

# REPORT OF THE ECONOMIC SURVEY OF PATTANCHERI VILLAGE 

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## ECONOMIC SURVEY OF PATTANCHERI VILLAGE.

The survey of Pattancheri commenced on the 19th September, 1934, Date of surand was completed on the rst January, 1935. The statistics collected from the vey. village relate to the twelve months preceding this period.
2. Pattancheri is the soathernmost village of the north-east block of Chittur taluk, which lies detached from the rest of the State. Palghat taluk in Malabar district and Pollachi taluk in Coimbatore district respectively form its southern and eastern boundaries. Its northera boundary is the trunk road which connects Chittur and Tattamangalam towns with Pollachi. The village is about $7 \frac{1}{1}$ miles in length from east to west, with an average width of about one mile.

If Pattancheri is divided into two more or less equal sections from east to west, the western portion, containing the taras*, will represent the most thickly populated area in the village. The eastern division is highly malarial and is therefore but thinly populated. As this division is essentially a paddycultivating area, there is a farm-house for each holding with the huts of the labourers, working in that holding, clustering round. But for this labour population, Eastern Pattancheri might have been almost deserted.
3. The village has an area of $5,569^{\prime 1}$ acres, distributed as shown below:

*Thickly inhabited areas of the villages in Chittur taluk are called taras.

The population of the village (de facto) was 7,243 at the Census of $193 \overline{\mathrm{I}}$. The fall in numbers is apparently to be attributed to the seas?nal migration of labour to the neighbouring villages of Pollachi taluk and also to the severe out-breaks of malaria since 1931.

Appendix A shows the distribution of the population by communities. The numerically strongest of the 32 communities in the village are the Eazhuvas forming $47^{\circ} 3$ per cent, the Pulayas forming 12.4 per cent, the Pandarams forming 78 per cent, the Nayars accounting for 6.7 per cent and the Muslims, for 6 per cent, of the total fopulation. The remaining 27 communities together form but $19^{\circ} 8$ per cent of the total population.

The village is typical of the cultural border zone where the culture of Malabar gradually merges into that of the adjoining Tamil area. And the classification of the communities in Appendix A shows that the population of the village is a mixture of Malayali and Tamil castes.
5. It will be seen from Appendix $B$ that the total assets of the 1,542 Assets dis- families in the village, valued according to the low rates of prices current at the tributed by community, time of the survey, amount approximately to Rs. 15 lakhs. Appendix B shows the distribution of these assets by communities. The Eazhuva families form 47.7 per cent of the total number of families in the village, and their assets are 47 per cent of the total assets. The families of the Nayars, forming only $4^{\circ} 9$ per cent of the total number of families appropriate as much as $27^{\circ} 6$ per cent of the total assets. The Nayar community is seen to be proportionately the richest in the village.
by kind,
6. The assets are classified below according to their kind:

- A. immovables.

| (1) Land |  | Extent | ValueProportion <br> per cent |
| :--- | :--- | :--- | :--- | :--- | :--- |
| in total |  |  |  |


|  |  |  | Value Rs. | Propertion per cent in total assets |
| :---: | :---: | :---: | :---: | :---: |
| (2) House property |  |  |  |  |
|  | (a) Residential | - | -2,08,651 | 13.9 |
|  | (b) Farms | - | 17,430 | $1 \cdot 2$ |
|  | (c) Shops, etc. | . | 14,104 | 0.9 |
| Total |  |  | 2,40,185 | 16.3 |
| (3) Value of improvements in lands <br> taken on lease $\quad$. 27,638 <br> Total of A (Immovables) $\text { . . } 9,05,014$ <br> B. MOVABI.ES. |  |  |  |  |
|  |  |  |  |  |
| (4) | Furriture, utens!ls, etc. | . | 36,686 | $2 \cdot 5$ |
| (5) | Value of livestock | . | 48,596 | $3 \cdot 2$ |
| (6) | Value of agricultural implements, accessories, etc. | - | 5,326 | 0.4 |
| (7) | Value of machinery, equipments, etc. | - | 4,061 | $0 \cdot 3$ |
| (8) | Value of stock in trade | - | 8,526 | 0.6 |
| (9) | Capital investments in money-lending concern shares in joint stock companies or deposits in ba |  | 40,701 | 2'7 |
| (10) | Amounts lent out on the security of landed property | -• | 1,61,477 | 10.8 |
| (11) | Amounts lent out on other securities or without security | . | 90,384 | 6.0 |
| (12) | Amounts invested in non-prized kuries | . | 60,381 | $4{ }^{\circ}$ |
| (13) | Amounts invested in jeweilery, ornaments, etc. | - | 73,226 | 4.9 |
| (14) | Other miscellaneous items | $\cdots$ | *62,8,8 | $4 \cdot 2$ |
|  | Total of B (Movables) | * | 5,92,185 | $39 \cdot 6$ |
|  | Total of A and B (Immovables and Movahles) | * | 14,97,199 | 1000 |

The statement shows that 44.4 per cent of the assets consists of land (items I and 3 in the list) and 16 per cent, of house property (item 2). Other items of importance are amounts lent out on interest with or without security(items ro and II in the list) forming 16.8 per cent, investment in the form of jewellery, ornaments, etc. (item 13) forming 4.9 per cent and amounts investe 1 in non-prized kuries (item 12) accounting for 4 per cent, of the total assets. As at Eruttempadi, livestock (item 5 in the list) is seen to be an item of very considerable importance in this village also, and it accounts for $\mathbf{~}^{\circ} \mathbf{2}$ per cent of the total assets-as against $2^{\circ} 7$ per cent in Eruttempadi.
7. Appendix $C$ shows the occupational grouping of the families togethe $r$ with the assets of each occupational group. It will be observed that the chief cupation oc-

* The chief items here are decreed amounts due from debtors (Rs. 31,090) and amounts deposited with lantlords by way of security for the lease of their lands (Rs. 25,933).
land-owning classes (items $1,2,3$ and 4 in the Appendix, forming but an insignificant 3.9 per cent of the total number of families,) own as much as 68 per cent of the total assets. The tenant classes (items 5, 6 and 7 in the Appendix, accounting for 13.3 per cent of the total number of families,) own 12.6 per cent of the assets. The agricultural labourers own as many as 993 or $64^{\circ} 4$ per cent of the total number of families in the village, but their assets are only a poor $5^{\circ}$ I per cent of the total assets. Other classes forming 18.4 per cent of the total number of families retain the balance of 14.3 per cent of the assets. The average assets of a family' of the first group are valued at Rs. 16,961, but the corresponding figutes for the second, third and fourth groups are only Rs. 922, Rs. 78, and Rs. 752 respectively.

If the total assets are evenly distributed, the share of each family in the village will be Rs. 971, and of each individual, Rs. 227.
8. The total indebtedness of the $\mathrm{I}, 542$ families in the village is Rs. 2.45

Indebtedness: its macidence on population, and on lend. lakhs (equivalent to 16.4 per cent of the total 2ssets). The average indebtedness of a family is theretore Rs. 159 and of an individual, Rs. 37. The families that are actually involved in debts number 1,037 ( $67^{\circ} 3$ per cent of the total number of families in the village). Hence the average debt per indebted family is Rs. 237.
9. Out of the total assigned area of 5,292 acres of land in Pattancheri, the inhabitants of the village own only 921 '5 acres ( 459.9 acres of nilam and $46 \mathrm{I} \cdot 6$ acres of paramba). In addition to this, an extent of $334^{\circ} 2$ acres of land ( $165^{\circ} 3$ acres of nilam and $168^{\circ} 9$ acres of paramba), situated in other villages, is also owned by the residents of Pattancheri. The total area of land owned by them is, therefore, $1,255^{\circ} 7$ acres. The incidence of indebtedness on the land owned by the villagers will thus be Rs. 195 per acre, when their total debt is taken into consideration.

The debts that are actually secured on land amount to Rs. 86,525, and the land encumbered for this debt is 316 acres. The incidence of secured debts on encumbered land is, therefore, Rs. 274 per acre.
10. Appendix D gives the distribution of indebtedness by communities

Indebtedness by occupation and by comnunity and Appendix E, by occupation. The following staterent will show the degree d of correspondence between the proportion of the assets and of the debts owned by the chief communities and occupational groups of the village.

11. The purposes for which the debts were contracted are given in Appendix F. They are examined below:

Purpose of debts.
(i) The heaviest item in the list of liabilities relates to kuries and accounts for Rs. 86,937 or $35^{\circ} 4$ per cent of the total debts. This sum includes (i) the subscription amounts to be remitted to prized kuries ( $R s .35,577$ ) and (ii) debts incurred by subscribers and kuri proprietors on account of kuries (Rs. 31,360 ). It is understood that a large proportion of the prize-amounts drawn from kuries was spent on the purchase and improvement' of land and on the construction of houses, etc.

The annual amount of subscription due to prized kuries from the village as a whole is Rs. 13,585. If the subscription amounts are regularly paid, item (i) of the kuri liabilities (Rs. 55,577 ) will, therefore, be paid off within 4 years from the date of the investigation. However, defaults in payments are but too frequent as a result of the depression and both sabscribers and kuri proprietors have accordingly been put to much loss. The debt of Rs. $3 \mathrm{r}, 360$ incurred on account of kuries (item (ii) of the kuri liabilities referred to at the beginning of this paragraph,) will illustrate the point.
(ii) Repayment of old debts stands next in importance among the items given in Appendix F. It accounts for a sum of Rs. 46,96I (r9.I per cent of the total debts). The purposes for which these old debts were incurred are not aiways specified, but it is known that purchase of land was one of the mary purposes for which these old debts were contracted.
(iii) * The amount directly borrowed for the purchase of land is Rs, 23,561 ( $1 I^{\circ} 6$ per cent of the total debts).
(iv) Another sum of Rs. 20,971 ( $8 \cdot 6$ per cent of the total debts) is also Ko be attributed to land. More than half of this amount was borrowed for the
improvement of holdings or for cultivation expenses, and the balance represents the arrears in the rental due from the tenants to their landlords.

The remaining items in the list of liabilities are amounts berrowed to meet domestic necessities ( 6 per cent), expenditure incurred for social and religious items ( 4.4 per cent), loans raised for industrial and trade purposes ( $3^{\cdot 1}$ per cent), debts incurred for the constraction, rebuilding, etc., of houses (2.9 per cent) and other purposes ( 8.9 per cent). The last item includes, among other things, the expenditure incurred for the higher education of children ( $3^{\circ} 5$ per cent of the total debts), the payment of dowry amounts, partition-shares, etc., ( 1.8 per cent), litigation expenses ( 0.9 per cent), the cust of medical help ( 0.8 per cent) and the purchase of livestock ( $0 \cdot 7$ per cent).

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

| Serial No. | Kind of debt |  | Amount Rs. | Porportion per cent in the total debt |
| :---: | :---: | :---: | :---: | :---: |
| 1 | Amount raised on pleiges | -• | 7,573 | $3 \cdot \underline{ }$ |
| 2 | Do do on the security of landed property | - | 74,433 | 30.3 |
| 3 | Do do on pronotes | .. | 74,765 | $30 \cdot 5$ |
| 4 | Hand loans | . | 18,861 | 7'7 |
| 5 | Pattom arrears, decrec debts, etc. | - | 12,936 | $5 \cdot 3$ |
| 6 | letty shop-debts, etc. | . | 1,201 | $0 \cdot 5$ |
| 7 | Kuri liabilities (anounls to be remitted in prized kurics) | .. | 55,577 | 22.6 |
|  | Total | - | 2,45,346 | 100\% |

Items 1 and 2 in the above list are both secured and form $33^{\circ} 4$ per cent of the total debts. A sum of Rs. 12,092 out of the kuri liabilities of Rs. 55,577 is also secured on land. This forms $4^{\circ} 9$ per cent of the total debts. In all, therefore, $38 \cdot 3$ per cent of the total debts is secured.
13. The rates of interest charged for the different classes of debts are
and their rates of inte rest. given in Appendix G. 96.6 per cent of the amount borrowed on the security of land, 86.8 per cent of the amount raised on pronotes and $85^{\circ} 7$ per cent of the amount raised by pawning jewellery, etc., have to pay interest only at rates not exceeding 12 per cent per annum. It is also to be noted that the interest for $79^{\circ} 3$ per cent of the debts secured on land does not exceed 74 per cent per annum.

