)	13	5	2	..	..	6	..	385	..
			79	Wizards	6	1	2	..	..	3	..	182	..
			80	Musicians (composers and performers other than military), actors, dancers, etc.	6	4	..	..	..	2	..	179	..
			81	Reciters of epics	1	..	..	..	..	1	..	24	..
				Total Sub-class g	84	52	12	..	..	20	..	15,226	2,105
				Total Class C	99	66	12	..	..	21	..	18,646	2,105
D. MISCELLANEOUS.	h. Persons living on their income.	30		Persons living principally on their income	1	1	..	..	..	..	20,041	..	
			82	Income such as contributions, stipends, scholarships, allowances, etc. (The number of families alone could be ascertained, but not of persons.)	..	..	..	..	..	..	13,268	..	
			82 (a)	Pensioners	1	1	..	..	..	..	120	..	

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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					
D. MISCELLANEOUS—(CONT.)	h. Persons living on their income.—(cont.)	31	S2 (b)	Other miscellaneous income (cash value of the fuel gathered free of cost, and of the ash, bran, etc. collected in all households) ..	..	..	..	..	..	..	..	6,713	..					
				<b>Total Sub-class h ..</b>	<b>1</b>	<b>1</b>	..	..	..	..	..	..	..	<b>20,041</b>	..			
	i. Domestically employed persons.	1. Domestic Service.	31	S3	<b>Domestic Service ..</b>	<b>1,427</b>	<b>43</b>	<b>630</b>	..	<b>29</b>	<b>7</b>	<b>718</b>	<b>2,336</b>	..				
					Domestic service ..	1,424	40	630	..	29	7	718	1,496	..				
					(a) Paid ..	79	34	41	..	..	1	3	633	..				
					(b) Unpaid (in their own houses) ..	1,293	6	555	..	29	5	698	..	..				
					(c) Menials ..	51	..	34	..	..	..	17	781	..				
					(d) Professional cooks ..	1	..	..	..	..	1	..	82	..				
					S3 (a) Private motor drivers ..	3	3	..	..	..	..	..	843	..				
					<b>Total Sub-class i ..</b>	<b>1,427</b>	<b>43</b>	<b>630</b>	..	<b>29</b>	<b>7</b>	<b>718</b>	<b>2,336</b>	..				
					j. Insufficiently described occupations.	2. Unproductive.	32	S4	General terms which do not indicate a definite occupation	80	55	5	..	..	20	..	7,194	2,496
									Contractors and businessmen ..	6	5	..	..	..	1	..	3,139	2,496
	Employees in unspecified offices and shops ..	19	18	1					..	..	..	..	2,201	..				
	Employees in rice-mills ..	2	2	..					..	..	..	..	56	..				
	S4 (a) Mechanics ..	2	2	..					..	..	..	..	300	..				
	Casual labourers ..	51	28	4					..	..	19	..	1,495	..				
	<b>Total Sub-class j ..</b>	<b>80</b>	<b>55</b>	<b>5</b>					..	..	<b>20</b>	..	<b>7,194</b>	<b>2,496</b>				
	Beggars, Vagrants, etc.	10	3	6					..	..	1	..	106	..				
	S4 (b) Beggars and vagrants ..	10	3	6					..	..	1	..	166	..				
	<b>Total Sub-class k ..</b>	<b>10</b>	<b>3</b>	<b>6</b>					..	..	<b>1</b>	..	<b>106</b>	..				
k. Unproductive.	30	S5	Expenses such as interest on debts, subscription instalments towards prized kuries, etc. (The number of families alone could be ascertained, but not of persons.) ..	..	..	..	..	..	..	..	..	39,233	..					
			<b>Total Class D ..</b>	<b>1,518</b>	<b>102</b>	<b>641</b>	..	<b>29</b>	<b>28</b>	<b>718</b>	<b>29,677</b>	<b>41,729</b>						
<b>GRAND TOTAL ..</b>					<b>4,571</b>	<b>1,249</b>	<b>1,380</b>	<b>60</b>	<b>54</b>	<b>831</b>	<b>997</b>	<b>6,13,689</b>	<b>4,50,171</b>					

## 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 ..	252	35.8	63,693	39.0	253
2	Eazhuvan ..	154	18.8	21,559	13.0	140
3	Goudasaraswath Brahman ..	29	3.5	11,029	9.2	518
4	Jew ..	26	3.2	5,475	3.3	211
5	Kudumi- chetti ..	28	3.4	3,832	2.3	137
6	Muslim ..	117	14.3	18,774	11.5	160
7	Nambudiri ..	1	0.1	8,375	5.1	8,375
8	Nayar ..	49	6.0	9,525	5.8	194
9	Pulayan ..	105	12.8	9,445	5.8	90
10	Others (14 com- munities) ..	57	7.1	7,810	4.8	137
	Total (23) ..	818	100.0	1,63,518	100.0	200