

REPORT OF THE ECONOMIC
SURVEY OF NAYARBALAM
VILLAGE

By T.K. SANKARA MENON

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OF NAYARAMBALAM VILLAGE

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ECONOMIC SURVEY OF NAYARAMBALAM VILLAGE.

(Note.—The following is but a preliminary report of the survey. It is not intended to be exhaustive, but the salient features of the economic condition of the area are indicated herein.)

The survey of the village commenced on 15th November, 1933, and was concluded on 3rd March, 1934. The statistics collected from the village, therefore, refer to this period.

Introductory.

Nayarambalam is situated in the coastal area of the State in Cochin-Kannanur taluk, and lies between the Arabian Sea on the west and the backwaters on the east. Narakkal and Edavanakad villages form its southern and northern boundaries respectively. Conditions in Nayarambalam are typical of those obtaining in villages of the coastal tract.

2. The total area of the village is 2841.5 acres, distributed as shown below :

Area and Population.

		Acres.
(1) Single crop nilam (paddy land)	..	986.3
(2) Paramba (dry land fully planted with cocoanut palms)	..	1225.5
(3) Do. not fully planted	..	101.9
(4) Poramboke (Sirkar) land	..	44.3
(5) Do. (backwaters)	..	470.7
(6) Waste (backwaters) assigned to private owners	..	12.8
Total	..	2841.5

3. The total *de jure* population of the village is 9719 persons (4836 males and 4883 females). This gives us a density of 2189 persons to the square mile. The mean density of the sea-board villages is 2723 per square mile according to the 1931 Census (*de facto* population). It therefore follows that Nayarambalam is less densely populated than some other villages in the coastal tract. If the land area alone in the village is taken into consideration (2358 acres,) we

shall have 412 persons for every 100 acres. In other words, each person will get but 24 cents of land if it is evenly distributed.

4. The distribution of the population by castes or communities is shown in Appendix A. The numerically strongest communities are the Christians (36.9 per cent of the total population,) Eazhuvras (23.4 per cent) and the Pulayas 12.3 per cent.) The Arayas (fishermen) form 9.5 per cent and the Nayars 7 per cent.

Crops.

5. The sea-board area is ideally adapted for the cultivation of the cocoanut, so much so that 1327 acres out of a total assigned land area of 2313.7 acres are planted with cocoanut palms. Paddy cultivation is far less important, and though the area under paddy is 986 acres, it produces but one crop in the year. A good proportion of this paddy land is now valued as fishing ground during the off-season, because they border the backwaters and canals and afford facilities for prawn-fishing. The backwaters and the sea yield a rich crop of fish. Statistics of the income derived from the various crops will be dealt with in subsequent sections.

Assets.

6. The total assets of the 1740 families may roughly be given as * Rs. 19.77 lakhs. The assets are distributed among the various communities as shown in Appendix B.

Note:—*For obvious reasons, the statistics presented in the various tables can have no claims to complete or mathematical accuracy. Such accuracy is not to be attained in enquiries of the kind. It may, however, be noted that the investigation was conducted by University graduates (in Economics) of several years' standing and experience. Elaborate schedules were prepared and the particulars for each family were entered in the columns of the schedules after detailed personal enquiry at the house concerned. Experienced village officers (belonging to the village under survey) were attached to the investigation staff and they were present at the enquiry. Doubtful figures were checked with the help of local friends and acquaintances, and 5 to 10 per cent of the families were re-investigated by me and the entries in the schedules verified. It may, therefore, be safely assumed that the degree of accuracy attained in the survey is quite sufficient for any scheme of reconstruction work to be formulated for the economic uplift of the villages.

The assets consist of :—

A. IMMOVABLES.

(1) Land.

	Extent (acres)	Value Rs.	Proportion per cent in total assets
i. Nilam (Paddy land)			
(a) in the same village ..	345'63	1,39,209	7'1
(b) elsewhere ..	22'21	9,736	0'5
Total ..	367'84	1,48,945	7'6
ii. Paramba (garden land)			
(a) in the same village ..	464'18	8,68,916	43'9
(b) elsewhere ..	53'91	1,00,251	5'1
Total ..	518'09	9,69,167	49'0
Total of i and ii i. e. total for land ..	885'93	11,18,112	56'6

(2) House property.

	Value Rs.	Proportion per cent in total assets
(a) Residential ..	2,46,732	12'5
(b) Farms ..	5,794	0'3
(c) Shops etc. ..	17,945	0'9
Total ..	2,70,471	13'7
(3) Value of improvements in lands taken on lease ..	*79,783	4'0

*Note.—This amount is not included in the value of land shown under item 1—Land. Items 1 and 3 are mutually exclusive.

B. MOVABLES.

	Value Rs.	Proportion per cent in total assets
(4) Furniture, utensils etc. ..	43,649	2'2
(5) Value of livestock ..	11,789	0'6
(6) Value of agricultural implements, accessories, etc. ..	12,647	0'6
(7) Do. of machinery, equipments, etc. ..	9,732	0'5
(8) Do. of stock in trade ..	25,103	1'3
(9) Capital investments in money-lending concerns, in shares of joint-stock companies or deposited in Banks ..	32,513	1'6
(10) Amounts lent out on the security of landed property ..	61,183	3'1
(11) Amounts lent out on other securities or without security ..	64,630	3'3
(12) Amounts invested in non-prized kuries ..	1,44,236	7'3
(13) Amounts invested in jewellery, ornaments etc. ..	72,647	3'7
(14) Other miscellaneous items ..	30,462	1'5
Total ..	19,76,957	100'0

(Note—The valuation of these assets follows the current depression rate of prices.)

Distribution of assets by kind 7. It will be seen from the classification given above that 60·6 per cent of the assets consist of lands (items 1 and 3 in the list), and 13·7 per cent of house-property (item 2 in the list). The importance of kuries (chitties) as a popular form of investment will be clear from item 12 in the list—Amounts invested in non-prized kuries—which forms 7·3 per cent of the total assets and stands next to the investment in house property in respect of its value.

and by occupation. The occupational distribution of these assets will show how a small proportion of families comprising the land-owning and cultivating classes appropriate more than 90 per cent of the assets to themselves. Appendix C gives the occupational grouping of the families together with the assets owned by each group. The families of the land-owning and cultivating classes, forming only

22.5 per cent of the total number of families, own 91.9 per cent, the families of agricultural labourers (33.4 per cent of the total number of families) own only 2.4 per cent, and the families of other occupational groups (44.1 per cent of the total number of families) own but the remaining 5.7 per cent of the total assets in the village. The average assets of a family of the first group are valued at Rs. 4,660, but the average for the whole village will fall to Rs. 1,136 per family, because the corresponding figures for families of the second and third groups are as low as Rs. 80 and Rs. 147 respectively.*

8. The total indebtedness of the village is Rs. 5.75 lakhs. The incidence of indebtedness on the population is therefore Rs. 330 per family, or Rs. 59 per individual. The families that are actually involved in debts number 1,511 (86.8 per cent of the total number of families in the village). Hence the average debt per indebted family is Rs. 381. It will be seen that the liabilities form †29.1 per cent of the assets.

Indebted-
ness: its in-
cidence on
population

9. The incidence of indebtedness on land also may be noted here. Out of the total assigned area of 2,313.7 acres of land in the village, the inhabitants of the village own but 809.8 acres. Including the land owned in other villages by the residents of Nayarambalam, the total area of land owned by them is 885.9 acres (367.8 acres of nilam valued at Rs. 1,48,945 and 518.1 acres of paramba valued at Rs. 9,69,167). The remaining area is owned by absentee landlords residing elsewhere, and the extent of encumbrance on this portion has not been ascertained. The average debt per acre of land owned by the villagers will thus be Rs. 649, when their total debt is taken into consideration.

and on land.

However, if we include only such debts as are actually secured on the land owned by the inhabitants of the village—the amount of such debts is Rs. 3,78,789—, the average debt per acre will only be Rs. 428.

Note.—* If the total assets are evenly distributed among the inhabitants of the village, each individual will get about Rs. 200. But this figure will be highly misleading, because the assets of a person of the second group will be only below Rs. 15, whereas a person of the first group will be entitled to a sum ranging from Rs. 700 to Rs. 800.

† Though the assets have been valued at the depression rates of prices, this ratio will be misleading when sales of encumbered land are effected to satisfy creditors. Because of the economic depression no third party offers to purchase immovable property; and therefore the mortgaged land generally goes to the creditor in return for the amount due to him, although the land may be worth much more according to the current market rate.

The actual extent of land on which this debt of Rs. 3,78,789 is secured is only 534.6 acres. The incidence of debt on encumbered land is therefore Rs. 709 per acre.

Separate figures are available for nilams and parambas. Thus the amount secured on nilams is Rs. 20,975 and the amount secured on parambas, Rs. 3,57,814. The incidence of indebtedness per acre of nilam is therefore Rs. 57, and per acre of paramba, Rs. 691.

Figures are also available of the actual extent of encumbered nilam and paramba. Thus the sum of Rs. 20,975 is secured on 162 acres of nilam and the sum of Rs. 3,57,814 is secured on 372.6 acres of paramba. The average debt per acre of encumbered nilam is thus Rs. 129 and per acre of encumbered paramba, Rs. 960. And when it is remembered that the average price of an acre of nilam is about Rs. 405 and of an acre of paramba, about Rs. 1,870, it will be realised that the debt on encumbered nilams amounts to 32 per cent of its purchase value and the debt on encumbered paramba, to 51 per cent of its purchase value.

Indebtedness by community 10. The proportion in which the burden of indebtedness is shared among the different communities is shown in Appendix D. Naturally there is much correspondence between the proportion of assets and of debts owned by each community.

and by occupation. As with the assets, the land-owning and cultivating families appropriate more than 90 per cent of the liabilities to themselves. The various occupational groups and the proportion of debts borne by each are given in Appendix E.

Purpose of debts. 11. Appendix F deals with the purposes for which the debts were contracted. These are examined below:

(i) The most important item in the liabilities is a sum of Rs. 1,98,431 (34.5 per cent of the total liabilities) which is to be remitted in fixed periodical instalments spread over several years towards prized kuries. The debtors here are subscribers to Kuries (chitties) who received the full amount of the Kuries before the latter matured, and they have therefore to continue to pay their full subscription instalments till the Kuries concerned run their full course. How the prize-amounts received from the Kuries were spent could not be ascertained in all cases. Repayment of old debts, purchase of and, construction of houses, investment in trade or industry, etc., have been

mentioned among the purposes for which the amounts were utilized. When the prize-amounts are small—a considerable proportion of Kuries belongs to this category—, they are often spent on domestic items like food, clothing, etc., by the impoverished subscribers. It has not been possible to secure detailed and accurate information on the point.

If the subscription instalments are regularly paid, no interest or penalty will accrue and the debt will disappear by the time the kuries mature. The annual amount to be remitted thus is Rs. 21,751, so much so that the kuri liabilities outstanding in December, 1933, must be cleared by the beginning of 1943 (just over 9 years), if regular payments are made. But owing to the fall in income consequent on the depression, subscribers generally default payment and both the subscribers and kuri owners are accordingly put to much loss and hardship.

(ii) Repayment of old debts is another heavy item amounting to Rs. 1,14,392 (19·9 per cent of the total liabilities). No accurate information is available regarding the purposes for which these old debts were incurred.

(iii) Hunger for land is responsible for a sum of Rs. 60,728—no less than 10·6 per cent of the total—, while the construction, rebuilding, etc., of houses account for Rs. 13,749, i. e., 2·4 per cent of the total.

(iv) Land, again, is responsible for another item amounting to Rs. 19,412 (3·4 per cent of the total liabilities.) This represents (a) loans raised for cultivation expenses and for the payment of land-tax, and pattom or rental due from tenants to landlords, etc., and (b) arrear pattom. The economic depression is, no doubt, mainly responsible for this item.

(v) Loans raised for Industrial and Trade purposes amount to Rs. 52,814 (9·2 per cent of the total debts.) The depression is to be held responsible to a great extent for this item also.

(vi) Domestic wants account for Rs. 55,650, which forms no less than 9·7 per cent of the total. In other words, this sum was borrowed for the purchase of daily necessaries, because the income did not suffice to meet the barest wants. To a considerable extent this item too is to be attributed to the economic gloom.

(vii) Social and religious items such as marriages, funerals, etc., show a sum of Rs. 24,378 (4·2 per cent of the total).

(viii) Other purposes include (a) investments in livestock, non-prized kuries, bank-shares, etc., together amounting to Rs. 3,006 (0·5 per cent of the

total); (b) litigation, decree debts, etc., Rs. 6,381 (1·1 per cent); (c) loss through standing surety, etc., Rs. 7,214 (1·3 per cent); (d) amounts given to girls on their marriage as their share-rights, etc., Rs. 8,437 (1·5 per cent); (e) medical aid, Rs. 7,696 (1·2 per cent); and (f) other minor items, Rs. 2,750 (0·5 per cent).

12. Secured and unsecured debts are classified below:

Secured and unsecured debts

Serial No.	Kind of debt	Amount Rs.	Proportion per cent in the total debt
1	Amount raised on pledges	16,004	2·8
2	" " on the security of landed property	2,04,214	35·5
3	" " on pro-notes	1,16,473	20·3
4	Hand loans	21,403	3·7
5	Patton arrears, decree debts, etc.	13,514	2·4
6	Petty shop-debts, etc.	9,462	1·6
7	Kuri liabilities (amounts to be remitted in prized kuries)	1,93,968	33·7
	Total	5,75,038	100·0

Items 1 and 2 (loans raised by pledging jewellery, etc., and loans secured on land) together form 38·3 per cent of the total debts. In item 7 (kuri liabilities), a sum of Rs. 1,74,575 (90 per cent of the kuri liabilities and 30·4 per cent of the total debts) is also secured on land. Thus in all 68·7 per cent of the total debts is secured.