In Appendix $H$ the total amount of interest-bearing debts is distributed according to the rates of interest charged. The rate is $7 \frac{1}{2}$ per cent or below $7 \frac{1}{2}^{-}$
per cent* per annum for $62^{\circ} 3$ per cent of the amount. It ranges from 7 亲 to 12 per cent per annum for 27.2 per cent of the interest-bearing debts. The balance ( $10 \cdot 5$ per cent of the interest-bearing debts) pays interestat rates exceeding 12 per cent per annum. Instances of very high rates of interest are, unfortunately, not unknown in the village. Thus small hand-lonns including loans in kind (paddy) are at times charged an interest of 150 and even 200 per cent per annum. And the worst part of the whole affair is that such transactions affect only the foorest classes in the village.
14. The distribution of the total debt according to the classes of creditors Classes of is given below :
Serial
No.

As in other villages, private parties (mostly of the same locality including neighbouring villages) form the chief source of credit in Pattancheri also, and they account for items 4,5 and $6\left(72^{\circ} 2\right.$ per cent of the total debts). A considerable proportion of item 7 also (kuri liabilities) is derived from private parties. Joint-stock banks and indigenous money-lending concerns account for almost the whole balance. There are no such banks in Pattancheri villige, but the villagers have dealings with the institutions which flourish in Chittur and Tattamangalam.
15. There is a Co-operative Credit Society in the village, registered as Cooperative Pattancheri Co-operative Credit Society No. 58. But, far from solving the problem credit

[^0]of indebtedness, the dealings of the society have brought the Co-operative movement into much discredit and many poor people have been put to much loss and hardship in their transactions with the society. The reasons for this will be given in a subsequent section of this Report\%.

Creditors and rate of interest.
16. The rates of interest charged by the different classes of creditors are given in Appendix I. On the whole, the terms offered by private parties would appear to be more favourable than those of banks. But the highest rates of interest are also charged by the same private parties.
Income and expenditure.
17. Appendix J shows the distribution of the income and expenditure of the village by communities. The gross annual income of the 1,542 families in the village amounts to Rs. $5,72,799$, and the expenditure excluding the family budget is Rs. 3,60,593. The net income available for household expenses is therefore Rs. 2,12,206.
distributed according to sources.
18. Appendix K deals with the income and expenditure according to the occupation or sources from which the income is derived. Here the family or household does not form the unit for purposes of the classification in the Appendix, because members of the same family often follow different pursuits and accordingly derive their incomes from different sources. Appendix K therefore deals with the number of persons, and not of families, engaged in various occupations or deriving their income from various sources.

Agriculture.
19. It will be seen from Appendix $C$ that 265 families in the village are of the land-owning and the cultivating classes and that 993 families are of agricultural labourers. Out of the 1,542 families in the village, as many as 1,258 ( 81.6 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 5 under Pasture and Agriculture (Cultivation) in Appendix K show that land is the principal source of income to 2,279 persons ( 984 males and 1,295 females), and a subsidiary source of income to 622 persons ( 494 males and 128 females). There are also 78 working dependents ( 71 males and 7 females) under the same head (i. e., those who help the principal earners of their families with their services in return for which they receive no payment). In all, therefore, 2,979 persons or 66.2 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 5 in Appendix K) amounts to Rs. 2,87,114 (50'1 per cent of the total gross income of the village). The corresponding expenditure is Rs. $1,57,308$ ( 47.9 per cent of

[^1]the total expenditure*). The net income from this source is, therefore, Rs. I, 29,806 ( $53^{\circ} 2$ per cent of the total net income*).

It is to be observed hers that, of the 2,357 persons (including 78 working dependents) whose principal source of income is land, 2,033 (751 men and 1,282 women) or 86.3 per cent, and of the 622 persons to whom land is a subsidiary source of income, 343 ( 245 men and 98 women) or $55^{\circ} \mathrm{I}$ per cent are agricultural labourers. The total net income under agricultural labour (group 5 in Appendix K) amounts to Rs. 82,375 , and forms no less than $63^{\circ} 5$ per cent of the net income from agricultural occupations and $33^{\circ} 7$ per cent of the total net income of the village.
20. The figures under group 9a, cattle and buffalo breeders, etc., are cattle breedmisleading and do not reveal the real importance of livestock as an item of wealthing. in the village. According to these figures the expenditure under this head exceeds the income by Rs. 8,984 . Here no income has been receipted for the ploughing work done by the animals in their owners' fields. Agaia, 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 animais is included under 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.

There are 281 oxen (8I used chiefly for draught purposes and 200, chiefly for the ploagh), 1,038 buffaloes (used chiefly for the plough but, to some extent, for draught purposes also), 412 cows, 89 she-buffaloes, 407 cow-calves, 282 buffalo calves, 601 goats (including kids) and 15 pigs in the village. All these animais are together valued at Rs. 47,779. As at Eruttempadi, the types of cattle found in this village also are superior to those found in other taluks of the State. In addition to ploughing lands, the animals are used for draught purposes on a very large scale, because the villagers depend on bullock-carts for transporting their produce to Pollachi and other markets and for bringing their supplies of necessaries from these markets.

The average daily yield of a milch cow in the village. is about 3 bottles (of 24 ounces each) and of a milch buffalo, about $4 \frac{1}{2}$ bottles. (The oetter types of animals are referred to here). Dairy farming is not pursued on a commercial
*The total expenditure and the to:al net income for purposis of the calculations in paragraphs 19 to 26 (both inclusive) are taken to be Rs. $3,28,624$ and Rs. $2,44,175$ respactively and not Rs. $3,60,593$ and Rs. $2,12,206$ respectiveiy as shown in Appendix J and paragraph 17 above. The difference of Rs. $3 \mathrm{r}, 96 \mathrm{y}$ in each case is the amount $t$ ) be piid as interest on debts or as subscription instalments towards prizes kuries, etc. (group 89 in Appendix K). As this amount cannot be shown as expenditure against ans particular item of iscone, it is ignorel here so that the proportion of the expenditure incurred for, and the net income derived from, each source may be correctly estimated.
scale by any one in the village, but many families sell considerable quantities of milk, butter-milk and ghee, and thus derive a small income from this source.

It is further to be noted here that as many as 339 persons (mostly boys*) are engaged as herdsmen and shepherds, and that they derive the considerable ircome of Rs. 3, it7 annually from this source.

Poultry farming.
21. There are 439 cocks, 1,362 hens, 1,828 chickens, 5 ducks and 4 doves in the village, tugether valued at Rs. 817. The birds are reared chiefly for domestic use, and the annual net income derived from the source is calculated to be about Rs. 367 . Poultry-farming is not pursued as a serious cccupation by any one in the village.

Other occupationall $\mathrm{j}_{\mathrm{azi}}$ is groups: Industries. ?
22. A few of the more important among the remaining occupational groups or sources of income are examined below. The net income derived from sub-class b, industry (groups 14 to 36 ), is Rs. 29,739 ( 12.2 per cent of the total net incume). The various groups under this sub-class form the chief source of income to 595 persons, and a subsidiary source of income to 980 persons. There are also 37 working dependents in these groups. Group 14 (rope-making from the yarn of the palmyra palm) is a cottage industry pursued on a very small scale by a handful of Parayas (Sambavans.) When the ieaves of the palm are cut and removed, the stem of the leaf is left on the trunk. It is these stems that supply the fibre for the manufacture of yarn. The ropes made from this yarn are ased locally for tethering cattle, drawing water from wells, etc. Groups 17, 18, 20 and 36 refer to the artisans found in all villages, and their total net income is Rs. 9,033 . Group 19, basket-makers, etc., is another cottage industry which gives work to cousiderable numbers (chiefly women) who are engaged in weaving baskets from bamboo materials and mats from grass. The net income from this source is Rs. 2,44 . Group 23 refers chiefly to the husking of paddy for domestic consumption by the women of the families concerned; and though a net income of Rs. 7,301 is entered against this group, the amount but represents the expenditure which the families would have had to incur if they had employed paid labour for the purpose. Group 25 is another cottage industry which is capable of considerable development. It deals with the manufacture of jaggery from sweet toddy drawn from the palmyra tree. It is seen to be the principal source of income to $3 \overline{3}$ persons (including r working dependent) and a subsidiary source of income to 16 persons and the total net income derived from this source is $\mathrm{Ks} \cdot \mathbf{2 , 1 9 5}$. Group 26 (the extraction of fermented toddy from the palmyra palm) is a lucrative pursuit followed by 57 persons in the village, whose total net income from the source amounts to Rs. 3,899.

[^2]23. Sub-class c, transport, accounts for a net income of Rs, 7,436. Transport. The most important group here is 39 c , relating to bullock-carts, under stansport by road. But there are 30 persons in the village who are labourers employed on the South Inclian Railway. Groups 39 f , and 39 g under transport by rail refer to these persons whose total net income is Rs. 1,765 .
24. Sub-class d, trade (groups 42 to 63 d ), accounts for a net income of Rs. 39,374 ( 16.1 per cent of the total net income of the village). It is the principal source of income to 167 persons and a subsidiary source of income to 6i persons. There are also 39 working dependents under this head. The most important groups here are 43, money-lending, (net income Rs. $2 \mathrm{r}, 856$ or 9 per cent of the total net income), 49 to 50 a , toddy, arrack, tea, etc., shops, (net income Rs. 4,696), and 5 I to 59, dealers in food-stuffs, (net income Rs. 9, 1 54).
25. There are only 57 persons (including 2 working dependents) who derive their chief income from Public Adrinistration and Liberal Arts (gronps 66 to 80 ), and only 20 persons who derive a subsidiary income from the same ants. source. The net income derived under this head is Rs. $6,56 j$. The most important groups here are 66 and 67 (Panchayat and village officials), 73 and 74 (unregistered medical prastitioners, mid wives, etc.), and 76 (teachers of all kinds).
26. Group 82 (income such as contributions; etc.) is the most important Miscellaneous item under miscellaneous sources, accounting for a net income oi Rs, 27,818 sources. (II.4 per cent of the total net income). The contributions are from several sources among which those from earning members of families to their relatives living separately, and those from emigrants who are working elsewhere, may be specially mentioned.

Group 88 (beggars and vagrants) shows a net income of Rs. 4,08r and a total number of 104 persons following this congenial pursuit. The Pandarams are professional beggars and the presence of considerable numbers of this community in the village accounts for this.
27. As stated in paragraph 17 above, the net income (ior a period of one full year ending about December, 1934) of the 1,542 families in the and standard village, available for household expenses, is Rs. 2,12,206. Appendix $L$ of living. shows the distribution of this amosnt among the various commanities, 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 examined below:

The Eazhuvas are numerically the strongest community in the village. There are rich landowners and tenants in the community, but the great majority
are small-scale tenants and agricultural labourers. The women also of the poorer families go out for agricultural and other labour, and are therefore earning members. The average annual net income of an Eazhuva family is Rs. 134, and the average number of persons in the family is $4^{\circ 2}$.

The Pulayas stand next in point of numerical strength. They are agricultural labourers (both men and women). The average number of persons in a Pulaya family is $4^{\circ} \mathrm{r}$, and the average annual net income of the family is Rs. 114 .

