



REPORT ON THE ECONOMIC SURVEY
OF SELECTED VILLAGES

(CONCLUSION)

BY

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

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CONCLUSION.

The object of the economic survey has been to measure accurately and systematically what was already known in a vague and general way; and knowledge hitherto based on mere impressions and hearsay may now be replaced by facts and figures. For the formulation of any effective scheme of rural uplift— and it will be abundantly clear from the information gathered in the course of the survey that the need for a vigorous and comprehensive programme of rural development is urgent and imperative—the nature and scope of the improvements to be effected have to be correctly gauged as a preliminary step. The statistics collected from each of the 9 selected villages, and reviewed in the 9 individual reports already published, give a sufficiently faithful picture of the existing economic conditions in our villages and will, therefore, furnish the required information. These statistics will also provide a base-line for estimating, after any definite period of time, the results of such reconstruction work as may be carried out in the villages. Progress or set-back can be measured only by means of periodical estimates. There is no accurate, or even inaccurate, record of corresponding conditions in the past, so much so that we cannot now gauge the extent of the economic deterioration—there seems to be no question of any improvement—in our villages during any specified period of time in the past.

Object of
the Economic
Survey.

2. "Poverty is the central fact of Indian life—poverty, economic, intellectual and physical; and without tackling this pivotal problem, all efforts at advancement must be ineffective. Educational reforms and public health propaganda are of little avail so long as these conditions continue. Indeed, the advance must be all-round: poverty in all its phases must be simultaneously attacked; but as physical and intellectual (even spiritual) poverty cannot be effectively tackled without a substantial reduction in economic poverty, the main effort at the first stages must be economic."*

Central fact
of Indian vil-
lage life.

3. The above remarks are no less applicable to the villages in Cochin than to the villages in other States and Provinces in India. The central problem to be faced in any scheme of rural uplift will, therefore, be: how to redeem

Problem of
rural uplift.

*Economic Survey of Trivellore by Dr. P. J. Thomas, University Professor of Economics, Madras,

the rural population from their existing debts and how to rescue them from their grinding poverty? Somehow or other the heavy burden of rural indebtedness should be lightened and the earning capacity of the rural masses should be increased, so that their standard of living may be raised to a reasonable level.*

Rural indebtedness.

4. That the problem of rural indebtedness has assumed serious, almost menacing proportions will be clear from the figures of indebtedness reviewed in the individual reports. The total debts of the nine villages surveyed are seen to amount to the staggering sum of Rs. 27,55,547. Of this, a sum of Rs. 7,29,594 is the amount to be remitted towards prized kuries, and another sum of Rs. 1,74,578 represents recurring debts. The kuri debts bear no interest and may be paid off in easy instalments spread over a number of years, provided the income of the subscriber is sufficient for the purpose. But even if we ignore the existence of these kuri liabilities and the recurring debts, and leave the two items out of consideration, there will still remain the formidable sum of Rs. 18,51,375, of which Rs. 10,66,229 has been secured on land. The Land Mortgage Bank recently opened by the Government is intended to help the landed debtors who are responsible for this last item of Rs. 10,66,229**. But the liabilities of many large-scale land-owners far exceed Rs. 5,000† (the maximum limit prescribed by the Land Mortgage Bank). Moreover, when the family budget of the landed debtors are examined, it will be seen that the income of not even 5 per cent of them will be sufficient to repay their debts in 20 or even 30 annual instalments after meeting their household wants, so long as the price of agricultural produce does not appreciate. In the circumstances very few of these landed debtors will be able to repay the loans which they may raise from the Land Mortgage Bank††. The great majority of them definitely belong to the category of debtors who cannot be rescued except by means of the most drastic remedies.

5. If we now turn to that portion of the debts, which is not secured on land, we shall find that a considerable proportion of this amount is to be accounted for by the landless tenant class in the villages. Apparently the Land Mortgage Bank can have nothing to do with these landless debtors. Commercial banks and co-operative credit societies also cannot help them in the matter of long-term loans to be repaid in 20 or 30 easy annual instalments.

*Please see note on the standard of living given at the end.

**Out of the kuri debt of Rs. 7,29,594, a sum of Rs. 5,94,807 is also secured on land. This amount too will have to be repaid if the Land Mortgage Bank is to secure the first charge on the landed property.

†Please see paragraph 59 of the Report on Eruttempadi.

††It is suggested that, if the Land Mortgage Bank will undertake debt conciliation work also, it may be of greater use to the landed debtors than otherwise.

6. The statistics of secured and unsecured debts show that, as matters now stand, both land-owners and tenants are so hopelessly indebted that they are not able to meet even the interest charges on their debts from their scanty income. Payment of interest on debts has, therefore, been more or less regularly defaulted ever since the economic depression set in. Payment of subscription instalments towards prized kuries has also been defaulted in the same manner. The rental due to landlords from their tenants has fallen into arrears in many cases. Debts have, therefore, been steadily on the increase during the last 4 or 5 years, the extent of the annual increase in each village being approximately equal to the deficit of the deficit budget families minus the annual amount of the subscription instalments due for prized kuries*.

7. In the circumstances it appears more or less certain that, if prompt and sufficiently effective measures are not adopted to remedy the situation, the result will be the acceleration of the process of the alienation of land from its present owners, and of the confiscation of the improvements effected by tenants in the course of long years in the lands they hold on lease, followed by their total eviction. Instances of such alienation, confiscation and eviction, together with the attendant misery, distress and discontent, have been given in the individual reports already published†. What the nature of the remedies to be adopted should be is for experts to decide.

8. From the sections dealing with the sources of income in the individual reports, it will be seen that agriculture is the basic industry and forms the most important source of income in all the villages. But agriculture has been stagnating for years. It has ceased to be paying and if the rural masses are still content to pursue the occupation, it is because they have nothing else to turn to as a means of livelihood. The educated man or man of talents, finding no charm or attraction in this unprofitable pursuit, migrates to towns, and the villages are, therefore, being rapidly depleted of the best part of their population. Such migration naturally leads to further deterioration in the economic condition of rural areas. Agriculture and its decay.

*Please see paragraph 64 in the Report on Nayarambalam.

†Please see paragraph 59 in the Report on Eruttempadi, paragraph 59 in the Report on Vallivattam and paragraph 41 in the Report on Vadama. If in the instances given in the Reports on Eruttempadi and Vallivattam, the courts had power to prevent the creditors from taking possession of the whole property in return for the amounts due to them (because there were no bidders at the sales), and to insist that the creditors should be satisfied with that portion of the property which, *even at the present low level of prices*, would have sufficed to cover the amounts due, the hardship would have been much reduced. The idea (advocated in the United Provinces in 1933) of legally compelling creditors to accept in full satisfaction of their claims that portion of their debtors' land which would have sufficed to meet the claims *according to the pre-depression level of prices* is much more revolutionary.

9. The most important of the causes for such decay in agriculture and their possible remedies are discussed below. It must, however, be remarked at the very outset that the remedial measures suggested are interrelated, and not independent of one another. The adoption of any one measure is not, therefore, calculated to improve the situation to any extent. But all the remedies are to be adopted as a whole if they are to produce the desired effect.

Primitive
methods

10. Our average peasant is reputed to be shrewd, but he is a conservative by temperament. He has practically no idea of intensive and scientific cultivation or modern lines. Nor does he know anything of the forces that control world prices and he cannot, therefore, compete in the world market by continuing to cultivate land under the same conditions as of old. The miserable plight of our cultivators is to be attributed in no small measure to this survival of old-world conditions in a new.

and their
remedy.

11. The natural remedy for this state of affairs is to replace these primitive methods of cultivation by modern methods which include scrupulous use of good seeds, improved implements, suitable manures, and choice of most paying crops. The successful introduction of the G. V. variety of paddy in some places has already been alluded to*. Likewise the far higher return derived from the cultivation of sugar-cane than from that of paddy has also been noticed**. So too the facilities for the cultivation of still more profitable crops like tobacco have been discussed†. The possibilities of growing the banana and other plantains††, and fruit-trees like the mango‡, on a much larger scale than at present in view of the ever-growing market for these commodities, have also been adverted to. It is for the department of Agriculture to attend to this aspect of the subject and do the necessary spade work to popularise modern methods and effect improvements. The department has been carrying on propaganda work to the best of its ability by opening demonstration farms in various centres, conducting rural exhibitions, issuing leaflets, etc., but the response from the ryots has been disappointing.

They have hitherto been content to watch the activities of the department with idle curiosity and have not taken any active interest in them. This apathy is attributed partly to their conservatism and lack of enterprise, but chiefly to their poverty because of which they are not in a position to try experiments. Whatever it be, the fact remains that "somehow propaganda departments in this

* Please see paragraph 55 of the Report on Tiruvaliyad.

** Do 40 do Eruttempadi.

† Do 63 do do

†† Do 57 do Chundal.

‡ Do 56 do Nayarambalam.

country have not yet discovered how to evoke motives in the villager which impel him to economic progress." It remains to be seen whether the formation of agricultural associations in rural areas, intended to co-operate with the department in its propaganda work, will improve the situation.