13. From the rates of interest charged for the different classes of debts (Appendix G) we find that the rate levied on 96·8 per cent of the amount borrowed on the security of land does not exceed 12 per cent. The corresponding figure (with interest not exceeding 12 per cent) for loans secured by pledges is only 57·7 per cent, and for pro-notes, 65·1 per cent.

Appendix H shows the total amount of interest-bearing debts distributed according to the rates of interest charged. 53·2 per cent of this amount bears 9 to 12 per cent interest (mostly 12 per cent.) And only 16·2 per cent of the amount has to pay higher rates (than 12.)

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

Serial No.	Classes of creditors	Amount Rs.	Proportion per cent in the total debt
1	Amount raised from joint stock banks	49,051	8.6
2	" from indigenous money-lending concerns	5,079	0.9
3	Agricultural Loan (Government)	400	0.1
4	Amount raised from Co-operative Societies	3,697	0.6
5	" from private persons (mostly of the same locality)	3,00,027	52.2
6	Pattom arrears, decree debts, etc.	13,354	2.3
7	Petty shop-debts, etc.	9,462	1.6
8	Kuri liabilities (amount to be remitted in prized kuries—banks and private parties)	1,93,968	33.7
	Total	5,75,038	100.0

The above classification will give some idea of the sources of credit available in the village. Private parties, mostly of the same locality (including neighbouring villages), account for items 5, 6 and 7 (56 per cent of the total debts) and for a substantial portion of item 8. Almost the whole balance is contributed by banks.

15. Here it is to be noted that the part played by the co-operative movement even in the matter of short-term loans is next to nothing. There are two registered co-operative credit societies in the village: the Nayarambalam Bhagavathi Vilas Pulaya Co-operative Society No. 221 and St. George Parish Co-operative Society No. 218. Of the two, the first has not been functioning for three years or more. The second is still working in name. That is all. In addition to these, there are some private Pulaya Sanghams, also run on the lines of credit societies among Pulaya labourers* All these societies together Co-operative credit.

Note.—*These Sanghams are clubbed with registered co-operative societies in the above classification, though they at times charge very high rates of interest.

account for the absurdly small sum of Rs. 3,697 out of a total short-term debt of Rs. 1,54,880. * In other words, they contribute 2.4 per cent of the short-term loans of the village and 0.6 per cent of the total debts. Evidently the co-operative movement has done nothing for the solution of the problem of indebtedness in the village.

Creditors and rates of interest. 16. The rates of interest charged by the various classes of creditors may be examined here. These rates are given in Appendix I. Obviously those charged by private parties are much lower than the rates of banks, Pulaya Sanghams, etc. The highest rate charged by banks is 37½ per cent, but the Pulaya Sanghams go up to 75 per cent. There are rare instances of private persons also charging high rates up to 75 per cent.

Credit facilities. 17. There is a wide-spread demand for better credit facilities than are available now. The village owns three registered banks of limited liability and a private unregistered money-lending concern. The adjoining village of Narakal has several registered and private banks. All the same, the facilities afforded by these banks do not satisfy the villagers. Private parties also are hard to deal with. Interest has fallen largely into arrears owing to the depression, and the debtors stand in constant dread of their being deprived of all their possessions by their creditors. There have been recent instances of large encumbered estates (cocoanut gardens) being sold for very low prices, the owners being reduced to abject poverty. And the enlightened sections of Nayarambalam and neighbouring villages are unanimously of opinion that a Land Mortgage Bank issuing loans on the security of land, and a Co-operative Bank lending money for purposes of trade and industries, on easy and convenient terms, are urgently required for meeting the situation. They also suggest the immediate appointment of Debt Conciliation Boards with statutory powers to settle the claims of all creditors with due reference to pre-depression and present conditions.

Income and expenditure. 18. The gross annual income of the 1,740 families in the village amounts to Rs. 6,11,431, and the corresponding expenditure exclusive of the family budget is Rs. 4,15,126. The net income available for domestic expenses is, therefore, Rs. 1,96,305. Appendix J. gives the distribution of the income and expenditure among the different communities.

distributed according to occupation. 19. In Appendix K, an attempt has been made to distribute the income and expenditure according to the occupation or source from which the income

Note:—*This includes items 1, 3 and 4 in the statement in paragraph 12 and also a sum of Rs. 1,000 from item 2, raised from co-operative credit societies on the security of land

is derived. (*Occupation* in this table means only the *source of income*.) The grouping or classification of the various occupations or sources of income in the appendix is adapted from the Imperial Census Tables of 1931. The family or house-hold cannot be taken as the unit for purposes of the above classification, because members of the same family very often follow different pursuits and accordingly derive their incomes from different sources. Appendix K. therefore deals with the numbers of persons, and not of families, engaged in various occupations.

20. Under Pasture and Agriculture (order 1 in the appendix) the numbers depending on *land*, the income derived by them and the expenditure incurred are duly entered. Thus it is seen that land is the principal source of income to 860 persons (688 men and 172 women) and a subsidiary source of income to 1371 persons (680 men and 691 women). There are also 50 (all males) working dependents (i. e., those who help the principal earner of a family with their services for which no payment is given). The income under this head amounts to Rs. 1,29,777, (21.2 per cent of the total income) and the expenditure to Rs. 58,679 (14.1 per cent of the total expenditure). The expenditure includes cultivation expenses, labour, land-tax, rents on leases, etc.

Agriculture.

Of the 860 persons whose chief source of income is land, as many as 573 (467 men and 106 women) or 66.6 per cent, and of the 1371 to whom land is a subsidiary source of income, 1115 (450 men and 665 women) or 81.3 per cent, are agricultural labourers. The total income of these two classes of agricultural labour is Rs. 27,501 with only a nominal expenditure of Rs. 282 towards the repairs or purchase of their working tools.

The non-cultivating owners and the non-cultivating tenants (groups 1 and 3 (b) under Agriculture) derive their income from leasing and sub-leasing lands. Their occupation does not therefore give them any employment. The cultivating owners to a great extent and the cultivating tenants to a much smaller extent (groups 2 and 3 (a) under Agriculture) have only supervision work to do to earn the income. They are not therefore fully employed on land. The 26 estate agents or managers attend to supervision and collection work, for which they receive fixed remuneration from their employers.

21. It is to be noted here that Parambas—cocoanut gardens—account for an income of Rs. 63,005 as against Rs. 28,355 derived from nilams or paddy lands. And a major portion of the income of Rs. 27,501 derived by agricultural labourers (group 5 under Agriculture) is also for work done in these parambas.

Paramba
and cocoanut
cultivation.

Likewise the sum of Rs. 7,323 shown as income against group 6 (watchmen or caretakers of cocoanut gardens) is wholly derived from cocoanut gardens. Those who derive their chief or subsidiary income from parambas are many times more numerous than those who depend on nilams (groups 1, 2 and 3 under Agriculture—landowners and tenants.) The figures of labourers for parambas and nilams cannot be separated, but the male section of agricultural labour (467 following it as their chief occupation and 450 as a subsidiary occupation) derives most of its income from work in cocoanut gardens.

Cocoanut
industry.

22. The importance of the cocoanut industry in the village is seen from other occupational groups also. Thus groups 14 and 16 under order 3—Textiles—, dealing with the coir-industry will show at a glance that the manufacture of coir and coir-yarn spinning etc., constitute the most important industry in the village from the point of view of the numbers engaged in it. There are only *33 capitalists (16 with 2 working dependents following it as their principal occupation and 15 following it as a subsidiary occupation,) while there are as many as *1930 labourers engaged in it as against 1688 engaged in agricultural labour. To no less than 1733 out of the 1930, it is the principal occupation, while the most significant factor is that 1737 of the total number of 1930 are women. This is out of a total female population of 4185—41·5 per cent of the number (excluding children under five.) Coir-spinning is carried on as a cottage industry on a large scale, and all women and children of the labouring classes devote their spare hours to this work. The income derived by the capitalists is Rs. 20,126 as against an expenditure of Rs. 15,841, while the income received by labour is *Rs. 19,314 in spite of the depression which has led to a serious fall in demand. No doubt the average annual income of a labourer engaged in the industry throughout the year is but a poor Rs. 10. But the fact that it is a cottage industry to be pursued during leisure hours at home by women and children invests it with the greatest importance.

Note:—* It is to be noted at the very outset that Nayarambalam cannot be regarded as a separate unit in itself in the economic life of the area. The revenue divisions of an area into villages is arbitrary, so much so that the adjoining villages also have to be included when questions of capital, labour, etc. are considered. Thus many of the labourers residing in this village work in the adjoining village of Narakkal or Edavanakkad (next door to them), their employers being resident in the latter villages. Similarly labourers from these adjoining villages are working in Nayarambalam also. This fact is to be borne in mind when the figures of expenditure (for labour charges, etc.) given in the last column of Appendix K are compared with the actual income derived by labour under each head of income (col. 13 of Appendix K).

Trade in coir-yarn (group 47 under order 16—Trade in Textiles—) is also to be noted in this connection.

The manufacture of copra and the extraction of cocoanut oil therefrom (group 21 under order 6, Chemical Products); toddy-tapping and jaggery manufacture (groups 26 and 25, order 7, Food-Industries); vending toddy (group 49, order 18, Hotels etc.); dealers in punac and dealers in cocoanuts (groups 55 and 57, order 19, Trade in Food Stuffs); dealers in cocoanut-shells (group 61, order 21, Trade in fuel); plaiting of the leaves of the cocoanut palm and allied work (group 19, order 4, Wood) are other occupations derived from the cocoanut industry, which form the chief source of income to 311 persons including working dependents (217 men and 94 women,) and a subsidiary source of income to 126 persons (106 men and 20 women). The income from these sources is Rs. 85,055 and the total expenditure is Rs. 64,441.

The total income derived from the cultivation of the cocoanut and the several industries arising therefrom is Rs. 2,06,554 (excluding Rs. 27,501 of agricultural labourers) as against an expenditure of Rs. 1,24,922. These form 33·8 per cent and 30·1 per cent of the total income and expenditure respectively. When the income derived by agricultural labourers for work in cocoanut gardens is also included the proportion must be still higher.

23. Of the many remaining occupational groups, fishing and the industries connected with it deserve special notice. Group 11 deals with fishing. Sea-fishing is the principal occupation of 363 persons and a subsidiary occupation of 15 (naturally all males). Their income and expenditure are Rs. 24,024 and Rs. 1,005 respectively. Inland or backwater fishing is the principal occupation of 209 persons including 10 women and 13 working dependents and a subsidiary occupation of 61 persons including 11 women. The income from this source is Rs. 7,723 as against an expenditure of Rs. 1,733. The very high proportion of expenditure (as compared with sea-fishing) is due to the fishing-stakes, nets etc., being assessed. Another reason for it is the very poor outturn. This is to be attributed to the prawn-fishing carried on in *nilams (paddy lands) bordering the backwaters and canals. Shoals of prawns are entrapped in the nilams during the off-season (they are all single crop and are available for fishing for 6 months) and collected with ease. Though the actual numbers engaged in this are not available, the income from this source is seen to be Rs. 24,165

Fishing
industry.

Note.—*Out of the 986·3 acres of nilam in Nayarambalam, 719·6 acres are used for prawn-fishing.

against an expenditure of Rs. 17,894, including the rent for the lease of the nilams paid by the contractor-fisherman to the owner (the average rent per acre of nilam for prawn-fishing is Rs. 10—8—0 and it is therefore a heavy item). Fishing (group 28), dealers in fish (group 54), and making and repairing of fishing-nets (group 15) together produce an income of Rs. 46,696 against an expenditure of Rs. 43,065, and 92 persons (41 men and 51 women) follow these as their principal occupation and 113 persons (85 men and 28 women) follow them as a subsidiary occupation.

The total income from fishing and the industries connected with it will thus be Rs. 1,02,608 against an expenditure of Rs. 63,697 (16·8 per cent and 15·3 per cent of the total income and expenditure respectively).

Other occupational groups.

24. Tea-shops, manufacture and sale of sweet-meats etc. (groups 50 and 51), dealers in "other" food-stuffs—rice, groceries etc. (group 56) are also important items in the occupational grouping. 73 persons follow the former as their chief occupation and 15 persons as a subsidiary occupation, their income and expenditure being Rs. 16,951 and Rs. 13,116 respectively; while 80 persons follow the latter as their chief occupation and 8 persons as a subsidiary occupation, their income being Rs. 1,20,276 against an expenditure of Rs. 1,09,801.

Groups 38 and 39, transport by water and transport by road, deserve notice. The water-logged nature of the place gives work to many boat-men; and the absence of metalled roads etc. gives work to many persons who earn their living by carrying loads (mostly the cocoanut and its products) from place to place.

Cattle-breeding.