The Pandarams follow various pursuits. Cultivation of land, agricultural and casual labour, cart-driving and tending cattle are some of the chief occupations returned by the male section of the community. The women of poor families are agricultural labourers, and they also pursue mat-weaving as a cottageindustry. The Pandarams are professional beggars, and considerable numbers. of both sexes follow this pursuit. The average net income of a Pandaram family is Rs. 115 and the average numbe: of persuns in the family, 3.8 .

The Nayars are chiefly dependent on land and on Government or private service. The average number of persons in a Nayar family is $50^{\circ}$; and the average income, Rs. 276.

The Muslims of the village return various occupations like the cultivation of land, trades of all kinds, cart-driving, wood-cutting, timber-sawing, tending cattle and agricultural and casual labour. The women also of the poorer families are engaged in petty trades and go out for agricultural labour. The average: net income of a Muslim family is Rs. 137 and the average number of persons in the family is $4^{\circ} 4^{\prime}$

The Chetties are both traders and agriculturists. A Chetti family receives an average net income of Rs. 171. The average number of persons in: the family is 4.5 .

Grading of families according to income.
28. A statement in which the families in' the village are graded according to the annual 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 | $t 0$ | Rs. | 25 | -• | 14 |  | $0 \cdot 9$ |  |
| 2 | Rs. 26 | to | Rs. | 50 | ** | 94 |  | $6 \cdot 1$ |  |
| 3 | Rs. 51 | to | Rs. | 100 | ** | 573 |  | $37 \cdot 2$ |  |
| 4 | Rs, rer | to | Rs. | 200 | - | 645 |  | 41.8 |  |
| 5 | Rs. 201 | to | Rs. | 500 | $\cdots$ | 166 |  | 1008 |  |
| 6 | Rs. sol | to | Rs. | 1.000 |  | 26 |  | $1 \cdot 7$ |  |
| 7 | Rs. $1,00 \mathrm{X}$ | to | Rs. | 2,000 |  | 5 |  | $0 \cdot 3$ |  |
| 8 | Above |  | Rs. | 2,000 | 9 |  |  | $0 \cdot 1$ |  |

## 13

Of the remaining 17 families in the village, 3 depend chiefly on alms. They did not therefore return any regular income. The remaining 14 fanilies returned a "minus-net-income" their explanation being that unforeseen expenses and unexpected losses in trade, together with the depression and the heavy fall in the price of agricultural produce, led to this result during the year under review- They met the deficit by the sale of movables, by raising loans, etc.
29. If the total net income of the village is evenly distributed, each family will receive an annual income of Rs. 138, and each individual, Rs. 32 . The average income of a large section of the population must, however, be much lower, because the income of about 44 per cent of the total number of families in the village is below Rs. 100, as shown in the statement appended to the foregoing paragıaph*.
30. Though the net income available for houszhold expenses is but Deficits. Rs. 2,12,206, the amount alleged to have been spent for such expenses is Rs. 2,29,923 according to the returns received from the villagers. Thus there is an excess of Rs. 17,717 over the actual net income, to be accounted for-

Of the $\mathrm{x}, 542$ families in the village, rom families show a balanced butget, their net income being just sufficient for their household expenses; 422 families have a surplus budget, their total surplus for the year after meeting all their household expenses amounting to Rs. 14,513; and the remaining 1 ,or9 families have a deficit budget, and are obliged to default payment of rental, interest on debts, and kuri instalments and also borrow considerable sums at times in order to meet their domestic expenses. The total annual deficit of these r,org families is Rs 32,230. Deducting the surplus of Rs. 14,513 of the surplus budget families from the net income of Rs. 2,12,206, we have a balance of Rs. 1,97,693 which is the actual figure availdble for family expenses. To this we have to add the sum of Rs. $\mathbf{3 2 , 2 3 0}$ (the deficit of the deficit budget fanilies) in orier that the total expenditure of the village under the head of family budget may $\mathrm{b}=$ arrived at. This total expenditure will accordingly be Rs. 2,29,9234

The sources from which the su.n of Rs. 32,230, required to meet the deficit of the deficit budget families, is derived have to be examined here. The returns under indebtedness, incomz and expenditure furnish the following particulars:

[^3]$\left.\begin{array}{cccr} & & & \text { Rs. } \\ \begin{array}{c}\text { Amount borrowed for family expenses within the year under } \\ \text { review }\end{array} & \ldots & * 6,780 \\ \text { Amsunt made arailable for family expenses by defaulting } \\ \text { payment of interes: on debts }\end{array}\right)$

This leaves a balance of Rs. 5,494 (Rs. 32,230 minus Rs. 26,736 ) 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. The householders, particularly of the labouring classes, when questioned on their family budget, are generally inclined to furnish the figures of expenditure for a normal daj, i. e., a day on which the earning members of the family get work and wages and all members eat two meals in addition to a light morning repast. As a matter of fact, they get much less and spend much less during several months of the jear because there are many days during slack seasons when labour families get no wages. Full allowance has not been made in the family budgets for these periods of semi-starvation and reduced expenditure. A very large proportion, if not the whole, of the amount (Rs. 5,494) should be attributed to the above circumstance.

Average ex-
$\mathbf{j}^{1}$. From the foregoing explanation it will be seen that the figures of penditure. the average annual net income per family and perindividual (Rs. 138 and Rs. 32 respectively), given in paragraph 29 above, do not represent the actual average expenditure of a family or individual. The amount actually spent by the $1,54^{2}$ families in their households is:

| 1. Amounts borrowed, payments defaulted, etc. (as shown in the last paragraph) | 26,736 |
| :---: | :---: |
| 2. Net income (deducting the surplus of the surplus budget families) | . 1,97,693 |
| 'Total | 2,24,729 |

This gives us an actual average expenditure of Rs. 146 per family and Rs. 34 per individual.
*Cut of the sum of Rs. 14,725 borrowed for domestic expenses (shown in column 9 of Ippendix F), this sum of Rs. 6,780 represents the portion borrowed during the year under review and the balance relates to previous years.

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 | -• | 1,51,516 | 65.9 |
| 2. Clotning | . | 28,c85 | 7.9 |
| 3. Lighting, washing, oil, etc., for bath and other necessaries | $\cdots$ | 17,322 | 75 |
| 4. Drink, drug, tobacco, and betel, etc. | - | 17,666 | 77 |
| 5. *Social and religious items | - | 12,640 | 5.5 |
| 6. Education of children | -• | 2,243 | 10 |
| 7. Medical | -• | 1,328 | $0 \cdot 5$ |
| 8. Miscellaneous | -• | 3,258 | 1.4 |
| 9. Thatching, repairs, etc., of dwelling houses | -• | 5,965 | 2.6 |
| Toṭal | -• | $\dagger 2,29,923$ | 100\% |

The statement shows that items I (food including fuel, etc.), 2 (clothing), 3 (lighting, etc.) and 9 (thatching of houses, etc.) representing the barest wants, together absorb $83^{\circ} 9$ per cent of the total expenditure. These four items together involve an actual expenditure of Rs. $1,92,788$, distributed thus:

| Food |  | . , | $78 \cdot 6$ per cent |
| :---: | :---: | :---: | :---: |
| Clothing |  | -• | 9.4 - |
| Lighting, washing, etc. |  | . | $8 \cdot 9$ - |
| Thatching of houses, etc. |  | . | 3.1 |
|  | Total | . | ros\% per cent |

32. Here too, as in other villages, the standard of living varies both Standard of according to the community and according to the income and social position of living. the family concerned. The average annual expenditure of an adult in the Nayar community (when the average for the whole village is struck excluding items liable to irregular and great variations like education, drink, drug, tobacco, etc., social and religious items, etc.) is Rs. 69. The corresponding figures for the Chetti, Muslim, Eazhuva, Pandaram and Pulaya communities are respece tively Rs. 45, Rs. 38, Rs. 36, Rs. 35 and Rs. 29. Among the Nayars, the
*This refers to annıal social and religious festivals, and is a regularly recurring item of expenditure unlike the item shown in column 10 of Appendlx $F$ (Purpose of Debts), which relates to lump expenditure incurred for marriage celebrations, funcral ceremoaies, etc.
$\dagger$ This includes the sum or R. 5.494 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.
expenditure rises to Rs. 130 per adult in some of the richest families, while it is as low as Rs. 27 among the poorest. The corresponding highest and lowest figures are Rs. 128 and Rs. 20 for the Eazhuvas, Rs. 80 and Rs. 24 for the Chetties, Rs. 68 and Rs. 20 for the Pandarams, Rs. 56 and Rs. 23 for the Muslims and Rs. 42 and Rs. 19 for the Pulayas. These figures also are exclusive of such items as education, drink, drug, etc., and social and religious items.

Diet. 33. The diet of the villagers in Pattancheri does not differ much from that of the people in the other villages already reported on. The Tamil castes in their diet are like the Tamil castes in Eruttempadi*. So far as the Malayali castes here (as also in the whole taluk) are concerned, they too appear on the whole to be better fed and nourished than the Malayali castes in the ether taluks of the State.

Land and holdings.
34. It was already explained in paragraph 9 above that, out of a total assigned land area of 5,292 acres in the village, the inhabitants of the village owned but 921.5 acres, the remaining $4,370^{\circ} 5$ acres being in the possession of absentee land-lords. Including the land owned in other villages by the residents of Pattancheri, the tolal area owned by them is $1,255^{\circ} 7$ acres $\left(625^{\circ} 2\right.$ acres of nilam and $630^{\circ} 5$ acres of paramba). This area is owned by 76 families. The proportion of land-owning families in each community, and the extent of land possessed by each are shown below:

35. It is noteworthy that the proportion of land owned by absentee landlords is very much kigher in Pattancheri than in the other villages already reported on. Correspondingly the proportion of land-owning families in the village is much lower than in the other villages. A statement showing the figures for five villages is given below:

| Village |  | Extent, and proprot ion per cent in the total area, of assigned land |  | No., and proportion per cent, of land-owning families in the total number of families in the village |
| :---: | :---: | :---: | :---: | :---: |
|  |  | Owned by absentee land-iords (acres) | Owned by residents of the village (acres) |  |
| Nayaranbalam |  | 1,503.9 (65.0 per cent) | $8 \mathrm{c9.8}$ ( $35^{\circ} \mathrm{O}$ per cent) | 322 (1S. 5 per cent) |
| Antikkad | - | 972.8 (54.9 , |  | 345 (40.8 ", |
| Chundal |  | 801.9 (41.8 ") | 1,116.4 (58.2 ", | 436 (59.8 ") |
| Eruttempadi | - | 389.3 (19.3 M) | 1,632.9 (80.7 , ${ }^{\text {, }}$ ) | 173 (26.7 " ) |
| Pattancheti | . | 4.370 .5 (82.6 ") | 9215 (174 ${ }^{\prime \prime}$ ) | 76 ( 4.9 |

The scourge of malaria is no doubt partly responsible for this state of affairs in Pattancheri. But other villages also in the north-east block of Chittur taluk follow Pattancheri in this respect; most of the landlords being residents of Chittur, Tattamangalam or Nalleppilli. Pattancheri serves as a good example of the evils of absentee land-lordism.
36. The 76 land-owning families in the village are graded below accord ing to the extent of their holdings:

Size of holding

| 1. 0 to 25 cents | $\ldots$ | 6 | 7.9 |
| :--- | :--- | :--- | ---: |
| 2. 26 to 50 cents | $\ldots$ | 6 | 7.9 |
| 3. 51 cents to 1 acre | $\ldots$ | 13 | $17 \cdot 1$ |
| 4. 1 acre to 5 acres | $\ldots$ | 20 | 26.3 |
| 5. Above 5 acres | $\cdots$ | $3 r$ | 40.8 |
| Total | $\ldots$ | 76 | 100.0 |

The average size of an owner's holding will be 16.5 acres as seen from the figures given in the statementappended to paragraph 34 above, but the holdings that are below one acre in extent (about 33 per cent of the total number of holdings) are mostly parambas used chiefly for residential purposes; and the holdings of real non-cultivating or cultivating owners are to be seen in the last two categories of the statement given above. It is also noteworthy that the holdings of 3 L land-owning families ( 40.8 per cent of the total number of

Absentee and-lordism.
land-owning families) exceed 5 acres in extent. As a matter of fact many of these holdings are 30 and even 40 acres in extent.