12. The absence of irrigation facilities has been referred to as a serious handicap to the systematic cultivation of land in most of the villages surveyed. Except in Chittur taluk, there is no large-scale irrigation system anywhere in the State. Minor irrigation works exist in many villages, but they are not always of much help to the ryots*. In the circumstances, the crops which chiefly depend on seasonal rains have in recent years suffered heavy damages, so much so that the Government have had to grant remissions in land revenue in the afflicted areas year after year. The situation cannot apparently improve so long as the natural water resources of the State remain unharnessed. There are many sources of water supply to be tapped, and an ambitious scheme of irrigation works to be completed in the course of ten or fifteen years should be taken in hand so that all the available sources may be utilised in full. And if the scheme will cost lakhs of rupees to the Government, there is the consolation that it will be only a good productive investment. The irrigation cess will be a regular source of revenue, and there will be no further occasion for remission of land revenue to afflicted ryots. And above all, the latter will not be but to unnecessary and unbearable losses through repeated failure of their crops.

13. The evils of absentee landlordism constitute another force which is working against the best interests of agriculture in our villages. The sections dealing with land and holdings in the individual reports on the nine villages will show that a considerable proportion of the land is owned by absentee landlords who have leased out their land to tenants for cultivation. The conditions under which many of these tenants have to work are such that they cannot have any incentive for the improvement of land leading to an increase in its yield. If the tenants' interests are safeguarded better by means of legislative enactments so that they too may have some proprietary and permanent interest in the holdings, the situation is likely to improve to a great extent.

14. The evil of minute sub-division of agricultural holdings, which renders their cultivation uneconomic and wasteful, has also been referred to in

*Please see paragraph 49 of the Report on Antikkad, paragraphs 54 and 55 of the Report on Chundal and paragraph 56 of the Report on Venganallur.

**The reference here is in particular to that large class of tenants holding paddy lands on lease, who have their contract renewed from year to year. It is also to be noticed that the rental for the land is often fixed without any reference to the economic advantage of tenants.

all the nine reports; and the sections in these reports dealing with the size of holdings must make it clear that the process of fragmentation (chiefly through the partition of landed property) has been steadily at work in most of the villages. Moreover, even large holdings are often made up of small, irregular plots, scattered about in different localities. If it is argued that fragmentation cannot be checked by law unless the entire law of inheritance of some of the chief land-owning communities in the State is revolutionised, still it may be possible to discourage the process by the provision of facilities for the consolidation of holdings. There are also certain areas in the State,* which offer an ideal field for co-operative cultivation. This also may prove to be another remedy for the evil of excessive fragmentation of agricultural holdings.

Credit facilities.

15. It will be seen from the individual reports** that the credit facilities now available in the villages are not calculated to be of much help or advantage to the ryot population. Small-scale cultivators who stand most in need of loans for cultivation expenses, and who could least afford to pay high rates of interest, have to borrow paddy seeds and also paddy for the payment of wages in kind from their landlords or well-to-do neighbours and pay exorbitant rates of interest (ranging from 60 to 200 per cent). In the absence of better credit facilities, even those ryots who may desire to pursue improved methods of cultivation or to effect any permanent improvement in their holdings can accomplish nothing. If the ryots in each village possessed a co-operative society which would supply them with good seeds, improved implements, suitable manures and working expenses, and *if the ryots were taught how to work these societies successfully*, there cannot but be a change for the better. But the co-operative department has had no better luck than the department of Agriculture, and it has yet to discover the ways and means for educating the villager in the principles of co-operation which will ensure his economic prosperity. As it is, the picture of each village having a thriving Agriculturists' Co-operative Society, catering to all the needs of the ryots, looks like an ideal almost impossible to achieve.

Marketing.

16. That the agriculturist is a bad salesman and that his ways of marketing his commodities are uneconomic will be clear from the accounts of marketing given in the individual reports. The produce is generally sold immediately after the harvest when prices are very low, because the ryot is always in urgent need of money. It is not seldom that he receives advances from middlemen to whom he agrees to sell his produce. According to this

*Please see paragraph 49 of the Report on Antikkad.

**Please see the sections dealing with indebtedness in the individual reports.

arrangement he gets still lower prices. He cannot wait till prices appreciate.* Nor can he seek out the best market available. Here again his salvation lies in co-operative marketing, and Sales Societies must be started to help him.

17. Large areas of privately owned waste land were seen in several of the villages surveyed**. The total area of such waste parambas in the State must come to thousands of acres. Though all these wastes may not be fit to be brought under cultivation, some of them at least may be improved and suitable crops of commercial importance, raised from them. At least cashewnut trees may be planted where nothing else is possible. The improvement of these wastes will not only lead to an increase in the yield from land, but also give work to many partially employed and unemployed labourers in the villages. But facilities for long-term loans on easy terms must be available if the work is to be undertaken.

Extension
of area under
cultivation.

18. Though cattle form the chief motive power for agricultural and draught purposes, there is no regular cattle breeding industry in the State, and the ryots are content to purchase most of their animals from outside markets. The animals which are generally of very inferior type, and which look undernourished or starved, are truly symbolic of the general decay in agriculture. The complaint in most villages is that they have no grazing ground and that the cost of keeping cattle is, therefore, prohibitive.

Cattle.

It has been calculated that the number of animals available for agricultural work is below the actual requirements and that the supply of milk in the villages is utterly inadequate.†

To remedy the situation, it is necessary that sustained efforts should be made to improve the breeds of cattle, and the ryots should be encouraged to take to cattle farming as a highly useful and profitable subsidiary occupation.†

19. The sections dealing with the statistics of employment in the individual reports will show that large numbers in each village are but partially employed and that the great majority of even those who have been returned as fully employed have many days of enforced leisure at their disposal. Though agriculture may be improved in many ways, and land may be made to yield to

Rural un-
employment
and its
remedy.

*One reason why the ryot has to sell his produce in such a hurry is that he is called upon to pay the kists soon after the harvest.

**Please see paragraph 55 in the Report on Venganallur, for example.

†Please see paragraphs 3 and 5, Appendix III, Census of Agricultural Stock, on page 301 of the Census Report of 1931.

†Please see the suggestions for improved breeding given in paragraph 7 of Appendix III, Census of Agricultural Stock, on pages 302 to 303 of the Census Report of 1931.

its utmost capacity, obviously agriculture by itself can neither support the entire rural population nor give full-time work even to those who follow it as their chief occupation. It must be noted here that Cochin is already one of the most thickly populated tracts in all India and that, if we assume an even distribution of the State's population (according to 1931 Census) over its total area, each person will get but .79 of an acre. If the uninhabited and uninhabitable forest tracts and lagoons are excluded, each unit of the population will have only .46 of an acre. In the circumstances, instead of more people being persuaded to take to the cultivation of land, a considerable proportion of those who now depend on land should be provided with other means of livelihood*. And the agriculturists themselves who are without work for many days in the year (particularly during the slack seasons) must have some subsidiary occupation to pursue during the period of their enforced leisure so that they may add as much as possible to their scanty income. The development of the rich industrial resources of the State will solve this problem.

Cottage industries.

20. A list of some of the important cottage industries pursued in the villages surveyed is given below:

<i>Industry.</i>	<i>Area where pursued.</i>
Manufacture of coir and coir-yarn spinning	Villages in the coastal tract.
Manufacture of copra	do
Manufacture and refining of vegetable oils	Nayarambalam, Antikkad, Eruttempadi, etc.
Manufacture of jaggery from sweet toddy	Almost all villages.
Weaving of screwpine mats	Antikkad, Vallivattam, etc.
Weaving of grass mats	Pattancheri, Tiruvaliyad, etc.
Basket-weaving and manufacture of country umbrellas	Almost all villages.
Lime burning	do
Arecanut curing	Chundal and Vallivattam.
Manufacture of earthenware pots	Chundal, Eruttempadi, Pattancheri, etc.
Manufacture of pappatoms	Almost all villages.
Fish curing	Coastal villages.
Manufacture of coir mats	do
Cotton weaving	Eruttempadi and other villages in Chittur taluk.
Poultry farming	Nayarambalam and Antikkad.

The defective methods of production, and more particularly of marketing, which are responsible for the decay of most of these industries, and the measures

*Please see the remarks in paragraph 8 above regarding the migration of the best part of the village population to towns. The remarks mean that agriculture should form the occupation of a more educated or talented class, if it is to improve. There is, therefore, no contradiction between the remarks in paragraph 8 and the statement made above.

that have to be adopted for their revival and development, have been discussed in the individual reports. Both production and marketing have to be organised on co-operative lines if they are to be revived successfully. The individual reports also refer to other cottage industries which may be successfully started in some of the surveyed areas.

21. The facilities which exist for starting large-scale industries in certain areas are also mentioned in the above reports. And the Report on Nayarambalam deals in particular with the coir and fishing industries in coastal villages*.

Large-scale industries.

22. In every one of the villages surveyed it was noticed that unemployment had increased as a result of the depression. There was less demand for labour than in pre-depression times, and wage rates also had fallen by about 40 per cent**. If the public relief works referred to in some of the individual reports† are started forthwith, unemployment among the labour classes will be considerably reduced, the areas concerned will be economically benefited and the amount spent on the works will bring a fair return to the Government in as much as the expenditure incurred will be only in the nature of productive investments. Further the relief derived from such public works will be more expeditious and substantial than the relief that may be obtained from the gradual revival or development of cottage industries or from the starting of factory industries.

Unemployment and relief works.

23. In the course of the survey in each village, several disabilities under which the villagers were labouring were brought to the notice of the investigation staff. The replies to the questionnaire distributed to the leading men in each village also referred to these disabilities. They have been dealt with in the concluding sections of the individual reports. It is in this connection that a spirit of discontent, which was apparently growing, was noticed among the more vocal section of the rural population. Their complaint is that the Government bestow less attention and care on villages than on towns with the result that many of the wants and sufferings of the villages are not properly attended to. How necessary it is to assuage this spirit and promote contentment and peace in the villages requires no explanation.