25. The condition of the cattle and the plight of the owners will be clear from group 9. Oxen are not used for ploughing in this area, for the earth is not ploughed, but only turned up with the spade. The cows are of inferior type and of no economic value. In all, there are but 293 cows, 4 oxen, 3 buffaloes, 295 cow-calves and 5 buffalo-calves. There are also 150 goats. All these animals are together valued at Rs. 10,487. The average daily yield of a milch cow ranges from 1 to 2 bottles (of 24 ounces each), and obviously all the cows will not be yielding at the same time. The village milk supply is, therefore, almost nothing. The annual income from cattle is estimated at Rs. 9,993 (manure also being included), while the annual expenditure in fodder etc. goes up to Rs. 13,119 resulting in a net loss of Rs. 3,126 every year. The reason for this is the village has no pasture land and cattle-owners have to feed the animals during all seasons with fodder purchased for the purpose.

26. Group 9 (b) (poultry-farming), and group 52 (dealers in dairy products, eggs and poultry), will show how this useful and paying industry is badly neglected. The total income from poultry breeding is only Rs. 1,500 against an expenditure of Rs. 227, while the 4 dealers in dairy products etc. together get Rs. 1,002 in return for an expenditure of Rs. 822. The cattle and poultry found in the village are reared chiefly for domestic use. There is no one pursuing either industry on any considerable scale. ^{Poultry-farming}

27. As stated in paragraph 18 above, the net income available for the family budget of the 1740 families in the village from November, 1932, to November, 1933, is Rs. 1,96,305. Its distribution among the various communities, the proportion in which it is distributed and the average net income of a family in each community are shown in Appendix L. The figures for the five most populous communities are examined below: ^{budget and standard of living.}

The Pulayas are agricultural labourers. Their women also are earning members. The average income of a Pulaya family is Rs. 98 and the average number of persons in a family is 5.3.

The Arayas are fishermen (chiefly engaged in sea-fishing). Their women are not generally earning members. The average number of persons in an Araya family is 5.1. The average income is Rs. 98 like that of the Pulayas.

The Eazhuvas pursue various occupations. There are landowners, cultivating tenants, traders, labourers, etc., etc., among them. The women of the poorer families are earning members. The average income per Eazhuva family is Rs. 105 and the average number of persons in it is 5.4.

The above remarks apply to the Christians even to a greater extent. The average income of a Christian family is Rs. 113 and the average number of persons in it is 5.8.

The Nayars mostly depend on land, Government or private service, etc. Even in the poorer families the women are not, as a rule, earning members. The average number of persons in a Nayar family is large—it is 7.1. The average annual income is Rs. 237.

Grading of families according to income.

28. In the following statement the families in the village are graded according to the net income received by each:

Total net income.	No. of families deriving such income.	Proportion per cent in the total number of families.
Up to Rs. 25	69	4.0
Rs. 26 to Rs. 50	165	9.5
Rs. 51 to Rs. 100	726	41.7
Rs. 101 to Rs. 200	520	29.9
Rs. 201 to Rs. 500	155	8.9
Rs. 501 to Rs. 1,000	23	1.3
Rs. 1,001 to Rs. 2,000	7	0.4
Above Rs. 2,000	2	0.1
Total	1,667	95.8

A word of explanation may be offered about the remaining 73 (4.2 per cent) families in the village. 12 of these (0.7 per cent) did not return any income, because they depended wholly on alms. And the remaining 61 families (3.5 per cent) returned a "minus-net-income", and explained that unforeseen expenses, unexpected losses in trade combined with the depression, and other similar circumstances led to this result during the year under review. Of course, they raised loans to tide over the difficulty.

Average income.

29. The grading of the families will show how the economic condition of a majority of the families is miserable. The net income of 58.7 per cent of families is below Rs. 100 (61 families with minus net income being included) and the average annual net income of this section of the population must be something inconceivably low, because even the general average for the whole village is seen to be only Rs. 113 per family and Rs. 20 per individual. The figures are eloquent of the general standard of living.

Deficits.

30. Before examining this standard in the light of the proportion of expenditure incurred for the various items in the family budget, it is necessary to explain that, according to the returns received from the villagers, the amount actually spent for domestic expenses is not identical with the net income of Rs. 1,96,305, but is Rs. 2,77,021, the excess over the net income being Rs. 80,716.

Of the 1,740 families in the village, 25 families show a balanced budget (their net income being just sufficient for their domestic expenses); 197 families

have a surplus budget (they have a surplus left after meeting their domestic expenses); and the remaining 1518 are deficit budget families (borrowing a considerable amount for house-hold expenses). The surplus of the surplus budget families is Rs. 10,798, and we have to deduct this sum from the net income of Rs. 1,96,305 in order to arrive at the actual figure available for house-hold expenditure. This figure will therefore be Rs. 1,85,507. The deficit of the deficit budget families amounted to Rs. 91,514 according to the figures furnished by the house-holders. The total expenditure under family budget will accordingly be Rs. 1,85,507 plus Rs. 91,514 or Rs. 2,77,021.

Here we have to find out the source from which the amount (Rs. 91,514) used for meeting the deficit is derived. A scrutiny of the figures tabulated under indebtedness, income and expenditure will furnish the following particulars:

Amount borrowed for family expenses within the year under review ..	Rs. *35,210
Amount made available for family expenses by defaulting payment of interest on debts ..	Rs. 10,935
Amount made available for family expenses by defaulting payment of annual rental or pottom ..	Rs. 2,713
Amount made available for family expenses by defaulting payment of kuri instalments ..	Rs. 3,686
Miscellaneous items (sale of jewellery, cattle, etc., etc.) ..	Rs. 2,642
Total ..	<u>Rs. 55,225</u>

There remains a balance of Rs. 36,289 (Rs. 91,514 minus Rs. 55,225) to be accounted for. The explanation for this is this amount partly represents in terms of money the fall in the general standard of living familiar to the villagers in pre-depression days. The house-holders, particularly of the labouring classes, when questioned on their family budget, are generally inclined to furnish the figures of expenditure for a normal day—i. e., a day on which the earning members 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 for at least 6

Note.—*Out of the sum of Rs. 55,650 borrowed for domestic expenses (shown in col. 9 of Appendix F and explained in section (vi) of paragraph 11 above,) this sum of Rs. 35,249 represents the portion borrowed during the year under review, and the balance relates to previous years.

months in the year. For there are many days in the year during slack seasons when labour families get nothing to spend. Full allowance has not been made in the family budgets for these periods of semi-starvation and reduced expenditure. And it is to be feared that a very large proportion of the amount (Rs. 36,289) should be attributed to this circumstance.

Average expenditure.

31. In paragraph 29 above the average annual net income per family and per capita was shown as Rs. 113 and Rs. 20 respectively. These figures have now to be revised in the light of the amount borrowed for domestic expenses. The actual amount spent by the 1740 families in their house-holds is :

(1) Amounts borrowed, payments defaulted, etc. (as shown in paragraph 30 above)	Rs.	55,225
(2) Net income (deducting the surplus of surplus budget families)—paragraph 30 above	Rs.	1,85,507
Total	Rs.	2,40,732

This gives us an actual average expenditure of Rs. 138 per family and $\frac{1}{2}$ of Rs. 25 per individual.

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

Serial No.		Amount Rs.	Proportion
1	Food	1,69,293	61.1
2	Clothing	18,067	6.5
3	Lighting, washing, oil, etc. for bath and other necessities	19,237	7.0
4	Drink, drug, tobacco and betels, etc:	26,649	9.6
5	† Social and religious items	16,790	6.1
6	Education of children	10,270	3.7
7	Medical	2,838	1.0
8	Miscellaneous	2,990	1.1
9	Thatching, repairs, etc., of dwelling houses	10,887	3.9
	Total	*2,77,021	100

Note.—† This refers to annual social and religious festivals, and is a regularly recurring item of expenditure unlike the item shown in col. 10 of Appendix F. (Purpose of Debts), and explained in section (vii) of paragraph 11 above, which relates to lump expenditure incurred for marriage celebrations, funeral ceremonies, etc.

* This includes the sum of Rs. 36,289 which has not been accounted for, for we do not know in what proportion the amount should be deducted from each head in the family budget.

Item 4 (drink, tobacco, betels etc.) and item 5 (social and religious items) together forming 15.7 per cent of the total, deserve special notice. Items 1 (food including fuel, etc.), 2 (clothing), 3 (lighting, etc.), and 9 (thatching of houses, etc.) represent the barest wants and they together absorb 78.5 per cent of the total. If these four items are examined as a separate head, it will be seen that they together involve an expenditure of Rs. 2,17,484, distributed thus:

Food	..	77.9 per cent
Clothing	..	8.3 "
Lighting, washing, etc.	..	8.8 "
Thatching of houses, etc.	..	5.0 "
		<hr/>
Total		100. per cent

32. The standard of living in the village is by no means uniform. It varies according to community. It also varies according to the income and social position of the family concerned. Thus the average annual expenditure of an adult in the Nayar community (when the average for the whole village is struck excluding social and religious items, education, and drink, drug, tobacco etc., items liable to irregular and great variations) is Rs. 47. The corresponding figures for the Christian, Eazhuva, Araya and Pulaya communities are respectively Rs. 31, Rs. 29, Rs. 28 and Rs. 23. Among the Nayars the expenditure rises to Rs. 152 per adult in the most opulent families, while it falls to Rs. 15 per adult among the most indigent ones. Among Christians the corresponding highest and lowest figures are Rs. 180 and Rs. 13. The difference is perhaps less marked among Eazhuvus, Arayas and Pulayas, whose highest figures are Rs. 71, Rs. 70 and Rs. 62 and lowest, Rs. 13, Rs. 12 and Rs. 14 respectively.

Standard
of living.

33. The staple diet is rice for all classes. There are but few vegetarians in the population, and fish being available at all times, the poorer classes in almost all communities and all classes in non-caste communities generally consume fish. Curds or butter-milk, ghee etc. are used only by a very small minority. But tea and coffee are already popular, and many sections of the population (including even labourers who are not addicted to toddy) spend a considerable portion of their earnings in insipid tea or coffee served in dirty shops. Tea and coffee have also invaded the family budgets of considerable numbers, and instances have been found where the expenditure on this drink amounted to half and even three-fourths the expenditure on rice and curry stuff! The morning *Kanji* (cooked rice with the water in which it is cooked) served in all house-holds in olden times is slowly disappearing even from rural areas in favour of tea and coffee. Though it cost much less than tea or coffee, it was certainly a more substantial meal. It is positively a change for the worse, at least for the poorer classes.

34. The labouring family has three meals in normal times. The most substantial one (consisting of cooked rice with the water drained, and curry) is at night. A sufficient quantity of rice will be cooked to leave something for the morrow. This cold rice (preserved in water) will be eaten in the morning before they go out for work. And at noon they generally take *Kanji*. When work is plenty and wages are good, they regale themselves with toddy (drawn from the cocoanut palm) in the evening, spending a good portion of their wages for the purpose. In slack seasons and on days when they get no work, the three meals may be reduced to two or even one of inferior quality and smaller quantity.

Land and Holdings.

35. In paragraph 9 above which deals with the incidence of indebtedness on land, it was stated that out of a total assigned land area of 2,313.7 acres in the village, the inhabitants of the village owned but 809.8 acres, the remaining lands being in the hands of absentee landlords. Including the land owned in other villages by the residents of Nayarambalam, the total area owned by them is 885.9 acres. This area is owned by 322 families. Its distribution by community is shown below :

Community	Total no. of families	No. of land-owning families	Proportion per cent of land-owning families in each community
1. Christian ..	619	156	25.2
2. Nayar ..	95	68	71.6
3. Eazhuvan ..	418	52	12.4
4. Arayan ..	183	28	15.3
5. Others ..	425	18	4.2
Total ..	1,740	322	18.5

The land-owning families may be graded according to the extent of their holdings, thus :

Size of holding	No. of families having such holdings	Proportion per cent in total no. of land-owning families.
1. 0—25 cents ..	44	13.6
2. 26—50 „ ..	64	19.9
3. 51 cents to 1 acre ..	58	18.0
4. 1—5 acres ..	111	34.5
5. Above 5 acres ..	45	14.0
Total ..	322	100.0

36. The average size of owners' holdings will thus be 2·8 acres. But the holdings of the first three categories (0-100 cents) are mostly only parambas in which they have their residential houses, all available space being planted with the coconut palm. It is also to be noted that the owners' holdings are different from those of cultivators, because all owners are not cultivators and there are many who do not own lands but have taken lands on lease for cultivation. The total number of cultivators' families (including both owner-cultivators and tenant-cultivators) may be approximately taken to be 390 (Appendix C), and the total extent of land (inclusive of lands taken on lease, etc.) cultivated by them is* 1,346·2 acres. The average holding of a cultivator is therefore 3·5 acres in extent. That the holdings are too small to be economic will be clear when the expenses for cultivation and other items are examined.

Size of holdings.

Moreover, the average size of the holding given above is mis-leading; because even those who own or cultivate more than 5 acres need not necessarily have their land in one continuous plot. As a matter of fact, most of the holdings are in small plots, lying scattered about, and several such plots will go to make up the cultivators' or the owners' average holding.

37. The foregoing paragraphs give but an imperfect idea of the process of fragmentation going on apace in all villages. Partition of joint families leading to the fragmentation of nilams and parambas into very small plots, and the alienation of these plots on account of debts or for other reasons to different parties, have very much aggravated the evil. A detailed scrutiny of figures relating to land obtained from the house-holders shows that the area of paramba in Nayarambalam owned by the inhabitants of the village (464·18 acres) is divided into 370 separate plots or gardens, the average extent of a garden being only 1·25 acres, and that, out of the 370 gardens, 254 or 68·7 per cent are below one acre in extent. This proportion must naturally hold good also for the remaining area of paramba in the village, which is in the possession of absentee landlords.