Cultivators' holdings.
37. It is further 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 369 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 369 families together is 1,703 acres ( $1,492^{\circ} 9$ acres of nilam and $210^{\circ} \mathrm{z}$ acres of paramba.) The proportion of such tenant families in each community and the extent of land taken on lease by each are shown below:

Total number of Total Proportion Extent of Proportion per cent of Community families in each number of per cent of land taken on land taken on lease community tenant fami- tenant fami- lease by each by each community lies in each lies in each community .in the tctal extent of community community (acres) land taken on lease

|  | 1 |  | 2 | 3 | 4 | 5 | 6 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| I | Chetti | . | 59 | 4 | $6 \cdot 8$ | $23^{\circ} 0$ | 1*4 |
| 2 | Eazhuvan | . | 736 | 276 | $37 \cdot 5$ | 1,182.6 | 69.4 |
| 3 | Kavara | - | 14 | 7 | 50\%0 | 2.4 | $0 \cdot 1$ |
| 4 | Kavundan. |  | 10 | 4 | 4\%'0 | $5 \cdot 3$ | 0.3 |
| 5 | Marasari | . | 44 | I | $2 \cdot 3$ | 8.0 | $0 \cdot 5$ |
| 6 | Muslim | - | 90 | 27 | 30\%0 | 207*0 | 6.3 |
| 7 | Naicken | - | 16 | 4 | $25^{\circ} 0$ | 26.8 | 1.6 |
| 8 | Nayar | - | 75 | 7 | 9.3 | 1277 | 775 |
| 9 | Panan | - | 18 | 10 | 556 | 1*1 | $0 \cdot 1$ |
| 10 | Pandaram. |  | 134 | 7 | $5 \cdot 2$ | 150.8 | $8 \cdot 9$ |
| II | Parayan | - | 6 | 3 | $50^{\circ}$ | 0.7 | - |
| 22 | Pulayan | - ${ }^{\circ}$ | 200 | 11 | $5 \cdot 5$ | 42*7 | $2 \cdot 5$ |
| 13 | Thattan | - | 17 | 1 | $5 \cdot 9$ | $0 \cdot 1$ | - |
| 14 | Jannan | -. | 3 | 2 | 66.7 | 0.5 | - |
| 15 | Velakkath | halavan | 4 | 2 | $50^{\circ} 0$ | 23.5 | $1 \cdot 4$ |
| 16 | Velan | - | 14 | 2 | 14.3 | 0.4 | - |
| 17 | Vellalan |  | 4 | I | $25^{\circ} 0$ | 0.4 | - |
|  | $\begin{gathered} \text { Others } \\ \text { mmunities) } \end{gathered}$ | $(15$ | 98 | -• | - | -* | - |
|  | Total (32) | ).. | J,542 | 369 | 23.9 | 5,703.0 | 100\% |

According to the above figures, the average extent of a tenant's holding is but $4^{\circ 6}$ 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.


It is only the rat families found in the last two categories in the above statement ( $51^{\circ} 7$ per cent of the total number of tenant families) that are real cultivating tenants who have taken lands on lease for purposes of cultivation; and the holdings of most of those in the first three categories of the statement are the small plots where they have their houses or cottages.

The total number of cultivating families in the village (including all owner-cultivators and tenant-cultivators) may beapproximately taken to be $417^{*}$, and the total extent of land cultivated by them is 3,3143 acres as shown below:

| Kind | Area owned <br> by land- <br> owning <br> families | Area leased <br> out by owners <br> to tenants | Balance or <br> area culti- <br> vated by <br> owners them- <br> selves | Area taken <br> on lease by <br> owners | Area taken <br> on lease by <br> tenants | Toltivated by <br> owners and <br> tenants |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| together |  |  |  |  |  |  |

- The average size of a cultivator's holding (when all owner-cultivators and tenant-cultivators are included) will, therefore, be about 8 acres. But when the small-scale owners and tenants in the first three categories of the grading of
*From the total of 445 owners' and tenants' families ( 76 owners and 369 renants) about 28 nod-caltivating owners and tenants have to be eleminated.
owner and tenant families given above (their number is $203^{*}$ ) are excluded and only the real cultivators of the last two categories in the grading of the two classes (their number is $24^{* *}$ ) are taken into consideration, the average extent of a cultivator's holding will be seen to be about 13 acres.

Firagmentation of holdings.
38. The figures discussed above show that the holdings in Pattancheri as in Eruttempadi are fortunately still large enough for cultivation to be carried on economically, and in normal times an average ryot will get enough $\dagger$ from his land to maintain his family and dependents in comfort. The figures relating to holdings, extracted from the registers of the village office, also prove that the process of fragmentation has not been very much at work in the village. The figures are given below:

| Year | Total area of <br> assigned land <br> (ilims and | No. of <br> pattadars | Average extent <br> of a pattadar's <br> holding (acres) |  |
| :---: | :---: | :---: | :---: | :---: |
| 1083 M. E. | 4.438 .3 |  | 184 |  |
| 1109 M. E. | $5,292.0$ | 226 | $24 . x$ |  |

The statement shows that the increase in the number of pattas during the last 25 years (since 1083 M. E., the year of the last Settlement,) has been but 22.8 per cent, and that the average extent of a pattadar's holding has fallen from $24^{\circ} 1$ acres to $23^{\circ} 4$ acres only.
Cultivation 39. We have already seen that the total extent of land cultivated by the and crops: paddy. residents of Pattancheri is $3,3^{1} 4^{\circ} 3$ acres ( $2,317{ }^{\circ} 3^{\text {acres }}$ of nilam and $997^{\circ} 0$ acres of paramba). Groups $I$ to 3 in Appendix $K$ show that the gross income derived from the nilams or paddy lands is Rs. $1,87,549$ or $92^{\circ} 5$ per cent of the gross income from land. The corresponding figure for parambas is but Rs. 15, 196 or $7 \cdot 5$ per cent of the gross income from land. It is therefore clear that paddy is the one crop of importance in the village.

Yield from
40. The yield from paddy lands and the cultivation and other expenses paddy lands. incurred are shown in the following statements. Separate statements are given for the lands in East Pattancheri and for those in West Pattancheri, because there is considerable difference between the two in respect of the gross yield, cultivation expenses, etc.

> * 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 landmowners 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.

[^4]EAST PATTANCHERI.

${ }^{*}$ This being marshy, the earth is turned over with the spade instead of being ploughed. $\dagger$ Paddy has been valued at $\epsilon_{d}^{2}$ annas per para.
**Water cess collected by the Government is also included in this item.

The statements show that the owner will receive a return of only $2 \frac{1}{2}$ to 3 per cent on his investment in nilams, if the price of paddy continues to occupy the piesent low level. All the same, the owner's return is seen to be slightly higher than in the other villages already surveyed and reported on.

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

| Locality | Class cf nilam | Net income from cne acre Rs. A. 1 . | Rental for one acre (paddy) ks. A. P. | T'enant's share Rs. A. P. | Kemarks |
| :---: | :---: | :---: | :---: | :---: | :---: |
| East <br> Pattancheri | Double-crop | 3240 | $\begin{array}{ccc} 28 & 7 & 0 \\ (70 \text { paras }) \end{array}$ | $10{ }^{13}$ (including <br> Rs. 64 o from straw alone) | Land Revenue and irrigationcess paid by the owner from the rental |
| 11 | Double-crop (poondhal) | 2980 | $\begin{gathered} 28 \quad 7 \quad 0 \\ (\because \circ \text { paras } \end{gathered}$ | $\begin{array}{\|cl} 8 & 1 \\ \text { (including } & 0 \\ \text { Rs. } 5 \quad 12 & 0 \\ \text { from } \\ \text { straw alone) } & \end{array}$ | " |
| $1{ }^{2}$ | Single-crop (karingara) | 24100 | $\begin{array}{cc} 24 & 6 \\ (60 \text { paras }) \end{array}$ | $\begin{array}{ccc} 5 & { }^{4} & \circ \\ \text { (including } & \text { Rs. } & 5 \end{array}$ (rom straw alone) | " |
| West <br> Pattar.cheri | Double-crop | 51100 | $\begin{gathered} 44 \mathrm{II} 0 \\ (\mathrm{n} 10 \text { paras }) \end{gathered}$ | 13 (including <br> Rs. 914 from straw alone) | " |
| " | Single-crop (kartngara) | 37120 | $\begin{gathered} 328 \\ (80 \text { paras }) \end{gathered}$ | ${ }^{20}{ }^{20} 0$ Rs. 78 o from straw alone) | -• |
| " | Single.crop (virippu) | 2240 | $\begin{array}{ccc} 20 & 5 & 0 \\ (50 \text { paras }) \end{array}$ | $\left\lvert\, \begin{array}{cc} 6 & 15 \\ \text { (including } & \text { Rs. } \\ \text { from straw alone) } \end{array}\right.$ | " |

42. There is little or no difference between the methods of cultivation,

Methods of manuring, etc., pursued in Pattancheri and those followed in Eruttempadi*. cultivation, etc. However there is more or less systematic irrigation of the nilams, the supply of water received being from the Mulathara anicut owned by the Government. Though the supply is adequate in normal times, it is known to fail occasionally in seasons of severe droughts.
*Please see paragraph 18 of the Report on Eruttempadi.
43. The gross yield of Rs. 15,196 from parambas is distributed as shown Other crops. below among the chief crops raised from these lands.

| Cocoanuts | -• | Rs. <br> 4,090 |
| :---: | :---: | :---: |
| Mangoes and jack fruits |  | 1.597 |
| 'Tamarind | - | 1,430 |
| Palmyra | - | 1,961 |
| Ground-nut |  | 1,403 |
| Plantains, kitchen vegetables, etc. | - | 3,675 |
| Other kinds including bamboos, cotton, cereals, ctc. | . | 1,040 |
| 'Total | - | 15,196 |

The ground-nut and cottoin figure in the above list, their importance in this village is very much less than in Eruttempadi. These crops were being tried by the ryots and were just growing in popularity when the depression set in, making their cultivation unprofitable.
44. Here too, as in other villages, the ryots complain that their lands have been deteriorating and that the yield has fallen from ro to 30 per cent. of land. Various reasons are adduced for such deterioration; but what really matters is that the soil is getting exhausted and that no adequate measures are being taken to enrich it.
45. The extent of unemployment in the village cannot be ascertained Labour and from Appendix K, inasmuch as the word occupation in that table means the unemploysource or income and not necessarily employment. Thus the non-cultivating owners and the non-cultivating tenants (groups x and $3^{\mathrm{b}}$ under Cultivation) derive their income from leasing and sub-leasing lands. Their occupation, therefore, does not give them any employment. Many of the cultivating owners (group 2 under Cultivation) have little more than supervision work to do in order to earn their income, and they are, therefore, only partially employed on land. There are many groups of a like nature in the occupation statistics.
46. The population statistics of the village furnish the following particulars regarding the numbers available for employment.

Statistics of employment.

|  |  | Males | Females | Total |
| :---: | :---: | :---: | :---: | :---: |
| (i) Total population | - | 3,137 | 3.467 | 6,604 |
| (2) Children aged 0-5 | . | 462 | 454 | 916 |
| (3) School-going population of all ages | . $\cdot$ | 250 | 93 | 343 |
| (4) Children aged 6-I2 not attending school | $\therefore$ | 384 | 495 | 879 |
| Total of items 2, 3 and 4 | . | 1,096 | 1,042 | 2,738 |
| Balance available for emplogment | - | 2,04 | 2,425 | 4,466 |

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

The numbers available for employment are seen to fall into three distinct categories, according to the occupation-returns received from the villagers. These categories are:
(1) fuliy employed,
(2) partially employed and
(3) unemployed.