Disabilities and discontent.

24. The most serious of the hardships complained of is the scarcity of water (even for drinking purposes) experienced in certain areas during the hot months of the year. The depressed classes (chiefly the Pulayas, Kanakkans, etc.)

Scarcity of water.

*Please see paragraphs 60 to 63 in the Report on Nayarambalam.

**Please see sections dealing with the statistics of employment and condition of labour in the individual reports.

†Please see paragraphs 57 and 58 of the Report on Nayarambalam, paragraph 49 of the Report on Antikkad, paragraphs 54 and 55 of the Report on Chundal, paragraph 61 of the Report on Eruttempadi, paragraph 55 of the Report on Tiruvaliyad, etc.

who have no access to the wells and tanks of the caste Hindus, are the worst sufferers in this respect. These classes form the mute section of the rural population and in their ignorance they do not know how to approach the authorities or ventilate their grievances. The problem is apparently too big for the Labour department alone to tackle. If the Public Health, Panchayats and Labour departments were to work in co-ordination and draw up a joint and well-conceived programme to be completed in the course of a few years, it will not be difficult to renovate and repair all the tanks and wells that now lie useless on account of long neglect and also to dig new tanks and wells in the affected areas so that a real and serious hardship may be redressed once for all. If the departments concerned co-operate in this work, they may not have even to exceed their usual allotments.

Medical aid. 25. The absence of qualified medical and veterinary aid near at hand formed the subject of another complaint in several of the villages. No doubt, for financial reasons, it may not be possible to open a dispensary in each village, but here too the claims of villages situated in remote corners or in malarial tracts† deserve not only prior but special consideration.

Means of communication.

26. The means of communication in rural areas are, on the whole, satisfactory and the development of motor transport has opened out the whole State and brought almost all villages within easy reach of the taluk head-quarters and other important centres. All the same, certain areas were found to be isolated for want of suitable facilities of communication. Chiraparamba in Chundal village and Venganallur village will serve as examples††. A Panchayat Road Board with a five-year plan (on the same lines as the Road Board already constituted for the Public Works roads) can easily remedy this defect and redress all real complaints on this score without exceeding the usual budget allotments.

Work of rural uplift.

27. "It is not often realised that the principal difficulty in rural reconstruction work is not the framing of a programme, but its execution. The fundamentals on which rural welfare depends are everywhere the same * * * * *. What is wanted is sustained effort to achieve these objectives and an organisation which will not only provide the necessary driving force in giving effect to the reconstruction programme, but also see that the improvement accomplished is permanent. Occasional spurts of activity are no good; they leave no results. * * * * *"

Here we have much more than the occasional spurts of activity referred

†Please see paragraph 60 in the Report on Pattancheri and paragraph 56 in the Report on Tiruvaliyad.

††Please see paragraph 69 in the Report on Chundal and paragraph 58 in the Report on Venganallur.

to above, because there are permanent development departments of the Government primarily intended for such reconstruction work, and the Government have been adopting numerous and costly measures for the removal of disabilities like those referred to in the foregoing paragraphs, and generally for the uplift of the rural areas; but apparently the results of these measures have not been commensurate with the labour and expenditure involved, and conditions in our villages have been rapidly deteriorating and the rural population forming about 85 per cent of the State's total population are now steeped in indebtedness, poverty and misery. The poor success that has hitherto attended the labours of propaganda departments like those of Agriculture and Co-operation has already been alluded to. It is open to question whether the Panchayat and Labour departments have fared much better; and as for the department of Public Health, the complaint of the villagers is that even their petty trades and small-scale industries are being taxed. Going into the very heart of the villages, and getting into intimate touch with the typical villager who, though uneducated, possesses a good deal of native shrewdness and wit, and who, in spite of his poverty and misery, has not yet altogether lost his open, kindly and genial nature, one cannot help listening to some very candid, and generally not very complimentary remarks regarding the working of Government departments.

The enlightened sections of the village population realise that much is being done by the Government to improve the lot of the villagers. But they want some plan or system in this work; according to which the needs of rural areas will be attended to in the order of their importance or urgency and no village or community will be left to suffer for the reason that there is no one to bring its needs effectively to the notice of the Government.

28. In the circumstances what is urgently required would appear to be some suitable changes in the methods of work now followed by the development departments, according to which each department frames its own programme and carries it out independently without reference to the other departments, even though the ultimate object aimed at by all is identical. Instead of this there must be full co-ordination in the activities of these departments, and it cannot be difficult in a small and compact State like Cochin. The work of co-ordination may be entrusted to a Board which will represent all the departments concerned. If the amounts ear-marked for development activities in the various departments are pooled together and spent according to a well-planned programme drawn up by the Board, the needs of each area being taken up according to their urgency, and if the Board will supervise the execution of the various items of work and see to the permanence of the improvements effected, disabilities of the type complained of by the villagers may be removed in the course of a few years, the work of rural uplift rendered less difficult and costly, and the growing spirit of discontent in the villages allayed in good time.

Co-ordination of development activities.

Note on the standard of living in the rural areas.

A brief note on the standard of living among the bulk of the village population is given below. The villagers now *exist*, they hardly *live*. Devoid of all amenities, devoid even of some of the most essential necessities, of life, they drag on their weary existence, still "confined to the hand-to-mouth business of scratching the earth", because they have no other means of livelihood to pursue. The standard of living, which was already very low except among a small minority of rich land-owning families, has deteriorated much particularly after the depression set in. The heavy preponderance of deficit budget families in all the villages surveyed is the most convincing proof for this state of affairs. Labour classes naturally form by far the most numerous classes in rural areas. The standard of living of these classes is at present so inconceivably low that it must be seen to be believed.

Among independent labourers, an average family consisting of an elderly parent, an adult-son, his wife and two children, generally earns an annual income of about Rs. 115 as shown below:

		Rs.
Wages earned by the elderly parent (aged 50—60)	..	25
" by the son	..	50
" " son's wife	..	30
Cash value of the fuel collected free	..	8
" of thatching materials got free	..	2
Total	..	115

The amount is distributed among the various heads of the family budget, thus:

			Rs.	as.	ps.
Thatching	..	3	14	0	
Rice	..	54	4	0	
Curry stuff	..	15	0	0	
Fuel	..	8	0	0	
Tea (for adult male workers alone)	..	3	8	0	
Clothing	..	5	13	0	
Lighting, oil for bath, washing, barber, etc.	..	6	14	0	
Medical charges	..	1	0	0	
Social and religious items	..	6	11	0	
Education of children	..	1	0	0	
Toddy, tobacco, etc.	..	9	0	0	
	..	115	0	0	

According to the above distribution, (each adult daily consumes on an average about $7/8$ lbs. of the cheapest kind of rice and 2 pies worth of curry stuff (generally consisting of chillies, salt, cocoanut oil, cheap half-putrid fish in coastal areas and stale dry fish in the interior villages, etc.). In busy seasons the food consumed is slightly higher, and in slack seasons it is somewhat lower, than the average given above. And if any one of the earning members is prevented by illness or otherwise from going out for work for a few days when work is available, the income, and consequently the rations, will be proportionately reduced.)

As for clothing, an adult male gets about 9 yards costing Re. 1-8-0, and an adult female also gets about 9 yards costing Re. 1-13-0*.

The standard among dependent labourers is lower still, because their average per capita expenditure is only Rs. 19, while that of the independent labourers referred to above is Rs. 23. The average food consumption of an adult dependent labourer is only 4 lbs. of rice a day. He spends less on all items except toddy and tobacco than the independent labourer.

When people cannot afford to purchase a sufficient quantity even of the cheapest stuff to appease the pangs of their hunger, it is futile to look into the nutritive value of their food.

The hardships which dependent labourers are specially subjected to have been mentioned in most of the individual reports†. If their condition is to improve, they have to be freed from the hold of the landlords who are now exploiting them. The opening of a few colonies for the depressed classes in selected centres, where a dozen or two of labour families may be provided with small bits of land and huts to live in at Government cost, can at the most touch only the very fringes of this problem. A programme of systematic colonisation on a large scale, worked regularly for years together in all areas where dependent labour exists, would appear to be the only means for redeeming this section of the labour population from their helpless condition.

*These figures apply chiefly to the Eazhava community. Christian women and the Muslims spend a little more on clothing.

†For example, please see paragraph 57 in the Report on Eruttempadi and paragraph 52 in the Report on Venganallur.

STATISTICS OF THE NINE VILLAGES COMPARED.

The villages surveyed may be classified into several more or less distinct groups for purposes of comparison. Nayarambalam and Vallivattam will fall into one group, representing villages in the cocoanut area where a large majority of the people are dependent on the cocoanut industry. Antikkad and Vadama belong to the group of villages where both cocoanut and paddy are almost of equal importance. Pattancheri, Tiruvaliyad and Venganallur, though selected from areas lying at very considerable distances from one another, are typical of the paddy tracts in the State, and depend almost entirely on the cultivation of paddy. Chundal represents the arecanut area where both paddy and arecanuts are important; while Eruttempadi typifies a small group of more-tamil-than-malayali villages in Chittur taluk, where paddy is the most important crop, but other crops like ground-nut, cotton and sugar-cane are also cultivated on a considerable scale.