Fragmentation of holdings.

Note.—* Absentee landlords own 1503·9 acres of the assigned area in the village. But only a part of this—less than half—is held by tenants residing in Nayarambalam, the rest being in the hands of tenants living in the adjoining villages. As explained in the footnote to paragraph 22 above, the village under survey cannot be regarded as a separate unit in itself in the economic life of the area.

The figures relating to holdings, extracted from the registers of the village office, are given below :

Year	Total area of assigned land (nilams and parambas)		No. of pattadars	Average extent of a pattadar's holding
	Acres			
1081 M. E.	..	1931'32	471	4'1
1109 M. E.	..	2313'72	800	2'9

The increase in the number of *pattas* since 1081 M. E. (the year of the last Settlement), is 69.9 per cent and the average extent of a pattadar's holding has fallen from 4.1 acres to 2.9 acres. But even these figures are defective in two ways. *Pattas* have not been issued for many recent sales or divisions. And the holding of a pattadar very often consists of small plots lying scattered about in different localities in the village.

Yield from parambas: how shared. 38. The yield from land and the cultivation and other expenses incurred are examined below :

PARAMBA. (Cocoanut Garden)				Amount	Proportion per cent of gross yield
				Rs.	
Average annual gross yield from one acre of superior land with 75 yielding trees ..				*94-8-0	100.0
Labour expenses	..	..	..	23-0-0	24.3
Manure	..	..	..	6-0-0	6.4
**Land Revenue..	..	..	..	13-8-0	14.3
Net income				52-c-0	55.0

Owner's share. — The owner-cultivator will therefore get a net income of Rs. 52 (or 55 per cent of the gross yield) from one acre of good garden land planted with cocoanut

Note.—*Value of cocoanuts according to depression rates.

**This applies to Pandaravaka tenure only.

palms. It must, however, be remembered that his capital investment on the land is no less than Rs. 3,000 to Rs. 4,000 (pre-depression rates) and he therefore gets a return of about 1 to 1½ per cent interest on his investment. Even this meagre return he cannot always enjoy for himself, for the average indebtedness on encumbered paramba is Rs. 960 per acre (paragraph 9 above) and he has to pay the interest on the debt and also remit the kuri instalments regularly. If these commitments also are to be met, he will have to resort to other resources.

39. The plight of the tenant-cultivator is more miserable. The pre-depression rates of rent were high and an annual rent of Rs. 2 per tree was not regarded as excessive in the coastal area. Though these rates have now been revised in many cases, during the first two or three years of the depression, when the old rates continued as a rule, the tenants naturally ran heavily into arrears and debts. The minimum rental for an acre of good garden land now is Rs. 50 exclusive of land-tax (53 per cent of the gross yield,) so much so that the tenant will have only Rs. 2 per annum after paying Rs. 50 to the owner. And if the yield happens to be poor, he may have to pay his landlord out of his own pocket.

40. Turning to nilams or paddy lands, we find that the old nilams bordering the backwaters are superior to the new nilams in the accretion land bordering the sea. The figures for the former are :

	Amount			Proportion per cent of gross yield
	Rs.	A.	P.	
Average annual gross yield from an acre	..	*46	.. ..
Prawn-fishing	..	12	8 ..	
Total	..	58	8 ..	100.0
Expenses for labour	..	11	12 3	20.1
" " seeds	..	2	4 ..	3.8
** Land-revenue	..	6	7 9	11.1
Net income	..	38	.. ..	65.0

Note.— * Paddy valued according to depression rate; the rental is paid in kind for paddy and in cash for prawn-fishing.

** This applies to Pandaravaka tenure only.

The figures for the accretion nilams are:

	Amount			Proportion per cent of gross yield
	Rs.	A.	P.	
Average annual gross yield from an acre	34	0	0	
Prawn-fishing	3	12	0	
Total	37	12	0	100.0
Expenses for labour	11	9	0	30.5
" for seeds	2	4	0	6.0
* Land revenue	6	7	0	17.1
Net income	17	8	0	46.4

[No manure is used for these nilams.]

Owner's
share.

The pre-depression price for an acre of nilam of the former class was Rs. 1,000 on the average. The accretion nilams were then valued at Rs. 500 per acre. The owner-cultivator therefore gets a return of †3.8 per cent interest on his investment in the former class of nilams and †3.5 per cent interest for the latter. And this return is further reduced by the encumbrance on nilams for which interest has to be paid or instalment-payments made towards prized kuries.

Tenant's
share.

41. The tenant-cultivator has to pay a rental of Rs. 35 to Rs. 40 per acre for the first class of nilams and Rs. 14 to Rs. 18 for the second class. Here the tenant may get a small return for his labour when the rent is inclusive of land-tax.

Here rises a very pertinent question: why should any one take nilams or parambas on lease if he stands to gain little or nothing in the transaction? For an answer to this question we have to turn to the pre-depression days. When the price of cocoanuts reigned high (it was about 3 or 4 times the current price,) tenants made a good profit and lived in tolerable comfort. So too, when the price of prawn was high (the depression has hit the industry very hard,) the tenants of nilams also made considerable profit out of the transaction. Naturally they are not inclined to relinquish the leases which they have been holding for long years.

For another thing, a man who holds land is considered to have a higher status in society.

Note.—* This applies to Pandaravaka tenure only.

† But for the *illegitimate* receipt from prawn-fishing, these returns would have been much lower.

42. The cultivating tenant who holds land on lease and pays rental to the owner is an age-old, hoary institution. Absentee landlords living away from their possessions naturally entrusted their lands to tenants. To the latter it was an honest and dignified occupation and source of income. Owners who had to part with their lands on account of debts often became the tenants of the new owners and thus continued to occupy the same land. Those who wanted raw materials for industries also leased land and got cocoanuts from parambas and prawn from nilams. Improvements effected in leased lands formed a safe kind of investment, for the tenants could not be evicted without compensation for the improvements. Such must have been the circumstances under which the cultivating tenant came into existence. For the same reasons the cultivating tenant continues to be numerically strong in spite of the depression. The cultivating tenant.

43. The extent to which the villagers are dependent on land has already been explained in paragraphs 20 and 21 above. And column 2 of Appendix C shows that land is the chief source of income to 478 families (27·5 per cent of the total families) and a subsidiary source of income to 493 families (28·4 per cent of the total.) All the same, it is to be feared that land is not receiving that attention at the hands of its owners which its importance entitles it to. Absentee landlords are to a great extent responsible for this state of affairs. And the depression has very much aggravated the situation. Land has been deteriorating and both nilams and parambas yield less than of old. The cultivators maintain that the present yield is not more than 180 per cent of what it was twenty years ago. The soil is getting exhausted and no adequate measures are being taken to enrich it. Deterioration of land.

44. In paragraph 19 above it was explained that *occupation* in Appendix K. indicated the *source of income*, and not necessarily *employment*. The extent of unemployment among educated and uneducated classes and among skilled and unskilled labourers cannot, therefore, be ascertained from Appendix K. Labour and unemployment.

The numbers available for employment in the village are examined below:

	Males	Females	Total
(1) Population ..	4,836	4,883	9,719
(2) Children aged 0—5 ..	878	830	1,708
(3) School-going population of all ages ..	935	625	1,560
(4) Children aged 6—12, not attending School ..	240	418	658
Total of items 2, 3 and 4 ..	2,053	1,873	3,926
Balance available for employment ..	2,783	3,010	5,793

Persons aged 60 and above are also included in the balance, because many of them are actually employed, and unemployed among the aged are too few to be shown separately.

The numbers available for employment may be divided into three distinct categories: fully employed, partially employed and unemployed.

Among males we find

1549 (55.7 per cent) more or less fully employed;
 924 (33.2 per cent) partially employed,
 310 (11.1 per cent) unemployed;
 2783 (100 per cent) total.

To these numbers we have to add 69 children aged 6—12, 33 of whom have been returned as fully employed and 36 as partially employed.

The fully
employed:
men.

45. *Fully employed* does not necessarily mean that a person gets a full day's work on all working days in all seasons. Those employed in Government or private service (groups 40—Postal department—, 64—Police— 67—Village officers—, 76—teachers—, etc., etc. in Appendix K); skilled labourers like carpenters (group 18,) blacksmiths (group 20,) masons (group 33), etc.; traders doing regular business throughout the year (several groups from 46 to 63); and a few other occupational groups deservedly fall into the category of the fully employed. Labourers whose chief source of income is agricultural labour, fishermen, persons engaged in some of the industries connected with the coconut, etc., are also shown as fully employed, even though these men are forced to remain idle for many days during slack seasons.

The partial-
ly employed:
men.

46. The partially employed chiefly comprise the cultivating owners and tenants (groups 2 and 3 (a)), estate agents (group 4), those engaged in animal breeding (groups 9 and 10), basket makers, etc., (group 19), capitalists engaged in oil industry, persons following several of the industries from group 23 to 37, and several of the trades from group 46 to 63, etc., etc. These persons are not fully employed, because they have no suitable work to do when they are free from their partial employment. The period of their employment varies according to the nature of their occupation, and while some of them may have work only for a few weeks in the year (during particular seasons), others may be engaged for much longer periods. The partially employed seldom belong to the classes that generally take to manual labour.

47. Turning to the female population, we find

1444	(48.0 per cent)	fully employed,
1419	(47.1 per cent)	partially employed,
and 147	(4.9 per cent)	unemployed.
<hr/>		
3010	(100 per cent)	total.
<hr/>		

Fully employed: women.

There are also 73 girls aged 6—12 returned as fully employed and 116 as partially employed.

The fully employed consist chiefly, if not almost wholly, of the women of the labouring classes who are earners and attend to (i) agricultural labour during its season; (ii) beating of retted cocoanut husks and spinning of coir-yarn as regular employees under coir-dealers or spinning of coir-yarn at home during all leisure hours; and (iii) domestic duties (cooking, washing, nursing children etc.). The last item, of course, is unpaid service.

48. The partially employed chiefly comprise those women of all communities, who attend to domestic duties at home and thus effect a saving in the family budget by obviating the necessity for paid service. The figures therefore do not mean that large numbers of women work for wages and become earning members of their families. No doubt, a considerable section of this group consisting of women of the labouring classes goes for agricultural labour during the harvest season and at times pursues coir-yarn spinning as a cottage industry to a small extent. There are women engaged in petty trades, paid menial service, paid domestic service, etc., etc. They also are only partially employed. Here too want of suitable work is the chief reason for the partial unemployment of this section. False notions of prestige among women of the so-called higher castes and of the socially high, constitute another reason for this state of affairs. These women have neither the aptitude nor the training necessary for the pursuit of any useful occupation at home. House-keeping and tending their children give them work for a few hours a day.

Partially employed: women.

49. There remain 310 unemployed men and 147 unemployed women. Of these 22 are English-educated. The standard of their English-education is shown below:

Unemployed: educated unemployed

		Males	Females	Total
Graduates	..	1	Nil	1
Intermediate in Arts	..	1	"	1
School Finals	..	7	"	7
Form III to School Final class	..	13	"	13
Total	..	22	Nil	22

These numbers in themselves are apparently not alarming. But it must be remembered that the educated unemployed are to be found chiefly in towns, and therefore no correct idea of the situation can be formed from these numbers. Even otherwise, the total for over 270 villages in the State must be formidable if each village contains like numbers. By temperament and training these people are fit only for such pursuits as call for nothing more than a purely literary type of education. They therefore live in enforced idleness.

Unemploy-
ment and
emigration.

50. Want of suitable employment in the village is chiefly responsible for the emigration of a small section of the village population. The following figures may be of interest in this connection:

Emigrants to places within the State.

	Male	Female	Total	Contribution to their homes Rs.
Employed ..	100	10	110	1818
Unemployed ..	4	2	6	Nil
Total ..	104	12	116	1818

Emigrants to places outside the State.

	Male	Female	Total	Contribution to their homes Rs.
Employed ..	68	Nil	68	1,705
Unemployed ..	2	"	2	Nil.
Total ..	70	Nil	70	1,705
Emigrants whose particulars are unknown ..	29	Nil.	29	..
Total ..	29	Nil.	29	..

Grand total

215

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

B. L. and LL. B.	..	3
B. A.	..	4
Intermediate in Arts	..	Nil.
Matriculates and School Finals	..	6
Secondary classes	..	18
Total	..	<u>31</u>

51. When the numbers of the educated unemployed in the village are deducted from the total number of unemployed persons, we shall have 288 men and 147 women left in the category of the unemployed. Their presence is easily explained. Unemploy-
ment conti-
nued.

A few of them are children just above 12.

A considerable proportion is over 60 and therefore too old for work.

Most of the remaining numbers are invalids and unfit for work.

Lastly a small proportion belonging to families of high social status find no suitable work for them to do.

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

MEN.

Type of labour	Communities generally following it	No. of days in the year when work is available	Average daily wages			Total annual income		
			Rs.			Rs.		
1 Work in nilam and paramba (with the spade) ..	Pulaya	240	0	5	1	76	4	0
2 Plucking cocoanuts ..	Kanakkan	200	0	7	6	93	12	0
3 Carrying of loads such as sand, silt, cocoanuts, copra, coir, rice, etc. ..	Christian and Eazhuva	210	0	5	4	70	0	0
4 Sea-fishing ..	Arayan and Christian	250	0	4	0	62	8	0

WOMEN.