Among males we find

| 1,677 | ( 82.2 | per cent) more or less fuily employec. |  |
| ---: | :--- | :--- | :--- |
| 254 | $(12.4$ | $"$ | $)$ partially employed and |
| 110 | $(5.4$ | $"$ | $)$ unemployed. |
| 2,041 | $(100.0$ | $\prime \prime$ | $)$ total. |

One hundred and eighty-one boys aged 6 to 12 , of whom 90 have been returned as fully employed and 91, as partially employed, should be added to the above numbers.
47. Fully employed does not necessarily refer to persons getting a full

Fully employed men.

## Partially

 employed men. day's work on all working days in all seasons. Those employed in Government or private seryice (groups 66, 67, 76, 76 a, 85 , etc., in Appendix K); artisans or skilled labourers like the sawyers, carpenters, blacksmiths, etc., in groups 17 , -18, 20 and 20 c , toddy-drawers and jaggery manufacturers (groups 25 and 26), washermen and barbers (groups 30 and 31 ); herdsmen, shepherds, etc., (group 10); and traders doing regular business throughout the year (several groups from 42 to 63 d ) have all been included in the category of the fully employed. Those who follow agricultural labour (group 5) as their chief occupation; cartdrivers (group 39 c ); casual labourers (group 87); and a few others too are shown as fully employed, even though the warkmen concerned are forced to remain idle without work or wages for many days in the year during slack seasans.48. The partially employed comprise such groups as cultivating owners and tenants (groups 2 and 3 a), estate agents and managers (group 4), bạsketmakers, etc. (group 19), porters and messengers and labourers employed on roads (groups 39 and 39 a), those following several of the trades from group 42 to group 63 d , and those engaged in the pursuits specified in groups 68 (priests, ministers, etc.), 73 (indigenous medical practitioners), and 80 (musicians, etc.) The period of employment of those following the above vocations varies from
a few days to many weeks in the year according to the nature of the occupation concerned.
49. Turning to the female population, we find:


Fully employed women.

3 There are also 22 I girls aged 6 to 12, of whom 35 have been returned as fully employed and 186 , as partially employed.

The fully employed consist chiefly, if not almost wholly, of the women of the labouring classes who are wage-earners and who, in addition to their domestic duties (cooking, washing, nursing children, etc.), attend regularly to agricultural and other kinds of paid labour. They are all included in the numbers returned under the three sub-divisions of group 83 (domestic service.)
50. The partially employed comprise those women of all communities, who, like the fully employed women, 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, therefore, included in group 83 (domestic service). However, they are not regular wage-earners like the fully employed women, though considerable numbers of this partially employed group, consisting of women of the labouring classes, attend to agricultural labour during the harvest season and thus earn a small income. It is in this respect that they differ from fully employed women who are regular wage-earners during all seasons of the year. In the category of the partially employed women we also find those engaged in petty trades (several groups from 42 to 63 d ), which give them occasional employment and enable them to earn a small income.
51. There remain $1:$ unemployed men and 109 unemployed women. Of these, 35 males and 21 females are children aged 13 or 14, and 45 males and Unemployed. 76 females are too infirm or old to work. Of the remaining 30 males who are unemployed, 9 are English-educated*.

Want of suitable work is chiefly responsible for the presence of the partially employed and unemployed men and women in the village.

[^5]Unemploy. 52. A few persons have emigrated to other places, apparently because ment and emigration. they could not get any suitable employment in the village. The particulars of these emigrants* are given below :

Emigrants to places within the State.


Emigrants to places outside the State.

| Employed |  | $\ldots$ | 6 r | $\ldots$ | $6 \mathbf{r}$ | 2,833 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: |
| Unemployed |  | $\ldots$ | 4 | $\ldots$ |  | 4 |
|  | Total | $\ldots$ | 65 | $\ldots$ | 65 | $\ldots$ |
|  |  |  |  |  |  | 6,833 |

Emigrants whose particulars are unknown.

|  | 15 | $\ldots$ | 15 |  |  |
| ---: | ---: | ---: | ---: | ---: | ---: |
| Grand Total | $\ldots$ | 102 | 2 | 104 | 3.915 |

Twenty of these emigrants (all males) are English-educated. Two are Graduates in Medicine, one, a Graduate in Law, five, Graduates in Arts, one, Intermediate in Arts, nine, School Finals, and two, having studied up to the High School classes.
53. The chief type of labour available in the village is agricultural ${ }_{\text {i }}$ and Types of it absorbs, with very few exceptions, the whole labour population of the place. labour. In the two tabular statements given below, full particulars of the work available in East Pattancheri for the male and female sections of agricultural labourers throughout the year, together with the wage rates, are shown:

* This is apart from the seasonal emigration of a large number of agricultural labourers of both sexes to the adjoining malarial border tracts of the Pollachi taluk, who, attracted by the higher cash-wages offered by the labour-agents, of whom there are a number in this village, often absent themselves from their houses for periods extending from one to three months.

EAST PATTANCHERI (MEN).

| Month | Main items cf work | Dependent |  |  | Independent |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | No. of days* | Wage- rates | Ks. A. P. | No. of days | Wagerates |  | A. | P. |
| Ch. ngam | Harvest, ploughing, etc. | 25 | 62d** and 6 pies worth of straw | 614 0 | 25 | 6 ed and 6 pies worth of straw | 6 | 14 | 0 |
| Kanni | Do | 25 | - | 6140 | 25 |  | 6 | 14 | 0 |
| Thulam | Harvest, ploughing, fencing, etc. | 10 5 | $3 \dot{\text { ed }}$ | 2 12 0 <br> 0 9 9 | 10 | $4 \dot{\mathrm{ed}}$ |  | $\begin{aligned} & 12 \\ & 13 \end{aligned}$ | $\begin{aligned} & 0 \\ & 0 \end{aligned}$ |
| Vrischigam | Fencing, spadework, etc. | 20 | 3 ed | 270 | 20 | 4 ed | 3 | 4 | 0 |
| Dhanu | Fencing, spadework, harvest, etc. | 7 8 | 3 ed 5 | $\begin{array}{lll}0 & 13 & 8 \\ 1 & 10 & 0\end{array}$ | 7 | .4 ed 5 | 1 | $\begin{array}{r} 2 \\ 10 \end{array}$ | $\begin{aligned} & 2 \\ & 0 \end{aligned}$ |
| Makaram | Harvest, ploughing, etc. | 15 | 5 ed | $3 \quad 0$ | 15 | 5 ed | 3 | 0 | 9 |
| Kumbham | Spade-work (in poondhal nilams), etc. | 10 | 4 ed | 1100 | 10 | 5 ed | 2 | 0 | 6 |
| Meenam | Do | 25 | 4 ed | 410 | 25 | 5 ed | 5 | 1 | 3 |
| Medam | Ploughing, etc. | 25 | 3 ed | 3 - 9 | 25 | 4 ed | 4 | 1 | 0 |
| Edavam | Do (mainly in single-crop karıngara nilams) | 25 | 3 ed | $3 \quad 0 \quad 9$ | 25 | 4 ed | 4 | 1 | 0 |
| Mithunam | Do | 25 | 3 ed | 309 | 25 | 4 ed | 4 | 1 | 0 |
| Karkadagam | Do | 25 | 3 ed | 309 | 25 | 4 ed |  | I | - |
|  | Periodical presents and occasionalgifts in kind received from the land-lord. |  |  | $\begin{array}{lll} 3 & 12 & 3 \end{array}$ |  |  |  |  |  |
|  | Total | 250 |  | 46 II 5 | 250 |  |  |  | 8 |

* No. of days in each month when work is available.
** edangazhi (i. e., one-tenih of a para).

EAS'T PATTANCHERI (WOMEN).


Similar particulars of the work available for the labour population in West Pattancheri are given in the tollowing statements:

WEST PATTANCHERI (MEN).



WEST PATTANCHERI (WOMEN).


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It is to be observed here that the labourers in East Pattancheri do not generally experience any difficulty in getting work for as many clays in the month as they want, though the figures in the first two statements show the total number of days on which work is available in the year as but 250. As a rule, agricultural labourers take rest for about 5 days in a month; and from c Thulam to Kumbham most of those in East Pattancheri will be laid up with malaria for-days together, so much so that a labourer will bz able to work for about 15 days only on an average every month during this season. Because of the scourge of malaria in East Pattancheri the local supply of labour is not equal to the demand, and labour families in . sufficient numbers are unwilling to live in East Pattancheri permanently. For this reason, considerable numbers of agricultural labourers from West Pattancheri daily go for work in East Pattancheri and return every evening to
their homes, walking a distance of 6 to 12 or even .16 miles to and fro. The labourers in West Pattancheri alṣ, therefore, will not experience much difficulty in getting work during all seasons of the year, provided they are willing to go to East Pattancheri for the purpose -

In the following statement the principal occupations of both sexes in each community in the village are given.

COMMIUNITY
occupation

|  |  |  | Males | Females |
| :---: | :---: | :---: | :---: | :---: |
|  | Ambattan <br> Brabman |  | Sbaving, bair-dressing, etc. Priest-hood, Government and private service, etc. | H. K.* <br> do |
| 3. | Cbakkiliyan |  | Working in leather and A. L.* | A. L. and H. K. |
|  | Channan |  | A. L. | do |
| 5. | Chetti | ** | Trades of all kinds and cultivation | Petly trades of all kinds and H. K. |
| 6. | Eazhuvan |  | A. L., tending cattle, cultivation, toddy tapping, cartdriving, trade in toddy, casual labour, etc. | A. L., tending cattle, husking paddy, trade in toddy and H. K. |
|  | Eravalan |  | A. L. | A. L. and H. K. |
| 8. | Kanakkan |  | A. L. and tending cattle | do |
| 9. | Kavara |  | Working in bamboo materials, A. L. and tending cattle | Working in bamboo materials and H. K. |
| 10, | Kavundan |  | Cart-driving, tending cattle and $A L$. | A. L., sale of sweet-meats and H. K. |
|  | Kollan |  | Working in iron | A. L. and H. K. |
| 12. | Kusavan |  | Manufacture of earthen-ware pots | Manufacture of earthen-ware pots and H. K. |
| 13. | Malayan |  | A. L. | A. I., and H. K. |
| 14. | Marasari |  | Carpentry | A. L., mat-making and H. K. |
| 15. | Muslim |  | A. L., trades of all kinds, nood-cutting, tending cattle, cultivation, cart-driving, casual labour, sawing timber, etc. | A. L., petty trades and H. K. |
| $\neq\left\{\begin{array}{l} \text { A. L. } \Rightarrow \text { Agrizultural Labour. } \\ \text { H. K. }=\text { House-keeping. } \end{array}\right.$ |  |  |  |  |


| 16. | Naickan | - | A. L., tendina cattle and cartdriving | A, L, and H. K. |
| :---: | :---: | :---: | :---: | :---: |
| 17. | Nayar | -• | Cuitivation, Goverament and private scrvice, etc. | Domestic service and H. K. |
| 18. | l'anan | - | Shaving and hair-dressing, A. L., working in bamboo materials, etc. | A. L. and H. K. |
| 19. | Pandaram | - | Begring, cultivation, masonry, A. L., drumming, cart-driving, tending cattle, casual labour, etc. | Mat-making, A. L., beggitg and H. K. |
|  | Parayan (Sambavan) | - | A. L., tending cattle and ropemaking | A. L., rope-making and H. K. |
| 21. | Pulayan | -• | A. L., and tending cattle | A. L. and H. K. |
| 22. | Thattan | - | Working in jewellery and ornaments | H. K. |
| 23. | 'Thevan | $\cdots$ | A. L. | A. L. and H. K. |
| 2 ta | Vannan | - | Wasbing | Washing, A. Le and H. K. |
| 25. | Variyar | -• | Service in temple | Service in temple and H. K. |
| 26. | Veian |  | Washing | Washing and H, K. |

Notc.-Six of the communities, each having only a very limited number of families in the village, are not included in the statement, because the occupation followed by the very few people in each of them do not indicate the occupation typical of the community as a whole.