The statistics presented in the following 36 tables will show that the villages worst affected by the economic depression are in the cocoanut and ground-nut tracts, the reason being that, while the price of paddy fell by about 40 to 50 per cent the price for cocoanut and ground-nut fell by 60 to 70 per cent.

APPENDIX I.

AREA.

Village	Area in acres				
	Nilam or wet-land		Paramba or dry-land	Unassigned (Sirkar) land or Poramboke	Total
	Single-crop	Double crop			
1 Nayarambalam ..	986.3	...	1,327.4	527.8	2,841.5
2 Vallivattam ..	717.8	107.1	957.3	257.3	2,089.5
3 Antikkad ..	892.8	285.2	594.1	76.7	1,848.8
4 Vadama ..	779.5	263.1	1,351.9	135.6	2,540.1
5 Chundal ..	282.8	707.7	927.8	154.8	2,073.1
6 Eruttempadi ..	208.2	418.2	1,395.8	149.9	2,172.1
7 Pattancheri ..	497.4	2,132.1	2,662.5	277.1	5,569.2
8 Tiruvaliyad ..	490.9	1,117.6	1,430.2	674.2	3,712.9
9 Venganallur ..	129.5	728.8	3,090.1	978.1	4,926.5
Total (9) ..	5,035.2	5,759.8	13,747.1	3,231.5	27,773.6

APPENDIX II.

POPULATION.

Village	Total Number of families	Population			Average number of persons in a family	Density of population per square mile
		Males	Females	Total		
1 Nayarambalam ..	1,740	4,836	4,883	9,719	5.6	2,189
2 Vallivattam ..	696	1,815	1,999	3,814	5.5	1,168
3 Antikkad ..	846	2,156	2,556	4,712	5.6	1,632
4 Vadama ..	818	2,420	2,499	4,919	6.0	1,239
5 Chundal ..	729	2,183	2,304	4,487	6.2	1,385
6 Eruttempadi ..	648	1,442	1,539	2,981	4.6	878
7 Pattancheri ..	1,542	3,137	3,467	6,604	4.3	759
8 Tiruvaliyad ..	525	1,157	1,304	2,461	4.7	424
9 Venganallur ..	643	1,451	1,824	3,275	5.1	425
Total (9) ..	8,187	20,597	22,375	42,972	..	..

APPENDIX III.
ASSETS DISTRIBUTED ACCORDING TO KIND.

Village	Amount and proportion per cent of each item in total assets							
	Value of immovable property (land and buildings)	Movable property						Total
		Value of livestock	Amounts deposited in banks, etc.	Amounts lent out on interest	Amounts invested in non-prized kuries	Amounts invested in jewellery, etc.	Other items	
1 Nayarambalam ..	Rs. 14,68,366 74.3	Rs. 11,789 0.6	Rs. 32,513 1.6	Rs. 1,25,813 6.4	Rs. 1,44,236 7.3	Rs. 72,647 3.7	Rs. 1,21,593 6.1	Rs. 19,76,957 100.0
2 Vallivattam ..	Rs. 5,15,542 81.8	Rs. 6,369 1.1	Rs. 2,175 0.3	Rs. 28,960 4.6	Rs. 22,776 3.6	Rs. 20,602 3.3	Rs. 33,842 5.3	Rs. 6,30,366 100.0
3 Antikkad ..	Rs. 9,05,752 72.0	Rs. 14,268 1.1	Rs. 33,298 2.6	Rs. 1,12,316 8.9	Rs. 54,842 4.3	Rs. 48,849 3.9	Rs. 89,463 7.2	Rs. 12,58,788 100.0
4 Vadama ..	Rs. 11,06,445 68.0	Rs. 20,140 1.2	Rs. 55,566 3.4	Rs. 1,39,013 8.5	Rs. 87,005 5.3	Rs. 59,292 3.6	Rs. 1,58,114 10.0	Rs. 16,25,575 100.0
5 Chundal ..	Rs. 8,89,077 83.0	Rs. 14,907 1.4	Rs. 1,966 0.2	Rs. 70,102 6.6	Rs. 11,460 1.1	Rs. 34,355 3.2	Rs. 48,510 4.5	Rs. 10,70,377 100.0
6 Eruttempadi ..	Rs. 12,22,630 64.1	Rs. 51,008 2.7	Rs. 3,561 0.2	Rs. 2,33,881 12.3	Rs. 78,570 4.1	Rs. 60,133 3.2	Rs. 2,53,958 13.4	Rs. 19,03,740 100.0
7 Pattancheri ..	Rs. 9,05,014 60.4	Rs. 48,596 3.2	Rs. 40,701 2.7	Rs. 2,51,861 16.8	Rs. 60,384 4.0	Rs. 73,226 4.9	Rs. 1,17,417 8.0	Rs. 14,97,199 100.0
8 Tiruvaliyad ..	Rs. 3,51,716 77.1	Rs. 16,546 3.6	Rs. 882 0.2	Rs. 32,249 7.1	Rs. 22,403 4.9	Rs. 14,150 3.1	Rs. 18,286 4.0	Rs. 4,56,232 100.0
9 Venganallur ..	Rs. 3,80,577 68.9	Rs. 19,192 3.5	Rs. 2,462 0.4	Rs. 78,071 14.2	Rs. 13,011 2.4	Rs. 23,546 4.2	Rs. 35,192 6.3	Rs. 5,52,051 100.0
Total (9)	Rs. 77,45,219	Rs. 2,02,815	Rs. 1,73,124	Rs. 10,72,266	Rs. 4,94,687	Rs. 4,06,799	Rs. 8,76,375	Rs. 1,09,71,785

APPENDIX IV.

ASSETS DISTRIBUTED ACCORDING TO OCCUPATION (1).

Village	Number of families of each occupational group and their assets												Total number of families	Average assets per family for the whole villages Rs.
	Land-owners			Tenants			Agricultural labourers			Others				
	Number of families	Assets Rs.	Average assets per family Rs.	Number of families	Assets Rs.	Average assets per family Rs.	Number of families	Assets Rs.	Average assets per family Rs.	Number of families	Assets Rs.	Average assets per family Rs.		
1 Nayarambalam ..	282	16,54,837	5,868	108	1,62,657	1,506	581	46,594	80	769	1,12,860	147	1,740	1,135
2 Vallivattam ..	272	5,67,794	2,447	71	28,002	394	290	29,927	103	103	4,643	45	696	506
3 Antikkad ..	292	10,90,095	3,733	73	84,137	1,153	331	47,834	145	150	36,702	245	846	1,488
4 Vadama ..	228	14,49,886	6,359	146	78,685	539	365	27,216	75	79	69,788	883	818	1,587
5 Chundal ..	289	9,85,480	3,410	108	59,754	470	282	30,815	109	50	3,328	67	729	1,468
6 Eruttampadi ..	108	17,01,239	15,752	88	66,151	752	324	82,632	215	68	53,718	790	648	2,938
7 Pattancheri ..	60	10,17,684	16,961	205	1,88,909	922	992	76,984	78	284	2,13,622	752	1,542	971
8 Tiravaliyad ..	29	3,74,726	12,922	58	47,024	811	383	21,803	57	55	12,679	231	325	869
9 Venganallur ..	139	4,39,669	3,163	120	67,161	560	352	28,372	81	32	16,849	527	643	859

APPENDIX, V.

ASSETS DISTRIBUTED ACCORDING TO OCCUPATION (a).

Village	Proportion per cent of families of each occupational group in the total number of families and of the assets of each in the total assets							
	Land-owners		Tenants		Agricultural labourers		Others	
	Proportion per cent in total number of families	Proportion per cent in the total assets	Proportion per cent in total number of families	Proportion per cent in the total assets	Proportion per cent in total number of families	Proportion per cent in the total assets	Proportion per cent in total number of families	Proportion per cent in the total assets
1 Nayarambalam ..	16'3	83'6	6'2	8'3	33'4	2'4	44'1	5'7
2 Vallivattam ..	33'3	90'1	10'2	4'4	41'7	4'8	14'8	0'7
3 Antikkad ..	34'5	86'5	8'6	6'7	39'1	3'9	17'8	2'9
4 Vadama ..	27'9	89'1	17'8	4'9	44'6	1'7	9'7	4'3
5 Chundal ..	39'6	92'1	14'8	4'7	38'7	2'9	6'9	0'3
6 Eruttempadi ..	16'6	89'4	13'6	3'4	59'3	4'3	10'5	2'9
7 Pattancheri ..	3'9	68'0	13'3	12'6	64'4	5'1	18'4	14'3
8 Tiruvallyad ..	5'5	82'1	11'1	10'3	72'9	4'8	10'5	2'8
9 Venganallur ..	21'6	79'7	18'7	12'2	54'7	5'1	5'0	3'0

v

APPENDIX VI.

INCIDENCE OF INDEBTEDNESS ON POPULATION.

Village	Total debts Rs.	Debts equivalent to what percentage of total assets	Average debt per family Rs.	Average debt per individual Rs.	Proportion per cent of indebted families in the total No. of families	Average debt per indebted family Rs.
1 Nayarambalam ..	5,75,038	29·1	330	59	86·8	381
2 Vallivattam ..	2,54,149	40·3	365	67	88·8	411
3 Antikkad ..	3,40,679	27·1	403	72	87·1	462
4 Vadama ..	3,13,463	19·3	383	64	81·7	469
5 Chundal ..	1,56,504	14·6	215	35	88·8	242
6 Eruttempadi ..	6,28,048	33·0	969	211	71·8	1,351
7 Pattancheri ..	2,45,346	16·4	159	37	67·3	237
8 Tiruvaliyad ..	1,12,293	24·6	214	46	76·4	280
9 Venganallur ..	1,30,027	23·6	202	40	74·0	273

APPENDIX VII.