Type of labour	Communities generally following it	No. of days in the year when work is available	Average daily wages			Total annual income		
			Rs.			Rs.		
1 Agricultural labour in nilam excluding harvest ..	Pulaya	35	0	2	0	4	6	0
2 Harvest ..	Pulaya, Christian and Eazhuva	10	0	2	0	1	4	0
3 Beating of retted cocoanut husks ..	Pulaya, Christian and Eazhuva	225	0	1	4	18	12	0
4 Spinning of coir-yarn ..	Christian and Eazhuva	270	0	0	10	14	1	0
5 Plaiting of cocoanut palm leaves ..	Kanakkan	60	0	1	8	6	4	0
6 Collecting cocoanuts ..	Kanakkan	65	0	1	9	7	1	9

It must be noted here that the pre-depression wage rates for agricultural labour in nilams and parambas, and for carrying loads, and other unskilled labour were about 50 per cent higher than the present rates. The wage rates for other types of labour have also fallen, but not to the same extent.

53. No type of labour is organised in the locality, nor is there any rub between capital and labour. During busy seasons, there is demand for all the labour available, but in slack seasons the supply apparently exceeds the demand.*

54. To improve the economic condition of the village remedial measures have to be adopted in more than one direction.

For instance, the cultivation of land (both paddy and cocoanut) is carried on according to old and primitive methods. The paddy lands that are under water for six months in the year are not manured. Prawn-fishing in these lands is at times continued late into the season, so much so that the processes preliminary to sowing have to be rushed through. The yield is therefore poor. Is manuring impossible in these lands, seeing that they are under water for half the year? Is there any improved variety of seed suitable for the area, which will yield more? These are questions for the Department of Agriculture to solve.

The cocoanut garden owners spend about 1½ annas a year on manure for each cocoanut palm. The manure used is generally the silt or mud dug up from the beds of canals and backwaters. A few go in for fish manure which is more costly. Here too it is for the Department of Agriculture to see whether

Note.—*Please see foot-note to paragraph 22 above.

the exhausted soil cannot be enriched with cheap, artificial manures, which may be stocked in depots easily accessible to the villagers.

55. Legislation against excessive fragmentation ; consolidation of small and scattered holdings by interchange between owners ; and cultivation on co-operative lines are some of the remedies suggested against the growing evil of fragmentation of holdings. Whether these remedies will suit the local conditions is a question that has to be examined in detail. Fragmentation of holdings.

56. In the days of the cocoanut boom, the land-owners were care-free and had an easy time of it. They depended almost wholly on the yield of cocoanuts and had no occasion to think of other crops. Indeed we find that about 21 acres of paddy land in this village were converted into garden land and planted with cocoanut during the period. For these reasons no crop of any commercial importance has ever been raised in the cocoanut gardens. A few kitchen vegetables may be seen here and there. That is all. Fruit trees like certain varieties of graft mango may be grown in these lands. Pepper-vine also may perhaps be grown here. It is said that groundnut also may be raised as a subsidiary crop in cocoanut gardens. Here too the Department of Agriculture has to move first and demonstrate the possibilities of subsidiary crops of commercial importance, which may be raised from cocoanut gardens. Subsidiary crops in cocoanut gardens.

57. In the particular locality, there is demand for the improvement of the irrigation and drainage systems. The following items, urged by the inhabitants, may be mentioned in this connection. Irrigation and drainage.

(a) The extension and widening of the Appangat canal in Narakkal village and that of the Iyyathuparamba canal in the Nayarambalam village.

(b) In order to get the accretion paddy lands on the western side of these villages well dried, the Bannerjee canal running north to south from Edavanakad to Narakkal should be bunded up where it opens into the east-west canal and sluices must be constructed in the bunds so as to regulate water supply. The nilams will then yield more.

(c) The Malipuram-Narakkal canal has to be given a wider outlet into the Muttupuzha. To protect the Malipuram Salt godowns the canal mouth has to be narrow, but the difficulty may be avoided by a slight diversion.

58. There is also a large area of paddy lands bordering the backwaters lying submerged on account of erosion.

Reclamation
of submerged
paddy lands.

The particulars of this area, the desirability of reclaiming it by means of a strong bund, the many advantages that will accrue from this reclamation etc., have already been treated in section 3 of the *notes submitted along with my letter No. C. 172/09, dated 12th July, 1934, and in my letter on the same reference, dated 8th February, 1935.

The improvements suggested above will not only enhance the income derived from land but also increase the demand for labour and provide full time work for many persons.

Dairy and
poultry farm-
ing.

59. A portion of the unassigned accretion land may be reserved as a common pasture. The cultivation of fodder crops also may be introduced. A better type of cows yielding more milk will be a source of good income, because there is heavy demand for dairy products at Ernakulam, Mattancheri and other neighbouring places. Likewise there is a heavy and growing demand for eggs and poultry. These two items may be profitably pursued on a commercial scale by considerable numbers in the village.

Cocoanut
and fishing
industries.

60. From the occupational groups and sources of income shown in Appendix K we have seen that the most important industries in the village are those connected with the cocoanut (chiefly coir industry) and with fishing, and that a very large section of the population depends on them. If these industries are organised and developed on proper lines, the economic condition of the village cannot but improve to a great extent.

Fishing,
prawn-fishing
in nilams.

61. In sections 4 and 5 of the *notes submitted with my letter C. No. 172/09, dated 12th July, 1934, the present plight of the owners of fishing-stakes and chinese nets in inland waters (backwaters) and the difficulties and loss involved in the marketing of prawns have been explained. The Valas or hereditary fisher-folk who work in the inland waters have been almost ruined because of the sluice-fishing in nilams whereby they are deprived of their legitimate income, and they stand in urgent need of relief on the lines suggested in the notes referred to above.

Methods of
fishing

The methods of fishing pursued both in inland waters and in the sea are apparently quite primitive. The boats and nets used for sea-fishing (the Arayans and Christians frequent the sea,) are unfit for deep-water fishing. If modern and improved methods are adopted by these people, the sea will yield them much more of its wealth than at present.

Improvements have to be effected in the methods of curing, packing, marketing, etc. In seasons of plenty, when heavy hauls are made from the sea,

Note.—* Please see extracts from these notes given at the end of this Report.

the price falls very low, because modern and scientific methods of preservation, canning etc., are not known to these people and the whole lot has therefore to be disposed of at once. The extraction of oil from sardines follows the most primitive method, and there is no attempt at purifying the oil. The fishermen are poor and have no capital to invest. The industry is therefore starved and disorganised. These defects have to be remedied in order to foster sea-fishing and get the most out of the sea.

and of
preservation
etc.

A considerable proportion of the catches from inland waters (and also the sea) is consumed locally. (This includes the Ernakulam and Cochin markets.) But the better varieties are mostly purchased whole-sale by middle men (Ernakulam and Cochin markets), iced or salted and dried and then sent by rail to markets outside the State.

Markets
and consump-
tion.

The prawns are boiled and dried and their shells separated by beating. They are then packed in coarse gunny bags. Their ultimate destination is chiefly Rangoon, but the local producers know nothing of the market conditions and are therefore wholly at the mercy of middle men who knock off the lion's share of the profit.

Prawn
industry.

62. To eliminate the middle men, to introduce improved methods of curing, preservation, packing etc., etc., to dispose of the goods in the most favourable markets and thus to raise the income of those engaged in fishing, the industry should be organised on sound co-operative lines. Increasing numbers may then be absorbed into the industry and maintained in comfort.

Develop-
ment on
co-operative
lines.

63. The condition of the coir-industry and the lines on which it may be developed have been dealt with in section 2 of the * notes submitted with my letter C. No. 172/09, dated 12th July, 1934. Here too the co-operative movement would appear to be the best solution available. And the scheme for the development of the hand-loom industry on co-operative lines, recently formulated by the Madras Government, and approved by the Government of India † may be adopted with suitable changes for the development of our coir industry.

Coir
industry.

64. These and similar measures which may form part of a well-laid scheme of Village Reconstruction Work will no doubt enhance the income of the villagers. But, if they are to derive the full benefit of their increased income, they must get permanent relief from the heavy burden of their indebtedness.

Relief from
indebtedness.

Note.—* Please see extracts from these notes given at the end of this Report.

† Particulars published in the Madras Dailies, dated 26th February 1935.

For this, suitable credit facilities have to be provided. The suggestions contained in paragraph 17 of this report may be recalled here.

As matters stand at present, it will be remembered that about 90 per cent of the villagers have a deficit budget and that their deficit in 1933 was Rs. 0.55 lakhs over and above a reduction in their standard of living which, in terms of money, amounted to about Rs. 0.36 lakhs. (Please see paragraph 30 above). The actual deficit of Rs. 0.55 lakhs was met by borrowing, defaulting payment of interest, etc. etc. Seeing that the price of cocoanuts or paddy has not improved to any perceptible extent, the indebtedness of the village at the end of 1934 must have increased at least by the actual amount of the 1933 deficit (Rs. 0.55) lakhs.) And deducting the instalments due to prized kuries in 1934, the total indebtedness of the village at the end of 1934 must approximately be Rs. 6.08 * lakhs. There is moreover the gradual lowering in the standard of living which must lead to very unhealthy and undesirable results. Relief operations in the village should therefore commence with an effective attack on the problem of indebtedness.

Note.—*Deducting the sum of Rs. 0.22 lakhs (annual instalments due to prized kuries) from the total indebtedness of Rs. 5.75 lakhs at the end of 1933, we get a balance of Rs. 5.53 lakhs. When the 1934 deficit of Rs. 0.55 lakhs is added to this balance, we shall get Rs. 6.08 lakhs as the total indebtedness at the end of 1934.

Extracts from the notes referred to in paragraphs 58, 61 and 63 of the Report.

I. Backwater erosion of paddy lands in coastal villages: Many acres of paddy lands in the eastern portion of Nedungad Island (in Nayarambalam Village) are under water. The process of erosion is continuing where the owners are not rich enough to protect their lands with bunds strong enough to resist the force of the current. Some of the landowners are still paying tax on their submerged lands in the fond hope that they would be reclaimed one day or another, while others have discontinued payment of taxes, and the Government revenue has suffered thereby. If a strong bund is erected at Government cost to reclaim these submerged lands, the following benefits are bound to accrue:

(i) The landowners who get back their lost lands will renew payment of taxes and the land revenue income will accordingly increase.

(ii) Many acres of paddy lands will be available for cultivation.

(iii) More work will be available for the labourers of the locality, who have no full time employment at present.

(iv) As the bund will be erected in a straight line, a portion of poramboke also will be reclaimed. This can be used in either of the following ways:

(a) A part of the area may be used for opening a fish-farm for the culture of prawns and other varieties of fish. It will afford facilities for a scientific study of our backwater fisheries.

The right of "sluice-fishing" in the bulk of this area may be auctioned every year and a good income derived therefrom. (Compare the income derived from similar auctions—"Kappu-Kuthaka"—of Narakal and other canals, etc.)

(b) The whole area may be auctioned as paddy lands. This too will fetch a good amount initially and a considerable sum will accrue to the Government annually as land revenue for the area.

(v) The fishing stakes to the east of Nedungad that have very much deteriorated in value because of the dissipation of the force of the current on account of the erosion of paddy lands and the consequent widening of the backwater area, will once more serve their owners to some purpose. With the erection of the bund the force of the current will be restored and the stake-owners who have all but lost their means of livelihood will be benefited to a considerable extent.

(vi) The amount spent for the erection of the bund will be in the nature of expenditure incurred for public works undertaken for famine relief. Every pie of this amount will be spent within the State. The metal required for the bund will be quarried from within the State and will provide labour to many. The transport of the metal, the erection of the bund, etc..

also will provide labour to our unemployed or half-employed workmen. In fact it will be equal to distributing the whole amount among labourers by way of charity for famine relief.

Nor will this amount be lost to the Government. The landowners who get back their lands will be ready to repay the cost of the bund in easy instalments spread over 20 or 25 years, the amount to be recovered from each landowner being fixed in proportion to the area of land reclaimed for him.

A plan of the site, a rough estimate of the expenditure involved, etc. are under preparation in the Taluk Office at Ernakulam. This will be submitted separately as early as possible*.

It is understood that other coastal villages also have suffered considerably by similar backwater erosions. The scheme may be extended with advantage to these villages too.

II. Coastal villages and Inland Fishing—The fishing-stake versus "sluice-fishing": The owners of fishing stakes in the backwaters have a just and long standing complaint which calls for early redress. The conditions that obtained at the time when fishing-stakes were assessed by the Government have wholly changed. In olden times the stakes, which constituted the chief wealth of the Vala (fishermen) community, brought a very considerable and steady income to the owners from the large hauls of prawns and other fish. The owners therefore did not grudge the payment of taxes to the Government. Now, however, the paddy lands bordering the backwaters and canals are used as fishing grounds by the landowners or their tenants for about six months in the year. These lands offer special facilities for prawn-fishing. *At high tide* the sluices in the bunds are opened and the current enters the paddy fields with shoals of prawns. Powerful gas lights are placed at the openings at night time to attract the shoals. The sluices are then closed, the shoals being entrapped in the fields to be gathered with a degree of ease and thoroughness unknown to the stake-owner. The latter spreads his nets *at low tide* to entrap the shoals on their way back; but unfortunately there are but few or no shoals left for the stake nets, most of them having been confined in the paddy lands. The stake-owner is thus deprived of his legitimate source of income by the landowner. The former pays taxes to the Government for the right of fishing in Government waters. The latter misappropriates the right and escapes payment of taxes. This has been going on for years and many stake-owners have been utterly impoverished as a result.