Indepen-
dent and de. pendent labour.
54. As in the other villages, both the independent and the dependent types of agricultural labour are found in Pattancheri also. The dependent labourers are always indebted to their landlords, and therefore it is obligatory on their part to work for their landlords so long as the latter require their services $_{\text {h }}$ in spite of the fact that they are paid only lower wages. They cannot hope to free themselves from this bondage in the existing circumstances and they have therefore to put up with their lot.

The economic condition of the labour population in this village also has deteriorated on account of the depression. The wage-rates here have fallen by about 40 per cent; and the wages being generally paid in kind, the poor labourer can seldom get the full cash-value of the small quantity of paddy which he has to exchange for his daily necessaries (except rice). The standard of living among the labour population, which is very low even in normal or prosperious times, is at present something inconceivable.
55. As in the other villages already surveyed and reported on, relief from the burden of indebtedness is the first necessary step in any scheme of rural reconstruction work in this village also; and facilities for both long-term and short-term credit have to be improvised. It is however to be observed here that the proposed Land Mortgage Bank will benefit only the landed class whose debts, secured on landed property, amount to Rs. 74,433, as seen from item 2 of Appendix H (Rates of Interest according to Class of Debts-ii-). There remain items I, 3 and 4 in the Appendix, together amounting to Rs. 88,5i6. Most of the debtors responsible for these three items have no lands of their own to mortgage, and their debts are therefore not secured on land. In the circumstances, a Land Mortgage Bank cannot bring them any relief. At the same time they too stand in urgent need of both long-term and short-term loans, suitable facilities for which have accordingly to be provided.

Among the landless debtors there is a class consisting of agricultural labourers including small-scale tenants. They deal chiefly in paddy loans. The dependent section among agricultural labourers is heavily involved in debts, having taken both paddy and cash-loans from their landlords. As a rule, no interest is charged on these loans, but the labourers concerned have to remain in perpetual bondage to their landlords, working for them at wage-rates which are considerably lower than those paid ty independent labourers, because it is beyoud their power to repay the loans. And the landlords neither expect nor want them to repay their debts and regain their independence.

Independent labourers and small-scale tenants also generally raise paddy and cash-loans* for which they have to pay very high rates of interest. Thus the interest for paddy loans in Pattancheri ranges from 60 to 200 per cent per annum; and there are instances of small cash-loans also being charged interest at 120 per cent per annum. The "six months" loan" will sarve as an example. This kind of loan is seen to enjoy considerable popularity among the poorest classes in Pattancheri. During the month of Karkadagam when the poor ryots and labourers are badly in want of cash, enterprising money-lenders go from door to door, offering small cash-loans to these needy people. The offer is accepted by many, because the temptation is toostrong. The amount borrawed is to be returned six months later. From each rupee leaf, a commission of one anna is deducted on the spot and a sum of Re. $\mathrm{r}-8 \rightarrow 0$ has to be returned af the end of the period. The rate of interest here works out at 120 per cent per annum. And, wnat is more, the creditor incurs no risk of loss in these transactions, for he is at perfect liberty to take possession of the cattle, poultry or

[^6]Remedial measures: Relief from indebtedness.
other belongings of the debtor if he defaults payment, the neighbours desisting from all interference with the creditor's highhandedness in taking the law into his own hands.

Paddy loans, six months' cash-loans, rates of interest rising up to $200^{\circ} \mathrm{par}$ cent per annum, etc., are not the monopoly of Pattancheri. They or their counterparts exist in all villages and form part of the economy of our rural life. Being the only forms of credit now available to the poorest classes in the villages, they have to be tolerated as a necessary evil. But the pity of it is that the victims of the evil are the half-starved labourers and small-scale tenants, who can least afford to pay such high rates of 'interest, and who are absolutely helpless in the hands of their creditors.

Co-operative movement.
56. The obvious remedy for this state of affairs lies in the co-operative movement, but the Co-operative Credit Society at Pattancheri has not been able to solve this problem. It will be seen from column 12 in Appendix I that the amount borrowed from the society is about Rs. 741, whereas the total short-term debt of the village amounts to Rs. 1,01,199. Nor is it all. For the society's activities in the past have had the unfortunate result of alienating the sympathies of a very large section of the village population. Many complaints were made against the society, and some even expressed the opinion that the society was a positive evil and that it caused much hardship to poor and honest folk. Several ignorant and illiterate members complained that they were not given receipts for the amounts they remitted in repayment of the loans they had taken. Nor were these amounts entered in the account books. Subsequently decrees for the original amounts borrcwed together with interest, penalty, etc., were obtained against them. Such is the version given by several aggrieved villagers. On the whole, there seems to have been a good deal of bungling or mismanagement of the society's affairs in the past. This is unfortunately to be attributed to the indifference, irresponsibility and, at times, even to the dishonesty of the management concerned, all leading to unbusiness-like and inefficient conduct of the society's affairs. If such abuses are to be checked, it seems not only desirable but highly necessary that the Co-operative department should supervise the activities of the societies more frequently and in greater detail, and wield drastic powers to bring all delinquents to book, at least till the people themselves are sufficiently educated in the principles and methods of co-operation. It is indeed an-irony of fate that the poor villagers who stand most in need of the help of the co-operative movement are too ignorant to be able to organise or run a society for themselves, and have therefore to depend on irresponsible neighbours for its management. The latter are not much,interested in the well-being of the society, and often allow selfish considerations to inlluence their conduct. Hence the necessity for strict departmental control.

While the co-operative movement has been discredited at Pattancheri and the credit society in the village has become unpopular, the paddy loans, six months' loans, etc., referred to in paragraph 55 above, do show that the necassity for co-operative institutions organised on proper lines is keenly and urgently felt in the whole locality. Further, in the economic life of the villages, it is not the needy borrower alone that has to suffer as matters stand at present. The absence of a safe and easily accessible repository for the small economies of the foorer classes of the rural population has been causing real hardship and loss to the thrifty labourer also- Many instances of the kind were noticed at Pattancheri. An old and frugal tapper of sweet toddy, who had saved as much as Rs. 150 (more than a life's fortune to a man of his position) Ey practising rigid economy and subscribing to a local chit, lent the amount to a rich neighbour, because he could find no better or safer way for investing his fortune. The neighbour became insolvent and the tapper lost every pie. An elderly Muslim widow of the labouring class with two little children to look after, living in a miserable hovel, had managed to scrape together Rs. ico during her husband's life-time. The amount was lent to an apparently well-to-do Muslim neighbour. The latter is now a pauper and the helpless woman has been reduced to beggary. These are not, by any means, isolated instances, but bad investments seem to be common in rural areas, particularly among the poorer classes. Here too, the Co-operative movement has to bring succour to the suffering population of the villages.
57. There is apparently no reason why the ryots in Pattancheri should not take to the cultivation of sugar-cane. As seen from the figures discussed in paragraph 40 of the Report on Eruttempadi, the net return from an acre of land under suggar-cane is about 7 times that from an aćre under paddy (doublecrop). The village is already in possession of irrigation facilities. These may be improved further, the irrigation channels may be repaired, and an adequate supply of water, ensured. Sugar-cane must be cultivated instead of paddy in all nilams where such irrigation facilities may be provided; só that land may be made to yield a much highè r income than at prèsennt.

As in Eruttempadi, : tobacco is another crop to be tried in the village. Apparently there is a large area suitable for its cultivation. A demonstration farm, cultivating sugar-cane and tobacco; may be opened by the department of Agriculture. If the cultivation of these two crops is undertaken on a large scale, the economic condition of the village cannot but show substantial improvement.

The figures given in paragraph 43 abover showing the income from the various crops raised from parambas, indicate that hundreds of acres of dry land are at present not properly cultivated. Cotton and. ground-nut may be
introduced on a large scale and cultivated successfully as at Eruttempadi. It is for the department of Agriculture to demonstrate the possibilities of these various crops and to popularise improved methods of their cultivation.

Marketing 58. The most important market for the village is Pollachi, but the of agricultur villagers have dealings with Coimbatore, Palghat and Trichur also. Paddy is exports and exported in large quantities to Pollachi. A considerable quantity of straw, imports. palmyra jaggery, tamarind and graft mangoes also is exported. The villagers purchase all their necessaries from the above markets.

The methods of marketing followed by the villagers are as uneconomic as in the other villages. Almost all the agricultural produce is sold immediately after the harvest when prices are very low. Middle-men also are present to pocket their commission at the cost of the producers.
59. The manufacture of jaggery from palmyra toddy and the weaving of Industries. grass mats are two cottage industries that may be successfully developed in Pattancheri. The complaint of the tappers engaged in the manufacture of palmyra jaggery is that they never get a sufficient number of yielding palms licensed for tapping during the season. The difficulty may be overcome if the formalities involved in the issue of licenses are slightly relaxed.

In the absence of facilities for the introduction of other cottage industries, cotton spinning and hand-loom weaving may be encouraged, particularly in view of the fact that cotton may be cultivated locally.

There is ample scope for a rice-mill for the hulling of paddy in Pattancheri. The paddy which is exported at present may be husked before it is marketed at Pollachi and the profit now pocketed by the rice-mill owners at Pollachi may be retained in the village.

The introduction of the sugar-cane crop will furnish raw material for a large-scale factory industry for the manufacture of jaggery or refined sugar.

Disabilities and villagers representations.
60. In the course of the survey, several disabilities under which the vil. lagers were labouring were brought to the notice of the investigation staff. The residents of West Pattancheri pointed out that the Nanniode dispensary was located in a thinly populated area and that it was too far away from the village proper (West Pattancheri) to serve them usefully, even though the medical officer in charge of the dispensary visited West Pattancheri twice a week. They therefore want a dispensary in West Pattancheri- At the same time, Nanniode, Kannimari and other areas in the east are so malarial that a dispensary for these areas is also necessary. In the circumstances, the opening of a new grant-in-aid
dispensary for West Pattancheri would appear to be the best solution for the difficulty.

It is also necessary that a vigorous antimalarial campaign should be conducted in the area till the scourge of malaria is rooted out. The health of the labour population inhabiting the malarial tract is miserable and demands energetic and urgent measures for combating the evil.

There is a general complaint about the scarcity of water both for drinking and for washing and bathing purposes. Non-caste people would appear to suffer more than caste Hindus in this respect.

The common grazing ground for the village is situated so far away from West Pattancheri that it is of no use to the majority of the villagers. It is pointed out that there are facilities for opening a good grazing ground in West Pattancheri itself.

The villagers do not receive proper veterinary aid because the nearest Veterinary dispensary is miles away.

Complaints were heard in many quarters regarding the working of the Pattancheri group Panchayat. It is alleged that the Panchayat which was really helpful to the people in its early days has deteriorated, that it now serves but to promote litigation among the poor and harass them and that it has created and fostered a bitter party spirit in the village and destroyed all harmony and goodwill among the villagers. It has made itself unpopular to such an extent that a considerable and influential section of the village population has non-co-operated with it, viewing it as a positive evil and praying for its early abolition. Apparently there is something radically wrong about it. And it is necessary that it should be purged of its evils so that it may serve the best interests of the people.