DEBTS DISTRIBUTED ACCORDING TO OCCUPATION (r).

Village	Number of families of each occupational group and their debts												Total number of families	Average debt per family for the whole village Rs.
	Land-owners			Tenants			Agricultural labourers			Others				
	Number of families	Debts Rs.	Average debt per family Rs.	Number of families	Debts Rs.	Average debt per family Rs.	Number of families	Debts Rs.	Average debt per family Rs.	Number of families	Debts Rs.	Average debt per family Rs.		
1 Nayarambalam ..	282	4,57,887	1,624	108	65,177	603	581	15,800	27	769	36,174	47	1,740	330
2 Vallivattam ..	232	2,26,801	978	71	12,879	181	299	12,606	43	103	1,863	18	696	365
3 Antikkad ..	292	3,03,362	1,039	73	19,124	262	331	14,893	45	150	3,290	22	846	403
4 Vadama ..	228	2,78,149	1,220	146	24,738	169	365	6,050	17	79	4,526	57	818	383
5 Chundal ..	289	1,31,234	454	108	17,222	159	282	7,495	27	50	553	11	729	215
6 Eruttempadi ..	108	5,90,120	5,464	88	15,826	180	384	19,763	51	68	2,339	34	648	969
7 Pattancheri ..	60	1,54,936	2,582	205	37,536	183	993	12,454	13	284	40,420	142	1,542	159
8 Tiravallyad ..	29	95,425	3,291	58	9,391	162	383	5,545	14	55	1,932	35	525	214
9 Venganallur ..	139	1,04,038	748	120		154	352	5,427	15	32	2,120	66	643	202

APPENDIX VIII.

DEBTS DISTRIBUTED ACCORDING TO OCCUPATION (a).

Village	Proportion per cent of families of each occupational group in the total number of families and of the debts of each in the total debts							
	Land-owners		Tenants		Agricultural labourers		Others	
	Proportion per cent in total No. of families	Proportion per cent in the total debts	Proportion per cent in total No. of families	Proportion per cent in the total debts	Proportion per cent in total No. of families	Proportion per cent in the total debts	Proportion per cent in total No. of families	Proportion per cent in the total debts
1 Nayarambalam ..	16'3	79'6	6'2	11'3	33'4	2'8	44'1	6'3
2 Vallivattam ..	33'3	89'2	10'2	5'1	41'7	5'0	14'8	0'7
3 Antikkad ..	34'5 ^c	89'1	8'6 ^l	3'6	39'1	4'3	17'8	1'0
4 Vadama ..	27'9	88'8	17'8	7'9	44'6	1'9	9'7	1'4
5 Chundal ..	39'6	83'8	14'8	11'0	8'7	4'8	6'9	0'4
6 Eruttempadi ..	16'6	93'8	13'6	2'6	59'3	3'2	10'5	0'4
7 Pattancheri ..	3'9	63'1	13'3	15'3	64'4	5'1	18'4	16'5
8 Tiruvaliyad ..	5'5	85'0	11'1	8'4	72'9	4'9	10'5	1'7
9 Venganallur ..	21'6	80'0	18'7	14'2	54'7	4'2	5'0	1'6

APPENDIX IX.
PURPOSE OF DEBTS.

Village	Proportion per cent of each item in the total debts									
	Kuri liabilities	Repayment of old debts	Purchase of land	Construction, re-building, etc., of houses	Other expenses on account of land such as arrears of patta, etc.	Industrial and trade purposes	Domestic wants	Social and religious items such as marriages, funerals, etc.	Other purposes	Total
1 Nayarambalam ..	34.5	19.9	10.6	2.4	3.4	9.2	9.7	4.2	6.1	100.0
2 Vallivattam ..	34.9	16.1	18.3	0.9	4.5	9.5	7.2	4.5	4.1	100.0
3 Ant'kkad ..	30.6	22.6	13.4	2.7	6.1	7.9	7.9	2.6	6.2	100.0
4 Vadma ..	41.8	14.2	8.4	1.5	3.1	13.5	4.0	5.5	8.0	100.0
5 Chundal ..	19.6	22.2	15.8	2.4	4.3	6.0	12.6	3.1	14.0	100.0
6 Eruttempadi ..	29.9	18.9	32.8	2.1	1.3	2.9	2.3	2.5	7.3	100.0
7 Pattanche i ..	35.4	19.1	11.6	2.9	8.6	3.1	6.0	4.4	8.9	100.0
8 Tiruvaliyad ..	30.4	45.8	4.4	0.6	5.1	5.7	3.9	1.9	2.2	100.0
9 Venganallur ..	13.7	42.0	15.6	1.4	7.3	0.8	5.0	1.4	12.8	100.0

III

APPENDIX X.

DEBTS—SECURED AND UNSECURED.

Village	Amount and proportion per cent of each class in the total debts		
	Secured debts (Loans raised on pledges and mortgage of landed property, and secured portion of kuri liabilities) Rs.	Unsecured debts (Unsecured portion of kuri liabilities, hard loans, pattom arrears, shop debts, loans raised on promotes, etc.) Rs.	Total Rs.
1 Nayarambalam ..	3,94,793 (68.7)	1,80,245 (31.3)	5,75,038 (100.0)
2 Vallivattam ..	1,88,493 (74.2)	65,656 (25.8)	2,54,149 (100.0)
3 Antikkad ..	2,36,639 (69.4)	1,04,040 (30.6)	3,40,679 (100.0)
4 Vadama ..	1,82,322 (58.2)	1,31,141 (41.8)	3,13,463 (100.0)
5 Chundal ..	1,10,090 (70.3)	40,444 (29.7)	1,56,504 (100.0)
6 Eruttempadi ..	3,92,256 (62.4)	2,35,792 (37.6)	6,28,048 (100.0)
7 Pattancheri ..	94,098 (38.3)	1,51,248 (61.7)	2,45,346 (100.0)
8 Tiruvaliyad ..	58,638 (52.2)	53,655 (47.8)	1,12,293 (100.0)
9 Venganallur ..	70,430 (54.2)	59,597 (45.8)	1,30,027 (100.0)
Total (9) ..	17,27,759	10,27,788	27,55,547

APPENDIX XI.

LONG AND SHORT TERM DEBTS.

Village	Amount and proportion per cent of each class in the total debts			
	Long term loans (Kuri liabilities and loans raised on the mortgage of landed property) Rs.	Short term loans (Pattom arrears and loans raised on pledges, promotes, etc.) Rs.	Floating or recurring debts (Hand loans and shop debts) Rs.	Total Rs.
1 Nayarambalam ..	3,98,182 69.2	1,45,991 25.5	30,865 5.3	5,75,038 100.0
2 Vallivattam ..	1,86,229 73.3	52,122 20.5	15,798 6.2	2,54,149 100.0
3 Antikkad ..	2,41,950 71.0	79,260 23.3	19,469 5.7	3,40,679 100.0
4 Vadama ..	1,78,659 57.0	1,19,774 38.2	15,030 4.8	3,13,463 100.0
5 Chundal ..	1,95,702 67.5	40,266 25.8	10,536 6.7	1,56,504 100.0
6 Eruttempadi ..	4,06,488 64.7	1,80,646 28.7	40,914 6.6	6,28,048 100.0
7 Pattancheri ..	1,33,010 52.9	95,274 38.9	20,062 8.2	2,45,346 100.0
8 Tiruvaliyad ..	70,881 63.1	34,903 31.2	6,419 5.7	1,12,298 100.0
9 Venganallur ..	77,722 59.8	36,820 28.3	15,485 11.9	1,30,027 100.0
Total (9) ..	17,55,823	7,85,146	1,74,578	27,55,547

Loans from Co-operative Credit Societies form only 2 per cent of the total amount of short term debts.

APPENDIX XII.
RATES OF INTEREST.

Village	Proportion per cent in the total interest-bearing debts, bearing an interest of									
	6 per cent and below	6 per cent to 7½ per cent	7½ per cent to 9 per cent	9 per cent to 12 per cent	12 per cent to 15 per cent	15 per cent to 18 per cent	18 per cent to 21 per cent	21 per cent to 24 per cent	Above 24 per cent	Total
1 Nayarambalam..	7'5	8'6	14'5	53'2	4'6	4'9	1'9	3'4	1'4	100'0
2 Vallivattam ..	3'3	1'2	34'7	53'1	2'2	2'5	0'1	2'7	0'2	100'0
3 Antikkad ..	5'4	11'3	19'5	54'1	7'2	1'6	0'3	0'4	0'2	100'0
4 Vadama ..	1'9	6'6	24'7	63'1	1'7	1'1	0'2	0'6	0'1	100'0
5 Chundal ..	2'1	12'4	23'9	50'9	2'5	4'5	0'8	2'3	0'6	100'0
6 Eruttempadi ..	6'5	6'1	34'6	49'9	1'9	0'5	..	0'1	0'4	100'0
7 Pattancheri ..	3'9	58'4	12'2	15'0	3'5	1'5	0'1	0'2	5'1	100'0
8 Tiruvallyad ..	17'8	50'4	12'2	14'4	0'3	0'6	0'4	..	3'9	100'0
9 Venganallur ..	8'6	34'7	23'9	27'6	0'9	1'0	0'9	..	2'4	100'0

APPENDIX XIII.
CLASSES OF CREDITORS.