The paddy lands thus used for "sluice-fishing" measure hundreds of acres in the coastal area.† They are all single-crop lands and as such pay only the lower rate of taxes. If justice is to be done to the stake-owners, "sluice-fishing" in these lands should be forbidden; or, in the alternative, a heavy second (fish) crop tax should be levied from the landowners and the stake-owners granted early relief by a permanent and very substantial reduction of the fisheries taxes due from them. The Government will incur no loss by such reduction, because the receipts from the new taxation proposed above will more than cover the amount involved.

Note.—*This has since been submitted.

† In Nayarambalam village alone, 719'6 acres are used for prawn-fishing.

Trade in prawns: The chief market for our prawns appears to be Rangoon, and large quantities of the fish are exported. As in the marketing of other commodities, middlemen are very prominent here also. The local producers know nothing of the conditions of the market at Rangoon. They are therefore wholly at the mercy of these middlemen who exploit their ignorance to a grievous extent. The elimination of middlemen and the improvement of marketing arrangements will very considerably increase the income of the poor fisher-folk.

III. Coir Industry in the coastal villages: The main-stay of the coastal tract is, of course, the cocoanut palm whose cultivation furnishes a multiplicity of occupations to the people in the regions of its special growth. Of the many industries connected with the products of this tree, that relating to coir is by far the most important, because it gives work to, and supports, many thousands of labourers. But the coir industry is still in a primitive and disorganised condition in our State, whereas it is much more developed in the sister State of Travancore. With very few exceptions, it is the coarse thick variety of yarn that is produced in Cochin. It is hand-spun, *and an adult woman gets about 10 pies for as many hours' steady and honest work at spinning!* 3,000 cocoanut husks are required for the manufacture of one candy of coir yarn of this thick variety, which may fetch about Rs. 40 in the present coir market. But the same number of husks, when used for the manufacture of fine wheel-spun coir yarn of the type produced at Anjengo in Travancore, *will fetch as much as Rs. 60.* On every 3,000 husks we have therefore been losing about Rs. 20. Our loss on the many millions of husks used for coir manufacture every year must, for this reason, be very high. And when it is remembered that by far the largest proportion of this sum would have gone into the pockets of the labouring classes (because the manufacture of a finer variety of yarn involves the employment of more labour,) the severity of this loss may be gauged in full measure.

The manufacture of the finer Anjengo variety of coir yarn should therefore be introduced in our villages also with as little delay as possible. The first step in this direction is to study the conditions of the industry, the methods of manufacture, etc., obtaining in important centres in Travancore like Anjengo and Parur (near Quilon), where the finer varieties of wheel-spun coir yarn are produced. A duly qualified officer of the Agriculture or Industries Department may be deputed for a few months for this purpose, so that we may have the services of an expert available for our work. A Coir School may then be opened in an important centre like Narakkal, and expert workmen from Anjengo or Parur (near Quilon) may be engaged for short periods as teachers, to be replaced by our men after they have gained the necessary degree of proficiency in wheel-spinning.*

The Coir School may also teach the weaving of coir-mats and matting of superior quality, the manufacture of coir rugs, etc., so that the industry may develop still further and absorb more labour. At present we are exporting our yarn to outside markets. In other words, it is our raw material (or half-manufactured goods) that is being exported, and not finished

Note—*Action has already been taken on this suggestion, and a Coir School has been started by the Government at Narakkal, where boys and girls are trained in spinning coir-yarn of the finer varieties produced in Travancore.

goods, so much so that the scope for our labour engaged in this industry is considerably reduced. In Travancore the export of raw materials or unfinished goods like coir, yarn, etc., is restricted by means of export duties, and the manufacture of coir-mats, matting, etc. is, therefore, undertaken on a large scale in that State. The thick variety of yarn now produced in Cochin is, it is understood, not suited for mats or matting, etc., but when our spinners are trained in the Coir School to produce the finer varieties of yarn, suitable materials for weaving will be available locally, and the development of coir-mat weaving will assuredly provide hundreds of workmen with work and wages. This side of the coir industry therefore deserves special attention.

The retting of cocoanut husks for coir manufacture in our State has to be improved considerably. It is now generally done in pits where the influence of tides is seldom, if ever, available. The right colour and quality of fibre required for the superior Anjengo variety of coir yarn cannot be secured in this way. Tidal action is held to be essential for the purpose, so much so that retting should be done in pits adjoining the backwaters or in the shallow stretches of the backwaters themselves. The Empire Marketing Board's publication on coir* states:

"For producing good coir the conditions near Anjengo appeared to be the best suited, as there the husks are soaked in submerged fields of a fair area, the water being sufficiently shallow for the warming effect of the sun to have full value in accelerating the rate of retting and the narrow openings in the bunds regulating the flow of water and preventing the change being too rapid. No appreciable oxidation of the tannin-matter in the husk can take place therefore and if the openings into the "fields" could be closed at flood time and clean water alone admitted, at high tide say, and any entry of ferruginous water thus prevented, there would be a diminished risk of "blue" fibre being obtained.

Similar submerged fields with shallow water and facilities for regulating the flow of water according to the tides are available in our backwaters also. The Government may allow coir manufacturers to select and use suitable sites in the backwaters for retting husks, free of rent to start with; and when the advantages of the new process are fully realized, a small rent also may be levied by the Government for the use of the poramboke area for retting husks. This concession may be granted without delay as it involves no outlay from Government funds.

Any reasonable expenditure incurred for the development of this industry will be amply justified, because it is the chief prop and support of a large section of the population in the densely peopled coastal area of the State. If the Coir School is run on efficient and economic lines, there is no reason why its upkeep should cost much to the Government, because the proceeds from the sale of yarn, coir-mats, rugs, etc. manufactured in the school must be sufficient to meet a good proportion of the recurring charges. Even if the school has to be worked at a decided loss, still the situation will be one of promise and hope for the future. For, unlike the Government Literary Schools which are run at a heavy loss to the Government and

* Report on the Attributes and Preparation of Cocoanut-fibre—by S. G. Barker.

which turn out hundreds of English-educated young men and women to swell the ranks of the educated unemployed and aggravate the unemployment problem, the Coir School will turn out boys and girls (of the lower, middle and labour classes) who can, after two years' training at the most, easily earn a daily wage of 6 to 7 annas in normal times.

It was remarked that an adult woman got *but 10 pies for 10 hours' work in spinning coir yarn with the hand*. A boy or girl trained in wheel-spinning *can earn at least 5 to 6 times this amount*. The disparity between the two rates is staggering, and the improvement in the economic condition of these poor people must therefore be incalculable.

Ceylon is shortly sending an officer to Travancore* (not to Cochin) to study the conditions of the coir industry, the methods of manufacture followed, etc., in order to develop her own coir industry on sound lines. Ceylon is therefore likely to be a very formidable rival in the coir market before long.

Experiments that have already proved successful are being made for the introduction of chemical processes of retting, *calculated to reduce the period of 9 to 12 months (now required for the full seasoning of the green or ripe husks) to a few hours* † Machine spinning of the fibre produced from chemically retted husks has also been tried with success †. Indeed the day of the mechanisation of this ancient cottage industry has already dawned. It is therefore of the utmost importance that our cottage labourer also should have the necessary training and equipment which will enable him to manufacture wheel-spun coir yarn of superior quality and to earn a reasonable wage even in the face of the competition from power-driven coir-spinning factories. And the speedy organisation and development of the industry in our State will enable us to compete successfully with Travancore and Ceylon in the coir market.

In this as in other cottage industries of our State, there are several middlemen between the producer and the consumer, who knock off the lion's share of the profit. The local coir dealer of a village, who does business on a small scale and who employs paid labour for the manufacture of fibre and yarn, disposes of his goods to a whole-sale coir merchant either in his neighbourhood or at Cochin. This merchant deals with the brokers in the coir market, who in their turn have to deal with the shipping agents, etc. The plight of the cottage labourer who purchases a couple of annas' worth of retted husks, manufactures yarn and sells it daily, is infinitely worse than that of the small village capitalist referred to above. The labourer sells his daily produce to the petty shop-keeper in the village, from whom he makes his daily purchases of rice, curry-stuff, etc. The shop-keeper sells it to the small coir dealer. Here then we have two more middlemen to reduce the producer's share still further. Unless the small scale manufacturers are organised and a co-operative system of production and marketing is established, the situation cannot possibly improve. And the help of co-operative organisations will be very much in demand when trained students of the Coir School, belonging to the poorer classes, desire to set up business for themselves

Note.—*Seen from newspaper reports

†Empire Marketing Board's publication on coir—by S. G. Barker.

APPENDIX A.

Distribution of population by communities.

Serial No.	Community	Number of families	Proportion per cent in total number of families	Population			Proportion per cent in total population
				Males	Females	Total	
1	2	3	4	5	6	7	8
1	Arayan ..	183	10.5	482	443	925	9.5
2	Asari ..	4	0.2	16	18	34	0.3
3	Christian ..	619	35.6	1,802	1,781	3,583	36.9
4	Elayath ..	1	0.1	3	5	8	0.1
5	Embran ..	1	0.1	1	2	3	..
6	Gouda Saraswath Brahman ..	2	0.1	7	5	12	0.1
7	Eazhuvan ..	418	24.0	1,111	1,161	2,272	23.4
8	Kanakkan ..	53	3.0	149	130	279	2.9
9	Kollen ..	8	0.4	16	16	32	0.3
10	Kudumi Chetti ..	44	2.5	124	104	228	2.3
11	Kurup (theendal.)	1	0.1	2	1	3	..
12	Muslim ..	39	2.2	105	97	202	2.1
13	Nayar ..	95	5.5	296	382	678	7.0
14	Pulayan ...	224	12.9	604	591	1,195	12.3
15	Thattan ..	3	0.2	7	8	15	0.2
16	Valan ..	35	2.0	87	114	201	2.1
17	Velakkathalavan	3	0.2	8	10	18	0.2
18	Velan ..	6	0.3	11	11	22	0.2
19	Veluthedan ..	1	0.1	5	4	9	0.1
	Total (19) ..	1,740	100.0	4,836	4,883	9,719	100.0

APPENDIX B.

Distribution of Assets by communities.

Serial No.	Community	No. of families	Proportion per cent in the total number of families	Total assets Rs.	Average assets per family Rs.	Proportion per cent of assets in the total assets
1	2	3	4	5	6	7
1	Arayan ...	183	10.5	70,428	385	3.6
2	Christian ...	619	35.6	10,34,335	1,671	52.3
3	Eazhuvan ...	418	24.0	2,61,176	625	13.2
4	Kanakkan ...	53	3.0	1,425	27	0.1
5	Kudumi Chetti ...	44	2.5	2,098	48	0.1
6	Muslim ...	39	2.2	35,260	904	1.8
7	Nayar ...	95	5.5	5,00,967	5,273	25.3
8	Pulayan ...	224	12.9	6,118	27	0.3
9	Valan ...	35	2.0	50,708	1,449	2.6
10	Others (10 communities) ...	30	1.8	14,442	481	0.7
	Total (19) ...	1,740	100.0	19,76,957	1,136	100.0

APPENDIX C.

Distribution of Assets according to Occupation.

Occupation or Source of income	No. of families	Proportion per cent in total number of families	Value of house property and lands Rs.	Kuri investments Rs.	Amounts lent out Rs.	Other items Rs.	Total assets Rs.	Proportion per cent in the total assets of the village
1	2	3	4	5	6	7	8	9
LAND OWNERS AND CULTIVATORS.								
1. C. O. as chief occupation.	109	6.3	9,32,166	68,976	77,304	76,770	11,55,216	58.4
2. C. O. as subsidiary ..	146	8.4	3,34,403	32,793	43,691	52,967	4,63,854	23.4
3. N. C. O. as chief ..	5	0.3	6,050	722	310	464	7,546	0.4
4. N. C. O. as subsidiary ..	22	1.3	23,615	752	1,077	2,777	28,221	1.4
5. C. T. as chief ..	18	1.0	23,096	2,273	3,725	2,060	31,154	1.6
6. C. T. as subsidiary ..	84	4.8	76,383	13,088	14,520	22,136	1,26,127	6.4
7. N. C. T. as chief ..	3	0.2	3,185	..	541	603	4,329	0.2
8. N. C. T. as subsidiary ..	3	0.2	860	...	...	187	1,047	0.1
Total ..	390	22.5	1,399,758	1,18,604	1,41,168	1,57,964	18,17,494	91.9
							Average assets per family = Rs. 4,660.	
AGRICULTURAL LABOUR.								
1. A. L. as chief occupation.	343	19.7	9,928	2,434	971	5,496	18,829	1.0
2. A. L. as subsidiary ..	238	13.7	12,673	3,992	2,498	8,602	27,765	1.4
Total ..	581	33.4	22,601	6,426	3,469	14,098	46,594	2.4
							Average assets per family = Rs. 80.	
OTHERS								
Total ..	769	44.1	46,007	19,206	13,689	33,967	1,12,869	5.7
							Average assets per family = Rs. 147.	
Total for the whole village ..	1,740	100.0	14,68,366	1,44,236	1,58,326	2,06,029	19,76,957	100.0
							Average assets per family for the whole village = Rs. 1,136.	

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

APPENDIX D.

Distribution of Debts by communities.