## APPENDIX A.

Distribution of population by communities.

| \% |  |  | Proportion per cent |  | opulation |  | Proportion |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| * | Community | $\begin{gathered} \text { of } \\ \text { families } \end{gathered}$ | number of families | Males | Females | Total | $\begin{array}{\|l} \text { in total } \\ \text { population } \end{array}$ |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 1 | Ambattan | 2 | $0 \cdot 1$ | 2. | 5 | 7 | $0 \cdot 1$ |
| 2 | Brahman | 11 | $0 \cdot 7$ | 18 | 24 | 42 | 0.6 |
| 3 | Chakkiligan | 4 | $0 \cdot 3$ | 12 | 14 | 26 | $0 \cdot 4$ |
| 4 | Channan | 3 | $\mathrm{C} \cdot 2$ | 3 | 4 | 7 | $0 \cdot 1$ |
| 5 | Chetti | 59 | 3.8 | 126 | 141 | 267 | 48 |
| 6 | Christian | $\pm$ | $0 \cdot 1$ | . | 2 | 2 | $\cdots$ |
| 7 | Eazhuvan | 736 | 477 | $\mathbf{x} 1477$ | 1,648 | 3,125 | 473 |
| 8 | Eravalan | 10 | 0.6 | 16 | 18 | 34 | $0 \cdot 5$ |
| 9 | Kaikolan | 9 | $0 \cdot 6$ | 13 | 17 | 30 | 0.5 |
| 10 | Kanakkan | 20 | $1 \cdot 3$ | 43 | 44 | 87 | $1 \cdot 3$ |
| II | Kavara -. | 14 | $0 \cdot 9$ | 36 | 35 | 75 | 1•1 |
| 12 | Kavundan | $1{ }^{\text {a }}$ | 0.6 | 19 | 20 | 39 | $0 \cdot 6$ |
| 13 | Kollen | 13 | $0 \cdot 8 \cdot$ | 16 | 32 | 48 | $0 \cdot 7$ |
| 54 | Kuravan | 3 | $0 \cdot 2$ | 7 | 4 | 11 | 0.2 |
| 15 | Kusavan | 10 | 0.6 | 16 | 21 | 37 | 0.6 |
| 16 | Malayan | 2 | $0 \cdot 1$ | 3 | 4 | 3 | 0 - |
| 17 | Marasari | 44 | $2 \cdot 9$ | 85 | xro | 195 | 3* |
| 18 | Mudaliyar | 2 | $0 \cdot 1$ | 4 | 4 | 8 | $0 \cdot 1$ |
| 19 | Muslim | 90 | 5.8 | 192 | 201 | 393 | $6 \cdot 0$ |
| 20 | Naikan | 16 | $x \cdot 0$ | 32 | 29 | 6r | $0 \cdot 9$ |
| 25 | Nayar | 75 | $4 \cdot 9$ | 201 | 244 | 445 | 6.7 |
| 22 | Panan | ${ }^{8} 8$ | $1 \cdot 2$ | 40 | 45 | 85 | 13 |
| 23 | Pancaram . $\quad$. | 134 | $8 \cdot 7$ | 250 | 264 | 514 | 78 |
| 24 | Parayan(Sambavan).. | 6 | 0.4 | 15 | 18 | 313 | 0.5 |
| 25 | Pulay3n .. | 200 | 13.0 | 415 | $4 \times 6$ | 82 x | 12.4 |
| 26 | Thattan $\quad \cdot$ | 17 | $1 \cdot 1$ | 42 | 44 | 86 | 13 |
| 27 | Thevan $\quad$. | 7 | $\bigcirc \cdot 5$ | 8 | 12 | $25^{\circ}$ | $0 \cdot 3$ |
| 28 | Vanaan .. | 3 | $0 \cdot 2$ | 5 | 6 | 18 | 02 |
| 29 | Variyar $\quad$. | I | $0 \cdot 1$ | 2 | 1 |  | . |
| 30 | Velakkathalavan | 4 | $0 \cdot 3$ | 9 | $\times 3$ | ${ }^{22}$ | c. 3 |
| 3 x | Velan | 14 | $0 \cdot 9$ | 20 | 27 | 47 | $0 \cdot 7$ |
| 32 | Vellalan .. | 4 | $\bigcirc \cdot 3$ | 10 | 10 | 20 | $0 \cdot 3$ |
|  | Total ${ }^{(32)}$.. | 1,542 | 100.0 | 3,137 | 3,467 | 6,604 | 108.0 |

## APPENDIX B.

Distribution of Assets by communities.

|  | Community | Number of families | Proportion per cent in the total number of families | Total assets Rs. | Average assets per family <br> Rs. | Proportion per cent of assets in the total assets |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | Brahman | 15 | 0.7 | 42,857 | 3,896 | 2.9 |
| 2 | Chetti | !9 | 3.8 | 1,32,426 | 2,245 | 8.9 |
| 3 | Eazhuvan | 736 | $47^{\circ} 7$ | 7,03,8=0 | 955 | $47^{\circ}$ |
|  | Kaikolan | 9 | 0.6 | 7,384 | 820 | 0.5 |
|  | Kusavan | 10 | 0.6 | 10,175 | 1,018 | 0.7 |
|  | Marasari | 44 | $2 \cdot 9$ | 7.553 | 172 | 0.5 |
| 7 | Muslim | 90 | 5.8 | 23,040 | 256 | $1 \cdot 5$ |
| 8 | Nayar | 75 | 4'9 | 4,13,882 | 5,518 | $27^{\circ} 6$ |
| 9 | Pandaram | 134 | $8 \cdot 7$ | 1,06,623 | 796 | 717 |
| 10 | Pulayan | 200 | 13.0 | 5.735 | 29 | 0.4 |
| 11 | Velakka. thalavan | 4 | $0 \cdot 3$ | 10,341 | 2,585 | 0.7 |
| 12 | Others (2I com. munities) | 170 | 12.0 | 33,383 | 196 | $2 \cdot 2$ |
|  | Total (32) | 1,542 | 100.0 | 14,97,199 | 971 | 10C. 3 |

## APPENDIX C.

Distribution of Assets according to Occupation.

| Cccupation ar Scurce of income | No, of families | Proportion per cent in total number of fanillies | Value of house pro perty and lands Rs. | Kuri investments Rs. | Amounts lent out <br> Rs. | Other items Rs. | Total assets Rs. | Proportion per cent in the tota assets of the village |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| r.AND OWNERS AND CULTIVATORS | 2 | - 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| J. C. O. as chief occupation | 21 | 14 | 3,81,574 | 10,975 | 76,344 | 42,697 | 5,17,590 | 34'2 |
| 2. C. O. as subsidiary " | 12 | 0.8 | 46,823 | 7,880 | 60,156 | 20,413 | 1,34.572 | 9.0 |
| 3. N. C. O. as chief " | 13 | $0 \cdot 8$ | 2,29,779 | 7,412 | 7,473 | 21,104 | 2,65.758 | 178 |
| 4. N. C. O. as subsidiary ", | 14 | $\bigcirc \cdot 9$ | 60,98 | 2,529 | 22,657 | 19,750 | 1,05.754 | $7{ }^{\circ} \mathrm{O}$ |
| 5. C. 7. as chief $\quad 1$ | 145 | $9 \cdot 4$ | 57,072 | 9,438 | ${ }^{25,903}$ | 69,849 | t,52,262 | 10.2 |
| 6. C. T. as subsidiary " | 59 | 3.8 | 6,366 | 1,125 | 15,008 | 13,835 | 36,334 | 2.4 |
| 7. N. C. T. as chief | 1 | $0 \cdot 1$ | .. | .. | .. | 313 | 313 | .. |
| Total | 265 | 17.2 | 7,82,432 | 38,659 | 1,97,541 | 1,87,961 | 12,06,593 | $80 \cdot 6$ |
| agricultural labour. |  |  |  |  |  | ge astels | family $=$ | Rs. 4.553 |
| 1. A. L. as chief occupation | 759 | 49.2 | 18,758 | 665 | 2,834 | 20,718 | 42,975 | $2 \cdot 9$ |
| 2. A. L. as subsidiary " | 234 | 15.2 | 11,311 | 1,030 | 8,703 | 12,415 | 34,609 | $2 \cdot 2$ |
| Total | 993 | $64 \cdot 4$ | 30,569 | 1,745 | 11,537 | 33,133 | 76,984 | $5 \cdot 1$ |
| OTHERS | 284 | 18.4 | 68,617 | 14,100 | $\begin{gathered} \mathrm{AD} \\ 79,610 \\ \mathrm{Av} \end{gathered}$ | $\begin{aligned} \text { rage assets } \\ 51.295 \end{aligned}$ <br> age assets | er family= <br> 2,13,622 <br> er family | $\begin{aligned} & =\text { Rs. } 78 \\ & =14.3 \\ & =\text { Rs. } 752 \end{aligned}$ |
| Total for the whote village. | 1,542 | 100.0 | 8,81,618 | 54,504 | $\begin{array}{r} 2,88,688 \\ \text { Av } \\ \text { for } \end{array}$ | 2,72,389 <br> age assets <br> he whole | $\begin{aligned} & \text { 14,97,199} \\ & \text { er family } \\ & \text { Hlage } \end{aligned}$ |  |

[^7]
## APPENDIX D．

## Distrlbution of Debts by communities．

|  | Community |  | so！！！wej pə！qวри！jo גəqunn |  | $\stackrel{y}{0}$ Rs. |  |  | Rs． |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1 | Brahman | 1 L | S | 72\％ | 8，284 | 3.4 | 753 | 1，036 |
| 2 | Chetti ．． | 59 | 39 | $66 \cdot 1$ | 19，687 | 8－0 | 334 | 505 |
| 3 | Eazhuvan | 736 | 496 | 67.4 | 91，824 | $37 \times 4$ | 1855 | 185 |
| 4 | Kaikolan ．． | 9 | 4 | $44 * 4$ | 791 | $0 \cdot 3$ | 88 | 198 |
| 5 | Kusavan | 10 | 4 | 40\％0 | $2 \mathrm{C9}$ | O＇I | 21 | 52 |
| 6 | Marasari ．． | 44 | 38 | 86.4 | 1，617 | $0 \cdot 7$ | 37 | 43 |
| 7 | Muslim．．．． | 90 | 70 | 77.8 | 5，625 | $2 \cdot 3$ | 63 | 80 |
| 8 | Nayar ．． | 75 | 47 | 62.7 | 84，907 | 34.6 | 1，132 | 1，807 |
| 9 | Pandaram | 134 | 8 x | 60.4 | 20，947 | $8 \cdot 5$ | 156 | 259 |
| 10 | Pulayan | 200 | 130 | $65^{\circ}$ | 1，046 | $0 \cdot 4$ | 5 | 8 |
| 11 | Velakkathalavau | 4 | 3 | $75^{\circ}$ | 5,382 | 2.2 | 1，346 | 1，794 |
| 12 | Others（2－communities） | 170 | 117 | 68.8 | 5，027 | $2 \cdot 1$ | 30 | 43 |
|  | Total（32）．． | 1，542 | 1.037 | $67 \cdot 3$ | 2，45，346 | 100.0 | 159 | 237 |

APPENDIX E.
Distribution of Debts by Occupation.

| Uscupation or Source of income |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| I | 2 | 3 | 4 | 5 | 6 | 7 |
| EAND OWNERS AND CULTIVATORS. |  |  |  |  |  |  |
| I. C. O. as chief occupation .. | 21 | 20 | 80,395 | 3,828 | 4.020 | $32 \cdot 8$ |
| 2- C. O. as subsidiary " | 12 | 5 | 5.921 | 493 | 1,184 | $2 \cdot 4$ |
| 3. N, C, O. as chief ${ }^{\prime}$ " $\cdot$ - | 13 | II | 53,840 | 4,142 | 4,895 | 21.9 |
| 4. N.C.O. as subsidiary , ** | 14 | 13 | 14.785 | 1,056 | 1,137 | $6 \cdot 0$ |
| 5. C. T. as chief - $\quad$ - | 2145 | 114 | 29.794 | 265 | 261 | 12.2 |
| 6. C. 'I'. as subsidiary ", .. | 59 | 42 | 7.683 | $33^{\circ}$ | 183 | $3 \cdot 1$ |
| 7. N. C. 'T. as chiaf " | 1 | 1 | 59 | 59 | 59 | -* |
| Total - | 265 | 206 | 1,92,472 | 7:6 | 934 | 88.4 |
| AGRICULTURAL LABOUR. |  |  |  |  |  |  |
| 1. A. İ. as chief occupation .. | 759 | 506 | 7.714 | 10 | 15 | 3.2 |
| 2. A, L. a3 subsidtary ", .. | 234 | 158 | 4.740 | 20 | 30 | -9 |
| Total $\quad$ - | 993 | 664 | 12,454 | 13 | 19 | 5.1 |
| OTHERS. | 284 | 167 | 40,420 | 142 | 242 | 16.5 |
| Totsl for the whole village .. | 1,542 | 1,037 | 2,45,346 | 159 | 237 | $103 \cdot 0$ |

[^8]
## APPENDIX F.