Village	Proportion per cent in the total debts borrowed from each class of creditor				
	Private parties including indigenous money lenders	Joint-stock banks	Kuri liabilities (banks and private parties)	Others	Total
1 Nayarambalam ..	57'0	8'6	33'7	0'7	100'0
2 Vallivattam ..	60'8	6'2	32'1	0'9	100'0
3 Antikkad ..	61'6	6'8	29'8	1'8	100'0
4 Vadama ..	53'4	9'0	37'5	0'1	100'0
5 Chundal ..	77'5	5'7	15'7	1'1	100'0
6 Eruttempadi ..	71'5	11'7	16'8	..	100'0
7 Pattancheri ..	75'2	1'8	22'7	0'3	100'0
8 Tiruvallyad ..	70'7	..	28'3	1'0	100'0
9 Venganallur ..	84'9	1'3	13'3	0'5	100'0

APPENDIX XIV.

ASSETS AND DEBTS OF VARIOUS OCCUPATIONAL GROUPS COMPARED.

Village	Assets and debts of each occupational group							
	Land-owners		Tenants		Agricultural labourers		Others	
	Proportion per cent in the total assets	Proportion per cent in the total debts	Proportion per cent in the total assets	Proportion per cent in the total debts	Proportion per cent in the total assets	Proportion per cent in the total debts	Proportion per cent in the total assets	Proportion per cent in the total debts
1 Nayarambalam ..	83.6	79.6	8.3	11.3	2.4	2.8	5.7	6.3
2 Vallivattam ..	90.1	89.2	4.4	5.1	4.8	5.0	0.7	0.7
3 Antikkad ..	86.5	89.1	6.7	5.6	3.9	4.3	2.9	1.0
4 Vadama ..	89.1	88.8	4.9	7.9	1.7	1.9	4.3	1.4
5 Chundal ..	92.1	83.8	4.7	11.0	2.9	4.8	0.3	0.4
6 Eruttempadi ..	89.4	93.8	3.4	2.6	4.3	5.2	2.9	0.4
7 Pattancheri ..	68.0	63.1	12.6	15.3	5.1	5.1	14.3	16.5
8 Tiruvaiiyad ..	82.1	85.0	10.3	8.4	4.8	4.9	2.8	1.7
9 Venganallur ..	79.7	80.0	12.2	14.2	5.1	4.2	3.0	1.6

APPENDIX XV.

INCOME OF EXPENDITURE.

Village	Annual income	Annual expenditure excluding family budget	Net income available for family expenditure	Average annual net income per family	Average annual net income per individual
	Rs.	Rs.	Rs.	Rs.	Rs.
1 Nayarambalam ..	6,11,431	4,15,126	1,96,305	113	20
2 Vallivattam ..	2,62,799	1,84,008	78,791	113	21
3 Antikkad ..	4,05,190	2,95,963	1,09,227	129	23
4 Vadama ..	6,13,689	4,50,171	1,63,518	200	33
5 Chundal ..	2,88,821	1,83,466	1,05,355	145	23
6 Eruttempadi ..	3,29,183	2,31,715	97,468	150	33
7 Pattancheri ..	5,72,799	3,60,593	2,12,106	138	32
8 Tiruvaliyad ..	1,51,238	82,993	68,245	130	28
9 Venganallur ..	1,55,321	71,129	84,182	131	26

APPENDIX XVI.

SOURCES OF INCOME.

Village	Proportion per cent of the net income derived from						Total
	Agriculture groups (1 to 7 in Appendix K)	Industry	Transport	Trade		Other sources	
				Interest on amount lent out	Other groups		
1 Nayarambalam] ..	28.2	20.5	3.0	5.2	11.2	31.9	100.00
2 Vallivattam ..	37.8	28.1	7.4	2.5	7.0	17.2	100.00
3 Antikkad ..	25.7	12.9	7.1	6.9	10.3	37.1	100.00
4 Vadama ..	36.6	9.6	4.6	8.7	17.2	23.3	100.00
5 Chundal ..	47.5	11.2	2.2	5.8	7.9	25.4	100.00
6 Eruttempadi ..	63.2	6.8	3.9	10.5	4.3	11.3	100.00
7 Pattancheri ..	53.2	12.2	3.0	9.0	7.1	15.5	100.00
8 Tiruvaliyad ..	62.0	11.4	5.9	3.0	5.4	12.3	100.00
9 Venganallur ..	47.1	11.7	0.9	6.5	1.9	31.9	100.00

APPENDIX XVII.

GRADING OF FAMILIES ACCORDING TO NET INCOME, (AVAILABLE FOR FAMILY EXPENDITURE).

Village	Proportion per cent of families deriving a net income of										Total
	Rs. 0 to Rs. 25	Rs. 26 to Rs. 50	Rs. 51 to Rs. 100	Rs. 101 to Rs. 200	Rs. 201 to Rs. 500	Rs. 501 to Rs. 1,000	Rs. 1,001 to Rs. 2,000	Above Rs. 2,000	Minus net income families	Beggar families	
1 Nayarambalam ..	4.0	9.5	41.7	29.9	8.9	1.3	0.4	0.1	3.5	0.7	100.0
2 Vallivattam ..	1.7	5.9	31.3	46.7	9.8	0.3	0.1	..	4.1	0.1	100.0
3 Antikkad ..	3.8	9.0	35.5	33.3	10.5	1.5	1.1	0.5	4.1	0.7	100.0
4 Vadama ..	0.6	4.6	30.9	40.3	17.4	3.2	1.0	0.9	0.9	0.2	100.0
5 Chundal ..	1.6	9.3	33.9	38.8	12.4	1.2	0.8	0.3	1.4	0.3	100.0
6 Eruttempadi ..	2.0	7.3	30.2	29.5	12.7	2.6	0.8	0.6	3.8	0.5	100.0
7 Pattancheri ..	0.9	6.1	37.2	41.8	10.8	1.7	0.3	0.1	0.9	0.2	100.0
8 Tiruvaliyad ..	1.0	7.0	35.6	44.2	9.0	1.3	0.4	..	1.0	0.5	100.0
9 Venganallur ..	1.1	10.4	28.7	35.5	11.5	2.0	0.2	..	0.3	0.3	100.0

APPENDIX XVIII.

AVERAGE ANNUAL NET INCOME AND EXPENDITURE UNDER FAMILY BUDGET.

Village	Average number of persons in a family	Average annual net income available for family budget		Actual average annual expenditure under family budget	
		Per family	Per individual	Per family	Per individual
		Rs.	Rs.	Rs.	Rs.
1 Nayarambalam ..	5.6	113	20	138	25
2 Vallivattam ..	5.5	113	21	144	26
3 Antikkad ..	5.6	129	23	160	29
4 Vadama ..	6.0	200	33	190	32
5 Chundal ..	6.2	145	23	166	27
6 Eruttempadi ..	4.6	150	33	177	38
7 Pattancheri ..	4.3	138	32	146	34
8 Tiruvaliyad ..	4.7	130	28	137	29
9 Venganallur ..	5.1	131	26	135	27

APPENDIX XIX.

DEFICITS.

Village	Surplus of surplus budget families	Actual deficit of budget families	Actual deficit of budget equivalent to what percentage of total expenditure under family budget	Net surplus (+) or deficit (-) of the village	Net surplus or deficit equivalent to what percentage of the total expenditure under family budget
	Rs.	Rs.	Rs.	Rs.	Rs.
1 Nayarambalam ..	10,798	55,225	22.9	-44,427	18.5
2 Vallivattam ..	2,342	23,980	23.9	-21,638	21.5
3 Antikkad ..	9,936	36,363	26.8	-26,427	19.5
4 Vadama ..	23,154	15,319	9.8	+7,835	5.0
5 Chundal ..	7,699	23,253	19.2	-15,554	12.9
6 Eruttempadi ..	8,885	25,797	22.6	-16,912	14.8
7 Pattancheri ..	14,512	26,736	11.9	-12,223	5.4
8 Tiruvaliyad ..	2,685	6,517	9.0	-3,832	5.3
9 Venganallur ..	4,470	7,115	8.2	-2,645	3.0

APPENDIX XX.
FAMILY BUDGET.

Village	Proportion per cent of expenditure under									
	Food	Clothing	Lighting, washing, etc.	Drink, drug, tobacco, etc.	Social and religious items such as marriages, funerals, etc.	Education of children	Medical bill	Miscellaneous	Thatching, repairs, etc. of dwelling houses	Total
1 Nayarambalam ..	61.1	6.5	7.0	9.6	6.1	3.7	1.0	1.1	3.9	100.0
2 Vallivattam ..	70.0	6.5	5.7	8.2	5.1	0.8	0.5	0.3	2.9	100.0
3 Antikkad ..	59.7	7.1	7.8	8.8	6.8	3.1	1.2	1.9	2.6	100.0
4 Vadama ..	61.2	7.6	6.2	9.4	7.6	2.1	1.5	1.9	2.5	100.0
5 Chundal ..	63.2	7.0	7.5	6.4	7.2	1.9	1.3	1.6	3.9	100.0
6 Eruttempadi ..	59.7	10.4	7.0	6.5	10.0	1.4	1.1	0.8	3.1	100.0
7 Pattancheri ..	65.9	7.9	7.5	7.7	5.5	1.0	0.5	1.4	2.6	100.0
8 Tiruvaliyad ..	68.8	7.4	6.3	7.6	4.4	0.8	0.4	0.9	3.4	100.0
9 Venganallur ..	65.5	8.7	6.9	5.3	5.4	1.9	0.5	0.8	5.0	100.0

APPENDIX XXI.