Serial No.	Community	Number of families	Number of indebted families	Proportion per cent of indebted families in the total number of families	Debts Rs.	Proportion per cent in the total debt	Average debt per family Rs.	Average debt per indebted family Rs.
1	2	3	4	5	6	7	8	9
1	Arayan ..	183	167	91.3	25,891	4.5	141	155
2	Christian ..	619	545	88.0	3,21,966	56.0	520	591
3	Eazhuvan ..	418	357	85.4	79,549	13.8	190	223
4	Kanakkan ..	53	46	86.8	629	0.1	12	14
5	Kudumil Chetti ..	44	32	72.7	1,004	0.2	23	31
6	Muslim ..	39	31	79.5	9,729	1.7	249	314
7	Nayar ..	95	85	89.5	1,15,895	20.2	1,220	1,363
8	Pulayan ..	224	191	85.3	2,702	0.5	12	14
9	Valan ..	35	33	94.3	12,801	2.2	366	388
10	Others (10 communities) ..	30	24	80.0	4,872	0.8	162	203
	Total (19) ..	1,740	1,511	86.8	5,75,038	100.0	330	381

APPENDIX E.

Distribution of Debts by occupation.

Occupation or Source of income	No. of families	No. of indebted families	Debt Rs.	Average debt per family Rs.	Average debt per indebted family Rs.	Proportion per cent of debt in total debt
I	2	3	4	5	6	7
LAND OWNERS AND CULTIVATORS.						
1. C. O. as chief occupation ..	109	106	3,12,312	2,865	2,946	54.3
2. C. O. as subsidiary ..	146	140	1,31,433	900	939	22.9
3. N. C. O. as chief ..	5	5	2,912	582	582	0.5
4. N. C. O. as subsidiary ..	22	21	11,230	510	535	1.9
5. C. T. as chief ..	18	17	11,935	663	702	2.1
6. C. T. as subsidiary ..	84	82	52,094	620	635	9.0
7. N. C. T. as chief ..	3	3	506	169	169	0.7
8. N. C. T. as subsidiary ..	3	3	642	214	214	0.1
Total ..	390	377	5,23,064	1,341	1,387	90.9
AGRICULTURAL LABOUR.						
1. A. L. as chief occupation ..	343	300	7,303	21	24	1.3
2. A. L. as subsidiary ..	238	198	8,497	36	42	1.5
Total ..	581	498	15,800	27	32	2.8
OTHERS. ..	769	636	36,174	47	57	6.3
Total for the whole village ..	1,740	1,511	5,75,038	330	381	100.0

Note :—C. O.—Cultivating Owner. N. C. O.—Non-cultivating Owner.

C. T.—Cultivating Tenant. N. C. T.—Non-cultivating Tenant.

A. L.—Agricultural Labour.

APPENDIX F.

Purpose of Debts (by communities).

Serial No.	Community	Kuri liabilities	Repayment of old debts	Purchase of land	Construction, re-building, etc. of houses	Other expenses on account of land such as arrears pottom, etc.	Industrial and trade purposes	Domestic wants	Social and religious items such as marriages, funerals, etc.	Other purposes	Total
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12
1	Arayan ..	7,489	1,396	7,460	244	68	4,333	3,024	1,219	658	25,891
2	Christian ..	1,34,662	50,601	30,535	6,218	6,990	29,070	31,494	14,708	17,688	3,21,966
3	Eazhuvan ..	24,621	12,446	2,509	775	4,993	15,217	8,578	1,278	9,132	79,549
4	Kanakkan ..	82	28	..	..	..	..	326	103	90	629
5	Kudumi Chetti	43	..	..	..	100	..	445	310	106	1,004
6	Muslim ..	3,811	1,197	..	..	830	2,148	718	824	201	9,729
7	Nayar ..	21,524	47,351	18,224	4,983	5,068	406	7,365	4,810	6,164	1,15,895
8	Pulayan ..	126	544	..	29	16	213	1,314	195	265	2,702
9	Valan ..	4,034	829	2,000	1,500	800	513	1,628	647	850	12,801
10	Others (10 communities)	2,039	..	..	..	547	914	758	284	330	4,872
	Total (19)	1,98,431	1,14,392	60,728	13,749	19,412	52,814	55,650	24,378	35,484	5,75,038
	Proportion per cent in the total debts.	34.5	19.9	10.6	2.4	3.4	9.2	9.7	4.2	6.1	100.0

APPENDIX G.

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

Class of debt	Proportion per cent in the total amount of each class of debt bearing										Total
	No interest	6 per cent below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	
I	2	3	4	5	6	7	8	9	10	11	12
1. Amount raised by pledging jewellery etc. ..	..	9.5	..	10.4	37.8	15.4	9.2	4.3	8.3	5.1	100
2. Amount raised by mortgage of landed property ..	..	8.4	9.7	22.4	56.7	1.6	0.8	0.1	0.6	0.1	100
3. Amount raised on pronotes ..	..	5.3	8.3	2.0	49.5	8.6	11.2	4.8	7.4	2.9	100
4. Hand loans ..	74.0	3.6	..	..	13.2	0.5	2.5	0.2	3.0	3.0	100

APPENDIX H.

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

Class of Debt	6 per cent and below Rs.	Above 6 per cent to 7½ per cent Rs.	Above 7½ per cent to 9 per cent Rs.	Above 9 per cent to 12 per cent Rs.	Above 12 per cent to 15 per cent Rs.	Above 15 per cent to 18 per cent Rs.	Above 18 per cent to 21 per cent Rs.	Above 21 per cent to 24 per cent Rs.	Above 24 per cent Rs.	Total Rs.
I	2	3	4	5	6	7	8	9	10	11
1. Amount raised by pledging jewellery, etc.	1,512	..	1,670	6,054	2,466	1,477	678	1,334	813	16,004
2. Amount raised by mortgage of landed property	17,263	19,721	45,665	1,15,059	3,361	1,625	200	1,195	125	2,04,214
3. Amount raised on pronotes	6,247	9,688	2,291	57,665	9,982	13,089	5,564	8,591	3,356	1,16,473
4. Hand loans with interest	769	..	..	2,827	104	545	42	648	630	5,565
Total ..	25,791	29,409	49,626	1,81,605	15,913	16,736	6,484	11,768	4,924	*3,42,256
Proportion per cent of each column in the total interest-bearing debt	7'5	8'6	14'5	53'2	4'6	4'9	1'9	3'4	1'4	100'0

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

APPENDIX I.

Rates of Interest according to Class of Creditors.

Class of Creditor	Proportion per cent in the total amount lent by each class of creditor bearing										Total
	No interest	6 per cent & below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	
I	2	3	4	5	6	7	8	9	10	11	12
Ranks	2.2	1.0	3.7	32.1	14.9	20.1	10.8	10.9	4.3	100.0
Indigenous money-lending concerns:	48.0	49.1	0.4	..	1.5	1.0	100.0
Go-operative Societies including Pulaya Sanghams	13.5	..	2.4	30.6	45.7	7.2	0.2	0.3	0.1	100.0
Private persons ..	5.3	7.9	9.6	16.0	54.1	1.5	2.2	0.4	2.1	0.9	100.0
Government	100	..	..	..	..	..	..	..	..	100.0

APPENDIX J.

Distribution of Income and Expenditure by community.

Community	No. of families	Proportion per cent in the total no. of families	Annual income Rs.	Proportion per cent in the total income	Annual expenditure excluding family budget Rs.	Proportion per cent in the total expenditure	Net income available for family expenses Rs.	Proportion per cent in the total net income
1	2	3	4	5	6	7	8	9
1 Arayan ...	183	10.5	32,910	5.4	15,033	3.6	17,877	9.1
2 Christian ...	619	35.6	2,95,507	48.3	2,25,382	54.3	70,125	35.7
3 Eazhuvan ...	418	24.0	1,61,203	26.4	1,17,477	28.3	43,726	22.3
4 Kanakkan ...	53	3.0	5,877	1.0	176	0.0	5,701	2.9
5 Kudumi Chetti ...	44	2.5	4,545	0.7	582	0.1	3,963	2.0
6 Muslim ...	39	2.2	18,946	3.1	15,602	3.8	3,344	1.7
7 Nayar ...	95	5.5	47,626	7.8	25,143	6.1	22,483	11.5
8 Pulayan ...	224	12.9	23,312	3.8	1,421	0.3	21,891	11.1
9 Valan ...	35	2.0	11,777	1.9	8,732	2.1	3,045	1.6
10 Others (10 communities) ...	30	1.8	9,728	1.6	5,578	1.4	4,150	2.1
Total (19) ...	1,740	100.0	6,11,431	100.0	4,15,126	100.0	1,96,305	100.0

K

APPENDIX K.

Income and Expenditure classified according to Occupation.

[The classification of occupations has been adapted from the occupation table of 1931 Census.]

Class	Sub-class	Order	Group	Occupation	Total number of persons following the occupation	Total Earners		Annual income		Annual Expenditure exclusive of Family Budget		Annual income Rs.	Annual expenditure Rs		
								5,217		Rs. 6,11,431				Rs. 4,15,126	
						" working dependents		386							
						" non-working dependents		4,116							
				" Population		9,719									
				As principal occupation		As working dependents		As subsidiary to other occupation							
				Males	Females	Males	Females	Males	Females						
1	2	3	4	5	6	7	8	9	10	11	12	13	14		
		1		Pasture and Agriculture.	2,317	708	178	51	1	685	694	141,547	72,031		
				CULTIVATION.											
			1	Non-cultivating proprietors taking rent in money or kind ..	27	2	3	..	..	10	12		
				(i) of Nilam (paddy-land) only ..	5	..	..	..	..	1	4		
				(ii) *of Paramba (cocoanut gardens) only ..	20	2	3	..	..	9	6		
				(iii) *of Nilam and Paramba ..	2	..	..	..	..	..	2		
		2		Cultivating Owners ..	301	132	17	35	..	115	2				
				(i) of Nilam only ..	20	14	..	..	..	6	..		
				(ii) *of Paramba only ..	149	44	17	14	..	72	2	(Nilam) 28,355	(Nilam) 18,761		
				(iii) *of Nilam and Paramba ..	132	74	..	21	..	37	..				
		3		Tenants ..	140	37	4	12	..	80	7				
				(a) Cultivating tenants ..	134	36	2	12	..	78	6	Paramba 63,005	Paramba 39,635		
				(i) of Nilam only ..	13	5	..	..	..	8	..		
				(ii) *of Paramba only ..	90	17	1	11	..	55	6				
				(iii) *of Nilam and Paramba ..	31	14	1	1	..	15	..				
				(b) Non-cultivating tenants ..	6	1	2	..	..	2	1		
				(i) of Nilam only ..	1	..	1	..	..	..	1		
				(ii) *of Paramba only ..	3	..	..	..	..	2	1		
				(iii) *of Nilam and Paramba ..	2	1	1	..	..	..	..
		4		*Estate Agents and Managers of owners (pay) ..	26	25	..	..	..	1	..	2,184	
		5		*Agricultural labourers ..	1,688	467	106	..	..	450	665	27,501	282
		6		*Watchmen and caretakers of cocoanut gardens— Their number cannot be specified, but only the number of families could be ascertained ..	..	..	..	..	..	..	..	7,323	..
		7		Collectors of grass ..	39	25	42	3	..	24	5	1,409	1		
		8		*Wood-cutters ..	6	5	..	..	..	..	1	232	6

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure				
						Males	Females	Males	Females	Males	Females	Rs.	Rs.				
1	2	3	4	5	6	7	8	9	10	11	12	13	14				
A. PRODUCTION OF RAW MATERIALS.—(CONT.)	a. Exploitation of animals and vegetation.—(cont.)	2	2	Stock-raising.													
				9	(a) Cattle and buffalo breeders and keepers (Many households where no one returned this as occupation also share the income and expenditure) ..	14	1	6	..	1	4	2	9,993	13,119			
					(b) Poultry farming (only the no. of families could be ascertained) ..	..	..	..	..	..	..	..	1,500	227
				10	Herdsman, shepherds and breeders of other animals..	16	14	..	1	..	1	..	45	..			
					Fishing and Hunting.	649	549	10	14	..	65	11	56,032	20,678			
				11	Fishing ..	648	548	10	14	..	65	11	55,912	20,632			
					(a) Sea ..	378	302	..	1	..	15	..	24,024	1,005			
					(b) Inland ..	..	..	..	..	..	..	..	7,723	1,733
					(c) Prawn fishing in Nilam (paddy lands) bordering back-waters ..	270	186	10	13	..	50	11	24,165	17,894			
				12	Hunting (shooting birds)..	1	1	..	..	..	..	..	120	46
					Total Class A and Sub-class a ..	2,966	1,257	188	65	1	750	705	197,579	92,709			
				B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES	b. Industry	3	4	Textiles.	2,098	193	1,599	2	1	114	189	40,135	15,944
								13	Cotton weaving ..	3	3	186	74
	(a) Capital ..	3	3					..	..	..	..	..	186	74
	(b) Labour ..	..	..					..	..	..	..	..	..	..
14	*Manufacture of coil and coil-yarn spinning ..	1,961	179					1,567	2	1	43	169	39,416	15,841			
	(a) Capital ..	33	16					..	2	..	15	..	20,126	15,841			
	(b) Labour ..	1,928	163					1,567	..	1	28	169	19,290	..			
15	Making and repairing of fishing nets ..	132	9					32	..	..	71	20	507	29	
16	*Coir-mat weaving ..	2	2					..	..	..	..	..	24	..
	(a) Capital ..	..	..					..	..	..	..	..	..	..
	(b) Labour ..	2	2					..	..	..	..	..	24	..
	Wood.	226	65					83	4	2	57	15	4,870	77			
17	Sawyers ..	19	19					..	..	..	..	..	1,587	44
18	Carpenters, turners and joiners etc. ..	34	32	..	1	..	1	..	1,742	28							
19	*Basket-makers and other industries of woody materials including leaves of the coconut palm and thatchers etc. ..	173	14	83	3	2	56	15	1,541	5							
	Metals.	9	7	..	..	2	..	..	556	57				
20	Blacksmiths, other workers in iron, makers of implements etc. ..	9	7	..	..	2	..	..	556	57				

Note.—†A portion of this amount represents wages obtained by the villagers for work in adjoining villages.