Purpose of Debts (by communities).

|  |  |  |  |  <br> Rs. |  |  |  |  |  |  | تّ <br> Rs. |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | Brahman | 5,750 | . | 850 | 750 | -. | - | 44 | 815 | 75 | 8,284 |
| 2 | Chetti. | 3,118 | 1,730 | 5.800 | 50 | 1,678 | 4.552 | 860 | 854 | 1,045 | 19,687 |
| 3 | Eazhuyan .. | ${ }^{\circ} 6,6 \mathrm{c} 8$ | 18,875 | 17,361 | 427 | 8,436 | 577 | 2,842 | 1,908 | 4,790 | 91,524 |
| 4 | Kaikolan .. | 258 | $\cdots$ | 100 | -• | - | - | 58 | 325 | 50 | 791 |
| 5 | Kusavan .. | 156 | -• | $\cdot$ | - | - | $\bullet$ | 3 | 50 | $\cdots$ | 209 |
| 6 | Marasari .. | 445 | 10 |  | 281 | 61 | $\cdots$ | 646 | 74 | 100 | 1.617 |
| 7 | Muslim | 1,325 | 1,423 |  | 14 | r.328 | 837 | 416 | 150 | 132 | 5,625 |
| 8 | Najar | 27,764 | 18,225 | 2,350 | 5,030 | 6,786 | 1,525 | 7,533 | 3,075 | 12,619 | 84,907 |
| 9 | Pandaram .. | 4.978 | 5,957 | 1,900 | 163 | 2,422 | - 92 | 984 | 2,478 | 1,973 | 20,947 |
| 10 | rulayan | 33 | 94 |  | 37 | 124 |  | 288 | 390 | 80 | 1,046 |
| 11 | Velakkathalavan .. | 4,800 |  |  | - | 106 | * | 235 | 100 | 545 | 5.382 |
| 12 | Others (2I communities) | 1,702 | 647 | 200 | 308 | 30 | 84 | 820 | 507 | 729 | 5,027 |
|  | Total (32) .. | 86,937 | 46,961 | 28,561 | 7,060 | 20,971 | 7,667 | 14,725 | 10,726 | 21,738 | 2,45,346 |
|  | Proportion per cent in the total debts | $35 * 4$ | $19^{1} 1$ | 11.6 | 2.9 | $8 \cdot 6$ | 3. 1 | 6.0 | 4.4 | 8.9 | 100\% |

## APPÉNDIX $\mathbf{c}$.

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


## APPENDIX H．

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

| Class of debt | Amount in each class of debt bearing interest at the rate of |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  <br> Rs． |  |  |  |  |  |  |  |  | Total Rs． |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | It |
| s？．Amount raised by pledging jewellery，etc． | ＊ | 3，080 | 1，955 | 1，446 | 1，020 | －• | 5. | $\cdots$ | 61 | 7，567 |
| 2．An ount raised by mortgage of landed property | 2，000 | 52，050 | 6，075 | 6,740 | 1，050 | 700 | 165 | 353 | 300 | 74，433 |
| 3．Amount raised on pronotes | 4，370 | 34，750 | 10，835 | 14，949 | 3.576 | 1，555 | 39 | 171 | 4，520 | 74，765 |
| 4．Hand loans with interest ．． | 7 | 250 | 1，004 | 3，315 | 10 | 135 | 2 | 37 | 3，424 | 6，184 |
| Total | 6，371 | 95，130 | 19，869 | 24，450 | 5，656 | 2，390 | 211 | 561 | 8，305 | ＊1，62，949 |
| Propcrion per cent of cach column in te total interest－bearing debt | 3.9 | 58.4 | $12^{\circ} 2$ | $15^{\circ} 0$ | $3 \cdot 5$ | 1.5 | 0.1 | 0.3 | 5＇I | 100＊0 |

＊Th＇s figure represents thẹ interest－bearing portion of the total debts，

## APPENDIX 1.

Rates of Interest according to Class of Creditors．

| Cliss of Creditor | Amounts and proportion per cent in the total amount lent by each class of creditor bearing |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 号苞 | 号 |  |  | ｜ |  | \＃ |  | 董 |  | Total |
| J | 2 | 3 | 4 | 5 | 6 | 7 | － 8 | 9 | 10 | 11 | 12 |
| Banks | － | Rs．${ }^{0.5}{ }^{20}$ | Rs．${ }_{0.7}{ }^{3 \mathrm{c}}$ | Rs， 2,174 $49 \cdot 9$ | Rs． $1,43 \mathrm{x}$ | Rs．${ }^{16.1}$ | － | －• | － | ． | $\begin{gathered} \text { Rs. } 4,355 \\ 1000 \end{gathered}$ |
| Indlgenous money－ lending concerns | .. | -" | Rs． 5,000 99.5 | － | ．． | ． | － | ． | － | Rs．${ }^{2}{ }^{25}$ | $\begin{gathered} \text { Rs. } 5,026 \\ 100 \% \end{gathered}$ |
| Co－operative Socie－ ties |  | $\cdots$ | ．． | Rs． 12.190 | ． | Rs． 6851 | －• | ．． | －${ }^{\text {a }}$ | ． | $\begin{gathered} \text { Rs, } 74 \mathrm{I} \\ 100 \div 0 \end{gathered}$ |
| Private fersons | Rs．12，683 77 | Rs．6，35\％${ }^{3.9} \mid$ | $\left\|\begin{array}{c} \text { Rs. } 90,800 \\ 54^{\circ} 4 \end{array}\right\|$ | $\begin{gathered} \text { Rs. } 17,605 \\ 10.6 \end{gathered}$ | $\begin{gathered} \text { Rs.23,019 } \\ 13^{\prime} 9 \end{gathered}$ | $\begin{array}{r} \text { Rs. } 4,305 \\ 2.6 \end{array}$ | $\begin{gathered} \text { Rs. } 2.390 \\ 1.5 \end{gathered}$ | Rs． $\begin{aligned} & 211 \\ & 0.1\end{aligned}$ | Rs．${ }^{561}$ | $\left\lvert\, \begin{gathered} \text { Rs. 8,279 } \\ 5 \circ 0 \end{gathered}\right.$ | $\begin{gathered} \text { Rs.1,65,510 } \\ 100.0 \end{gathered}$ |

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## APPENDIX J.

Distribution of Income and Expenditure by community.

| Community |  |  | 䭴 <br> Rs. |  |  |  | Rs. |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| I | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1. Brahman .. | II | $0 \cdot 7$ | 4,029 | 0.7 | 1,548 | 0.4 | 2,481 | 1.2 |
| 2. Chetti .. | 59 | $3 \cdot 8$ | 62,805 | 10'9 | 52,687 | 14.6 | 12,118 | 48 |
| 3. Eazhuvan .. | 736 | 477 | 2,50,328 | $43^{\prime 7}$ | 1,51,519 | $42^{\circ}$ | 98,809 | 46.6 |
| 4. Kaikolan .. | 9 | $0 \cdot 6$ | 1,735 | $0 \cdot 3$ | 776 | $c \cdot 2$ | 959 | 0.5 |
| 5. Kusavan .. | 10 | $0 \cdot 6$ | 1,498 | 0.2 | 264 | $0 \cdot 1$ | 1,234 | $0 \cdot 6$ |
| o. Marasari . | 44 | $2 \cdot 9$ | 6,848 | $\mathrm{x} \cdot 2$ | 1,215 | $0 \cdot 3$ | 5,633 | $2 \cdot 7$ |
| 7. Muslim .. | 90 | $5 \cdot 8$ | 35,424 | 6.2 | 23,130 | 6.4 | 12,294 | 5.8 |
| 8. Nayar .. | 75 | 4.9 | 92,116 | 16.1 | 71,430 | 19.8 | 20,686 | $9 \cdot 8$ |
| 9. Pandaram .. | 134 | 8.7 | 35,42 | 6.2 | 19,97x | 5.6 | 15,450 | 73 |
| 10. Fulas an | 200 | 13.0 | 26,158 | 4.6 | 3.42 I | $2 \cdot 0$ | 22,737 | 10.7 |
| $\text { II. } \begin{array}{ll} \text { Yelakka- } \\ \text { thalavan } \end{array}$ | 4 | $0 \cdot 3$ | 3,335 | $\bigcirc \cdot 6$ | 2,850 | 0.8 | 485 | $\because$ |
| 12. Others (21 communities) | 170 | 130 | 53,102 | $9{ }^{\prime} 3$ | 31,782 | $8 \cdot 8$ | 21,320 | $x<0$ |
| Total (32) - | 1,542 | 100.0 | 5,72,799 | $100 \cdot 0$ | 3,60,593 | 100.0 | 2,12,206 | 100\%0 |

## APPENDIX K.

Income and Expenditure classified according to Occupation.
(The classification of occupations has been adapted from the occupation table of 193 y Census.)


APPENDIX K. (cont.)


## APPENDIX K• (cont-)


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APPENDIX K. (cont.)


## APPENDIX K. (cont.)



APPENDIX K. (cont.)

"Mostly collected from the wilds of Nanniode, etc., not purchased.

## APPENDIX K. (cont.)



APPENDIX K. (cont. $\lambda$

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APPENDIX :L.
Distribution of Net Income by Conmunity.



[^0]:    *A sum of Rs. 4,370 is shown as the amount raised en pronotes bearing interest at rates not excceding 6 per cent per annum. This consists chiefly of the amounts deposited by tenants with their landlords by way cf security for the lease of their lands. Interest in terms of paddy is charged on such deposits. The price of paddy Eaving fallen, the rate of interest on these deposits also has fallen correspondingly. In certain Enstances tre landlords do rot pay any interest on the deposits.

[^1]:    * Please see paragrayh 56 of this Report.

[^2]:    *Most of these would have been unemployeu otherwise.

[^3]:    *The 14 "minus-net-incone" families are nst 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.

[^4]:    $\dagger$ Please see statistics of the yield from land given in paragraph 40 below.

[^5]:    * One is a Graduate in Arts, 3 are School Finals and the remaining 5 have studied up to the High School classes.

[^6]:    FPhe amounts of these loans are small and generally do not excent Rs. 5 in each case. The debtors concerned being ighorant, illiterate and poors suin transactions do rov cone to the notice of the public at large.

[^7]:    C. $0 .=$ Cullivating Owner.
    N. C. O. $=$ Non-culitivating Owner.
    C. $T,=$ Cultivating Tenant.
    N. C. $\mathrm{T}_{\mathbf{s}}=$ Non-cultivating Tenant.
    A. L. $=$ Agricultural Labour.

[^8]:    C. $0 .=$ Cultivating Owner.
    N. C. O. $=$ Non-cultivating Owner.
    C. T. $=$ Cultivating Tenant.
    N. C. T. $=$ Non-cultivating Tenant.
    A. L,=Agricultural Labour.