LAND OWNING FAMILIES AND THEIR HOLDINGS.

Village	Total number of families	Number of land-owning families	Proportion per cent of land-owning families in the total no. of families	Extent of land owned		Average size of an owner's holding (acres)
				Nilam (acres)	Paramba (acres)	
1 Nayarambalam ..	1,740	322	18.5	367.8	518.1	2.8
2 Vallivattam ..	696	297	42.7	293.2	504.0	2.7
3 Antikkad ..	846	345	40.8	500.4	472.2	2.8
4 Vadama ..	818	311	38.0	1,136.6	1,372.0	8.0
5 Chundal ..	729	436	59.8	556.9	687.6	2.9
6 Eruttempadi ..	648	173	26.7	874.2	2,505.7	19.5
7 Pattancheri ..	1,542	76	4.9	625.2	630.5	16.5
8 Tiruvaliyad ..	525	57	10.9	355.7	357.3	12.5
9 Venganallur ..	643	281	43.7	480.0	1,044.3	5.4

APPENDIX XXII.

GRADING OF LAND-OWNING FAMILIES ACCORDING TO THE EXTENT OF HOLDINGS.

Village	Proportion per cent in total number of land-owning families having holdings					
	Up to 25 cents	26 to 50 cents	51 cents to 1 acre	1 acre to 5 acres	Above 5 acres	Total
1 Nayarambalam ..	13.6	19.9	18.0	34.5	14.0	100.0
2 Vallivattam ..	10.5	16.5	20.2	41.4	11.4	100.0
3 Antikkad ..	12.5	12.5	17.7	39.1	18.2	100.0
4 Vadama ..	12.6	10.3	14.1	40.2	22.8	100.0
5 Chundal ..	20.2	14.4	13.7	32.8	18.9	100.0
6 Eruttempadi ..	27.8	4.0	2.9	8.1	57.2	100.0
7 Pattancheri ..	7.9	7.9	17.1	26.3	40.8	100.0
Tiruvaliyad ..	42.1	3.5	7.0	15.8	31.6	100.0
9 Venganallur ..	21.3	20.5	18.1	22.0	18.1	100.0

APPENDIX XXIII.

TENANT FAMILIES AND THEIR HOLDINGS.

Village	Total number of families	Number of tenant families	Proportion per cent of tenant families in the total number of families	Extent of land taken on lease		Average size of tenants' holding (acres)
				Nilam (acres)	Paramba (acres)	
1 Nayarambalam ..	1,740	84	4.8	72.6	46.0	1.4
2 Vallivattam ..	696	96	13.8	56.4	90.7	1.5
3 Antikkad ..	846	79	9.3	61.8	32.3	1.2
4 Vadama ..	818	206	25.2	114.6	191.7	1.5
5 Chundal ..	729	118	16.2	55.3	53.3	0.9
6 Eruttempadi ..	648	206	31.8	227.9	268.7	2.4
7 Pattancheri ..	1,542	369	23.9	1,492.9	210.1	4.6
8 Tiruvaiyad ..	525	102	19.4	441.5	40.3	4.7
9 Venganallur ..	643	156	24.3	168.0	130.0	1.9

APPENDIX XXIV.

GRADING OF TENANT FAMILIES ACCORDING TO THE EXTENT OF HOLDINGS.

Village	Proportion per cent in total number of tenant families having holdings					
	Up to 25 cents	26 to 50 cents	51 cents to 1 acre	1 acre to 5 acres	Above 5 acres	Total
1 Nayarambalam ..	17.9	40.5	17.9	20.2	3.5	100.0
2 Vallivattam ..	12.5	19.8	17.7	47.9	2.1	100.0
3 Antikkad ..	11.4	16.5	31.6	38.0	2.5	100.0
4 Vadama ..	12.6	18.0	25.2	36.9	7.3	100.0
5 Chundal ..	34.8	15.4	18.7	20.3	0.8	100.0
6 Eruttempadi ..	55.3	6.3	3.4	20.9	13.6	100.0
7 Pattancheri ..	34.7	8.7	4.9	26.0	25.7	100.0
8 Tiruvaiyad ..	27.4	4.9	6.9	36.3	24.3	100.0
9 Venganallur ..	28.0	22.3	17.9	22.9	8.9	100.0

APPENDIX XXV. ²⁶

CULTIVATORS* (INCLUDING BOTH OWNERS AND TENANTS) AND THEIR HOLDINGS.

Village	Total number of families	Number of cultivator families	Proportion per cent of cultivator families in the total no. of families (Counse to be used)	Total area of land cultivated		Average extent of a cultivator's holding (acres)
				Nilam (acres)	Paramba (acres)	
1 Nayarambalam ..	1,740	373	21.4	630.5	715.7	3.6
2 Vallivattam ..	696	378	54.3	436.9	664.4	2.9
3 Antikkad ..	846	406	48.0	1,152.3	503.9	4.1
4 Vadama ..	818	490	59.9	477.0	1,318.2	3.7
5 Chundal ..	729	536	73.5	648.5	728.2	2.6
6 Eruttempadi ..	648	759	55.4	823.8	2,491.1	9.2
7 Pattancheri ..	1,542	417	27.0	2,317.3	997.0	7.9
8 Tiruvallyad ..	525	149	28.4	821.6	266.5	7.3
9 Venganallur ..	643	394	61.3	659.5	1,007.1	4.2

*A few non-cultivating owners and tenants have been eliminated from the total number of owners and tenants.

APPENDIX XXVI. ¹¹

LAND OWNED IN EACH VILLAGE BY RESIDENT FAMILIES AND ABSENTEE LANDLORDS

Village	Total area of assigned land in the village		Extent and proportion of land owned by absentee landlords		Extent and proportion owned by resident families	
	Nilam (acres)	Paramba (acres)	Wet land	Garden	Nilam (acres)	Paramba (acres)
			Nilam (acres)	Paramba (acres)		
1 Nayarambalam ..	586.3	1,327.4	640.7 (65.0)	863.2 (65.0)	345.6 (35.0)	464.2 (35.0)
2 Vallivattam ..	874.9	157.3	631.6 (72.2)	522.2 (54.5)	243.3 (27.8)	435.1 (45.5)
3 Antikkad ..	1,178.0	594.1	794.9 (67.5)	177.9 (27.9)	383.1 (32.5)	416.2 (70.1)
4 Vadama ..	1,442.6	1,561.9	301.4 (28.9)	266.3 (19.6)	741.2 (71.1)	1,095.6 (80.4)
5 Chundal ..	990.5	927.8	521.1 (52.6)	280.8 (30.3)	469.4 (47.4)	470.0 (69.7)
6 Eruttempadi ..	626.4	1,395.8	234.9 (37.5)	154.4 (11.1)	391.5 (62.5)	1,241.4 (88.9)
7 Pattancheri ..	2,629.5	2,662.5	2,169.6 (82.5)	2,200.9 (82.7)	459.9 (17.5)	461.6 (17.3)
8 Tiruvallyad ..	1,608.5	1,430.2	1,370.4 (85.2)	1,226.3 (85.7)	238.1 (14.8)	203.9 (14.3)
9 Venganallur ..	858.3	3,090.1	489.1 (57.0)	2,150.0 (69.6)	369.2 (43.0)	940.1 (30.4)

APPENDIX XXVII.

PERSONS FOLLOWING THE VARIOUS VOCATIONS IN APPENDIX K AS THEIR CHIEF OCCUPATIONS—MALES.

Village	Proportion per cent in the total male population following						
	Agriculture		Industry	Transport	Trade	Other vocations	Total
	Land-owners and tenants (groups 1 to 4 in Appendix K)	Agricultural labourers (groups 5 to 7 in Appendix K)					
1 Nayarambalam..	5.0	10.2	11.8	2.5	4.3	18.8	52.6
2 Vallivattam ..	7.8	13.2	17.3	5.3	4.4	5.9	54.0
3 Antikkad ..	11.8	5.7	10.3	6.2	7.2	15.8	57.5
4 Vadama ..	6.9	16.0	8.6	4.6	8.3	9.7	54.1
5 Chundal ..	14.2	14.3	8.7	1.5	4.9	9.7	53.3
6 Eruttempadi ..	17.0	23.7	6.8	1.6	3.6	11.2	63.9
7 Pattancheri ..	9.7	23.9	9.9	2.7	4.2	16.9	67.3
8 Tiruvaliyad ..	8.1	30.3	6.7	4.3	2.9	10.9	63.2
9 Venganallur ..	9.3	23.1	8.6	0.7	1.6	12.0	55.3

APPENDIX XXVIII.

PERSONS FOLLOWING THE VARIOUS VOCATIONS IN APPENDIX K AS THEIR SUBSIDIARY OCCUPATION—MALES.