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females		
						Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
		6		Chemical products, properly so called, and analogous ..	123	67	1	9	6	39	1	53,032	47,331
		21		*Manufacture and refining of vegetable oils ..	131	67	1	9	6	38	1	53,000	47,331
				(a) Capital ..	85	36	..	9	6	33	1	51,427	47,331
				(b) Labour ..	36	31	..	..	..	5	..	1,573	..
		22		Others (Manufacture of medicines from herbs) ..	2	..	1	..	..	1	..	32	..
		7		Food Industries ..	200	136	28	3	..	11	22	27,296	16,544
		23		Rice pounders and huskers and flour grinders ..	23	..	10	..	..	1	12	144	..
		24		Rice-mill manager ..	1	1	..	..	..	..	..	120	..
		25		*Jaggery manufacturers ..	8	3	..	..	..	3	2	597	377
		26		*Toddy drawers ..	115	107	3	1	..	3	1	17,352	9,157
		27		Manufacturers of beedi ..	26	24	..	1	..	1	..	1,495	..
		28		Fish curers ..	27	1	15	1	..	3	7	7,488	7,010
				(a) Capital ..	3	1	1	..	..	1	..	7,180	7,010
				(b) Labour ..	24	..	14	1	..	2	7	308	..
		8		Industries of dress and the toilet ..	55	42	9	..	..	1	3	3,050	296
		29		Tailors ..	28	25	2	..	..	1	..	1,695	174
		30		Washermen ..	13	4	6	..	..	..	3	370	62
		31		Barbers ..	13	12	1	..	..	..	..	904	37
		32		Umbrella repairers ..	1	1	..	..	..	..	..	75	23
		9		Building Industries ..	40	36	..	1	..	3	..	2,323	26
		33		Lime-burners, Cement workers, Masons, Builders (other than Buildings made of bamboo or similar materials), Painters, Decorators of houses, Tilers, Plumbers, etc. ..	40	36	..	1	..	3	..	2,323	26
		10		Miscellaneous undefined Industries ..	7	7	..	..	..	..	..	794	124
		34		Printing (Press Manager) ..	1	1	..	..	..	..	..	120	..
		35		Watch-repairer ..	1	1	..	..	..	..	..	180	60
		36		Makers of Jewellery, Ornaments, etc. ..	4	4	..	..	..	..	..	444	29
		37		Coffin-makers ..	1	1	..	..	..	..	..	57	35
				Total Sub-class b ..	2,758	553	1,720	19	11	225	230	132,056	80,399

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

b. Industry.—(cont.)

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expen- diture	
						Males	Females	Males	Females	Males	Females			
						Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	c. Transport.	11		Transport by water.	75	45	..	1	2	26	1	3,823	443	
		38		Boat-owners and their employees, Boatmen, Townsmen, etc.	75	45	..	1	2	26	1	3,823	443	
		12		Transport by road.	110	76	1	..	..	32	1	4,077	1
		39		*Porters and messengers ..	110	76	1	..	..	32	1	4,077	1
		13		Postal service.	1	1	..	..	..	..	..	96	24
		40		Postal Agent ..	1	1	..	..	..	..	..	96	24
				Total Sub-class c—	186	122	1	1	2	58	2	7,996	468	
		14		Banks, Establishments of credit, Exchange and Insurance.	10	5	1	..	..	3	1	13,915	..
		41		Bank-managers, Money- lenders and their employees, etc.	6	5	..	..	..	1	..	717	..
		42		Kuri Proprietors ..	4	..	1	..	..	2	1	150	..
		43		Interest on amounts lent out, or deposited in Banks and dividends from shares of Banks, etc. (The no. of fami- lies alone could be ascertained, but not of persons)	..	..	..	..	..	..	..	13,048	..
		15		Brokerage Commissions and Export.	8	6	..	1	..	1	..	437	..	
		44		Brokers, Commission agents, Commercial Travellers, warehouse- owners and employees ..	7	5	..	1	..	1	..	389	..	
		45		Marriage-broker ..	1	1	..	..	..	..	..	48	..
	16	d. Trade.			Trade in Textiles.	8	7	..	..	1	..	9,998	9,570
	46				Trade in piece-goods, wool, cotton, silk, hair and other textiles ..	3	3	..	..	..	..	4,760	4,572
	47				*Trade in Coir-yarn ..	6	5	..	..	1	..	5,238	4,998
	17				Trade in Chemical Products (analogous)	1	1	..	..	..	..	1,176	859
	48				Trade in medicines and medicinal herbs ..	1	1	..	..	..	..	1,176	859
	18				Hotels, Cafes, Res- taurants, etc.	65	30	3	18	4	4	6	24,227	16,675
	49				*Vendors of toddy ..	8	4	..	2	..	2	..	9,193	4,863
	50				Owners and managers of tea and coffee hotels, cook shops, etc., and employees ..	57	26	3	16	4	2	6	15,034	11,812

APPENDIX K—(cont.)

Class	Sub-class	Order	Group	Occupation	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.	
						Males	Females	Males	Females	Males	Females			
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	d. Trade.—(cont.)	19		Other Trade in Food stuffs.	192	116	22	17	1	28	8	172,506	15,681	
		51		Dealers in sweet-meats, sugar and spices ..	31	8	15	..	1	1	6	1,917	1,304	
		52		Dealers in dairy products, eggs and poultry ..	4	3	..	..	..	1	..	1,002	822
		53		Dealers in animals for food ..	2	1	..	..	..	1	..	468	383
		54		Dealers in fish ..	46	29	4	1	..	11	1	38,699	36,026	
		55		*Dealers in fodder, etc., for animals (Chiefly dealers in poonac) ..	3	1	..	..	..	1	1	877	780
		56		Dealers in other food stuffs ..	88	63	3	14	..	8	..	1,20,276	1,09,801	
		57		*Dealers in cocoanuts ..	7	3	..	1	..	3	..	1,490	1,039	
		58		Dealers in tobacco ..	2	1	..	..	..	1	..	2,249	1,736
		59		Dealers in beetle-leaves, arecanuts, etc. ..	9	7	..	1	..	1	..	5,528	4,923	
		20		Trade in means of transport.	11	3	..	..	..	8	..	3,186	605
		60		Hirers of boats ..	11	3	..	..	..	8	..	3,186	605
		21		Trade in fuel.	2	1	..	1	..	..	..	1,005	889
		61		*Dealers in cocoanut shells, etc., charcoal, cowdung, etc. ..	2	1	..	1	..	..	..	1,005	..
		22		Trade in articles of luxury, and those pertaining to letters and the arts and science.	3	2	..	..	..	1	..	560	486
		62		Hirers of elephants' decorations ..	1	1	..	..	..	..	..	80	77
		63		Publishers, book-sellers, stationers, dealers in music, pictures, musical instruments and curiosities ..	2	1	..	..	..	1	..	480	399
				Total Sub-Class—d ..	300	171	26	37	5	46	15	227,010	185,848	
				Total Class B ..	3,244	846	1,747	57	18	329	247	367,062	266,715	
		C	e. Public force	23		Police. ..	5	5	396	..
				64		Police ..	5	5	396	..
						Total Sub-Class—c ..	5	5	396	..

Note.—† The amount represents only that part of their income which is contributed to their families.

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation	Total follow- ing the occupa- tion	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expendi- ture Rs.	
						Males	Females	Males	Females	Males	Females			
						7	8	9	10	11	12			
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.—(CONT.)	f. Public Administration.	24		Public Adminis- tration.	7	6	..	..	..	1	..	1,140	..
		65		Service of the State ..	1	1	..	..	..	..	..	300	..
		66		Municipal and other local service (Devaswam President)	1	1
		67		Village officials and ser- vants, other than watchmen..	5	5	840	..
				Total Sub-class —f	7	6	1	1,140	..
		25		Religion.	24	13	5	6	1,765	4
		68		Priests, ministers, etc. ..	8	5	3	955	..
		69		Other religious workers ..	3	2	1	141	..
		70		Servants in religious edi- fices, burial and burning grounds, pilgrim conduc- tors, etc. ..	13	6	4	3	669	4
		26		Law.	8	7	1	216	..
	71		Panchayat Court Vakils ..	2	2	..	..	..	..	..	..	120	..
	72		Petition writers ..	6	5	..	..	..	1	..	..	96	..
	27		Medicine	16	8	5	..	..	3	..	..	1,314	67
	73		Persons practising the healing art without be- ing registered ..	9	7	..	..	..	2	..	..	862	58
	74		Mid-wives, Vaccinators, Compounders, Nurses, Masseurs, etc. ..	6	1	5	..	..	..	..	..	416	..
	75		Veterinary Surgeons (not registered) ..	1	..	..	..	..	1	..	..	36	9
	28		Instruction	47	40	6	..	..	1	..	..	10,176	..
	76		Teachers of all kinds ..	47	40	6	..	..	1	..	..	10,176	..
	29		Letters, Arts and Sci- ences (Other than Public Administration)	39	26	1	..	..	11	1	..	1,619	179
	77		Typist ..	1	1	..	..	..	..	..	..	..	..
	78		Photographers ..	1	1	..	..	..	..	..	..	240	96
	79		Horoscopes casters, astro- logers, fortune-tellers, etc.	3	1	..	..	..	2	..	..	73	..
	80		Musicians (Composers and performers other than military, actors, dancers, etc.) ..	35	23	1	..	..	8	1	..	1,279	83
	81		Reciter of epics ..	1	..	..	..	..	1	..	..	27	..
			Total Sub-class —g	134	94	17	..	..	22	1	..	15,090	250
			Total Class C.	146	105	17	..	..	23	1	..	16,626	250

APPENDIX K.—(cont.)

Class	Sub-class	Order	Group	Occupation	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income Rs.	Annual expenditure Rs.		
						Males	Females	Males	Females	Males	Females				
D. MISCELLANEOUS.	h. Persons living on their income	30	4	Persons living principally on their income.	..	..	..	..	..	..	..	20,864	..		
			82	Income such as contributions, stipends, allowances, etc. (The no. of families alone could be ascertained but not of persons)	..	..	..	..	..	..	..	..	20,864	..	
		Total Sub-class—h			..	..	..	..	..	..	..	20,864	..		
	i. Domestic Service	31	83	Domestic Service	2,607	42	829	2	242	21	1,471	808	..	..
				(a) Paid	..	59	33	27	..	..	1	2	419	..	..
				(b) Unpaid (in their own homes)	..	2,518	7	793	1	242	20	1,455	..	..	..
				(c) Menials	..	30	2	13	1	..	..	14	389	..	..
				Total Sub-class—i			2,607	42	829	2	242	21	1,471	808	..
	j. Insufficiently described occupations.	32	84	General terms which do not indicate a definite occupation	191	160	1	1	..	29	..	8,492	29	..	
			85	Contractors (unspecified)..	6	4	..	1	..	1	..	174	29	..	
			86	Cashiers, accountants, book-keepers, clerks and other employees in unspecified offices and warehouses and shops	..	54	50	1	..	..	3	..	3,437	..	..
			87	Apprentices in factories	..	3	3	..	..	..	..	..	..	..	..
				Casual Labourers	..	123	103	..	..	..	25	..	4,881	..	..
		Total Sub-class—j			191	160	1	1	..	29	..	8,492	29	..	
	k. Unproductive.	33	88	Beggars, Vagrants, etc.	27	11	14	..	..	2	..	..	..	..
			89	Beggars, and Vagrants	..	27	11	14	..	..	2	..	..	..
				Total Sub-class—k			27	11	14	..	..	2	..	..	..
	89	Expenses such as interest on debts, remittances to prized kuries, etc. (The number of families alone could be ascertained, but not of persons)..	..	..	..	..	..	..	..	..	..	55,423	..		
	Total Class—D			2,825	213	844	3	242	52	1,471	30,164	55,452	..		
Grand Total					9,181	2,421	2,796	125	261	1,154	2,424	611,431	415,126		

*These items relate to the cultivation of the cocoanut or industries connected with it.

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APPENDIX L.

Distribution of Net Income by Community.

Serial No.	Community	No. of families	Proportion per cent in the Total no. of families	Net income available for family expendi- ture Rs.	Proportion per cent in the total net income	Average net income per family Rs.
	1	3	4	5	6	7
1	Arayan ...	183	10.5	17,877	9.1	98
2	Christian ..	619	35.6	70,125	35.7	113
3	Eazhuvan ...	418	24.0	43,726	22.3	105
4	Kanakkan ...	53	3.0	5,701	2.9	108
5	Kudumi Chetti ...	44	2.5	3,963	2.0	90
6	Muslim ...	39	2.2	3,344	1.7	86
7	Nayar ...	95	5.5	22,483	11.5	237
8	Pulayan ...	224	12.9	21,891	11.1	98
9	Valan ...	35	2.0	3,045	1.6	87
10	Others (10 com- munities) ...	30	1.8	4,150	2.1	138
	Total (19) ..	1,740	100.0	1,96,305	100.0	113