Village	Proportion per cent in the total male population following						
	Agriculture		Industry	Transport	Trade	Other vocations	Total
	Land-owners and tenants (groups 1 to 4 in Appendix K)	Agricultural labourers (groups 5 to 7 in Appendix K)					
1 Nayarambalam..	4.3	9.8	4.6	1.2	1.0	3.0	23.9
2 Vallivattam ..	17.5	8.0	5.5	1.1	2.9	5.9	40.9
3 Antikkad ..	10.0	5.9	2.6	0.7	2.1	2.8	24.1
4 Vadama ..	19.1	4.8	1.0	0.3	3.8	5.3	34.3
5 Chundal ..	18.3	5.3	3.7	1.3	2.6	5.1	36.3
6 Eruttempadi ..	19.1	8.5	3.0	0.6	1.7	1.9	34.8
7 Pattancheri ..	7.9	7.8	1.3	0.6	1.4	2.6	21.6
8 Tiruvaliyad ..	10.0	6.9	2.5	0.9	1.8	2.5	24.6
9 Venganallur ..	15.8	5.3	1.9	0.3	1.2	4.7	29.2

APPENDIX XXIX.

PERSONS FOLLOWING THE VARIOUS VOCATIONS IN APPENDIX K
AS THEIR CHIEF OCCUPATION—FEMALES.

Village	Proportion per cent in the total female population following						Total
	Agriculture		Industry	Trans- port	Trade	Other voca- tions (mostly unpaid do- mestic ser- vice)	
	Land-owners and tenants (groups 1 to 4 in Appendix K)	Agricultural labourers (groups 5 to 7 in Appendix K)					
1 Nayarambalam..	0.5	3.0	35.5	0.1	0.6	22.9	62.6
2 Vallivattam ..	1.6	15.3	30.3	0.1	0.3	15.7	63.3
3 Antikkad ..	3.0	23.1	7.3	..	0.4	30.3	64.1
4 Vadama ..	1.7	23.8	3.1	0.1	1.2	27.5	57.4
5 Chundal ..	3.5	25.9	6.1	..	0.9	27.8	64.2
6 Eruttempadi ..	0.6	38.1	2.4	..	2.6	26.7	70.4
7 Pattancheri ..	0.6	37.0	9.3	0.1	2.1	24.1	73.2
8 Tiruvaliyad ..	0.8	38.1	8.1	..	3.3	15.3	65.6
9 Venganallur ..	3.9	31.9	8.5	..	1.1	17.6	63.0

APPENDIX XXX.

PERSONS FOLLOWING THE VARIOUS VOCATIONS IN APPENDIX K
AS THEIR SUBSIDIARY OCCUPATION—FEMALES.

Village	Proportion per cent in the total female population following						Total
	Agriculture		Industry	Trans- port	Trade	Other voca- tions (mostly unpaid do- mestic service)	
	Land-owners and tenants (groups 1 to 4 in Appendix K)	Agricultural labourers (groups 5 to 7 in Appendix K)					
1 Nayarambalam..	0.4	13.7	4.7	..	0.3	30.5	49.6
2 Vallivattam ..	1.5	12.7	20.2	..	..	43.1	77.5
3 Antikkad ..	0.7	9.4	7.4	0.3	0.2	28.1	46.1
4 Vadama ..	1.4	3.2	5.9	..	..	29.4	39.9
5 Chundal ..	2.4	3.9	12.8	..	..	29.5	48.6
6 Eruttempadi ..	1.4	0.8	14.1	..	0.5	39.1	55.9
7 Pattancheri ..	0.9	2.8	27.1	0.2	0.5	44.0	75.5
8 Tiruvaliyad ..	0.9	0.2	28.9	0.2	0.5	44.4	75.1
9 Venganallur ..	0.7	0.8	32.4	..	2.0	35.0	76.9

APPENDIX XXXI.

INDEPENDENT AGRICULTURAL LABOUR—MEN.

Village	Number of days in the year when work is available	Average daily wages or income			Total annual income			Remarks
		Rs.	as.	ps.	Rs.	as.	ps.	
1 Nayarambalam ..	240	0	5	1	76	4	0	Wages paid chiefly in cash
2 Vallivattam ..	130	0	4	6	36	9	0	do
3 Antikkad ..	215	0	3	9	50	6	0	do
4 Vadama ..	220	0	3	6	48	2	0	do
5 Chundal ..	217	0	3	7	48	12	0	do
6 Eruttempadi ..	220	0	3	3	44	11	0	Wages paid partly in cash and partly in kind
7 Pattancheri ..	260	0	3	0	48	4	0	Wages paid chiefly in kind
8 Tiruvaliyad ..	235	0	3	4	49	0	0	do
9 Venganallur ..	240	0	2	0	30	3	0	do

APPENDIX XXXII.

DEPENDENT AGRICULTURAL LABOUR—MEN.

Village	Number of days in the year when work is available	Average daily wages or income			Total annual income			Remarks
		Rs.	as.	ps.	Rs.	as.	ps.	
1 Nayarambalam ..	..	..	..	..	..	..	..
2 Vallivattam ..	...	...	...	...	..	..	..
3 Antikkad ..	300	0	2	1	39	1	0	Wages paid partly in cash and partly in kind
4 Vadama ..	270	0	2	6	42	3	0	do
5 Chundal ..	300	0	2	1	39	1	0	Wages paid chiefly in kind
6 Eruttempadi ..	280	0	2	6	43	12	0	do
7 Pattancheri ..	285	0	2	7	45	13	0	do
8 Tiruvaliyad ..	265	0	2	6	40	13	0	do
9 Venganallur ..	290	0	1	7	28	6	0	do

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

APPENDIX XXXIII.

INDEPENDENT AGRICULTURAL LABOUR—WOMEN.

Village	Number of days in the year when work is available	Average daily wages or income	Total annual income	Remarks
		Rs. as. ps.	Rs. as. ps.	
1 Nayarambalam ..	45	0 2 0	5 10 0	Wages paid chiefly in cash
2 Vallivattam ..	60	0 2 6	9 6 0	do
3 Antikkad ..	200	0 2 1	26 0 0	do
4 Vadama ..	120	0 2 0	15 0 0	do
5 Chundal ..	215	0 2 0	26 14 0	do
6 Eruttempadi ..	220	0 2 6	34 5 0	Wages paid partly in cash and partly in kind
7 Pattancheri ..	240	0 2 4	35 7 0	Wages paid chiefly in kind
8 Tiruvaliyad ..	240	0 2 4	34 15 0	do
9 Venganallur ..	190	0 1 7	19 4 0	do

APPENDIX XXXIV.

DEPENDENT AGRICULTURAL LABOUR—WOMEN.

Village	Number of days in the year when work is available	Average daily wages or income	Total annual income	Remarks
		Rs. as. ps.	Rs. as. ps.	
1 Nayarambalam ..	..	..	..	..
2 Vallivattam ..	..	..	..	..
3 Antikkad ..	300	0 1 7	29 11 0	Wages paid partly in cash and partly in kind
4 Vadama ..	180	0 1 9	19 11 0	do
5 Chundal ..	300	0 1 6	28 2 0	Wages paid chiefly in kind
6 Eruttempadi ..	240	0 2 3	33 13 0	do
7 Pattancheri ..	275	0 2 1	35 7 0	do
8 Tiruvaliyad ..	255	0 2 2	34 8 0	do
9 Venganallur ..	270	0 1 7	26 9 0	do

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

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APPENDIX XXXV.
YIELD FROM LAND.

Village	Average gross yield from an acre of							
	Cocoanut garden (number of cocoa- nuts)	Double crop paddy land (<i>paras</i>)	Single-crop paddy land					Marshy wet-land (<i>paras</i>)
			<i>Virippu</i> (<i>paras</i>)	<i>Munda- kan</i> (<i>paras</i>)	<i>Kole- puncha</i> (<i>paras</i>)	<i>Kole- kuttaatan</i> (<i>paras</i>)	<i>Pandi</i> (<i>paras</i>)	
1 Nayarambalam..	3,600	..	..	..	..	..	..	94
2 Vallivattam ..	3,200	120	66	..	..	..	51	..
3. Antikkad ..	3,000	116	77	..	110	67	..	..
4 Vadama ..	3,000	172	..	84	110	67	40	..
5 Chundal ..	..	198	..	96	..	..	..	..
6 Eruttempadi ..	..	152	97	84 (<i>karinka- ra</i>)	..	..	..	..
7 Pattancheri ..	..	176	96	122 (<i>karinka- ra</i>)	..	..	..	..
8 Tiruvaliyad ..	..	172	96	..	..	..	..	..
9 Venganallur ..	..	184	80	..	..	..	..	..

APPENDIX XXXVI.
PRICE LEVEL AT WHICH AGRICULTURAL PRODUCE HAS BEEN VALUED.

Village	Price of paddy per <i>para</i>			Price of co- conut (un- husked) per hundred			Price of areca- nut (green) for three <i>thulams</i> *			Price of ground- nut per bag (about 8 <i>paras</i>)		
	Rs.	as.	ps.	Rs.	as.	ps.	Rs.	as.	ps.	Rs.	as.	ps.
1 Nayarambalam ..	0	6	5	2	4	8	..	..	..	..	..	..
2 Vallivattam ..	0	6	0	2	6	5	..	..	..	..	..	..
3 Antikkad ..	0	5	6	1	14	0	..	..	..	..	..	..
4 Vadama ..	0	6	6	2	4	0	..	..	..	..	..	..
5 Chundal ..	0	5	6	2	4	0	10	0	0	..	..	..
6 Eruttempadi ..	0	6	6	2	1	0	..	..	..	1	14	0
7 Pattancheri ..	0	6	6	2	2	0	..	..	..	..	..	..
8 Tiruvaliyad ..	0	6	6	2	8	0	..	..	..	..	..	..
9 Venganallur ..	0	6	0	2	8	0	..	..	..	..	..	..

*3 thulams=112½ lbs.