

**TRAVANCORE**



**BANKING ENQUIRY COMMITTEE**

**REPORT**

**1930**

**Volume II**

**REPORTS**  
ON  
**THE INTENSIVE SURVEY OF CERTAIN VILLAGES**  
IN  
**TRAVANCORE.**

**I**

THAZHAKUDI KARA, TOVALA TALUK,

By MR. S. RAMAKRISHNA PILLAI.  
(Inspector of Co-operative Societies.)

**Introduction**

I reached Thazhakudi on the 8th Kumbham 1105 and took up work soon after. It came to a close on the 23rd Meenam 1105. When I started work, the ryots were very busy with the harvest. They were also not without suspicion as to the object of the survey. The first three days had therefore to be spent in explaining matters to the ryots. The local Pakuthi officers were of immense help to me and I take this opportunity of thanking them.

**General description.**

The Thazhakudi kara is represented by minor circuit No. 1035 of the pakuthi of the same name. It covers an area of 134 acres and 40 cents. A classification of the lands within the kara is as follows:—

	<i>Acres.</i>	<i>Cents.</i>
1. Poramboke lands	84	98·2
2. Paddy lands	1	46·5
3. Garden lands	47	95·3
Total	134	40

The fertile paddy lands belonging to the villagers form part of the adjoining karas. These lands measuring 517 acres are also taken into account for the survey.

The garden lands are composed of what they call *Urmanais* and are free of land tax. They are the house-sites of the villagers which lie in a compact block reminding one of a village in British India. This village is about  $5\frac{1}{2}$  miles to the north-east of Nagercoil and within a distance of 3 miles from the main road from Trivandrum to Aramboly.

The village road that leads to it branches off from the main road between the 44th and the 45th mile stones.

The paddy lands are irrigated by the various tanks in the locality and the Kothayar waters. Paddy is the main crop raised. Plantains, vegetables and other market garden produce and such fruits as mango and jack and cocoanut are locally obtained, but their cultivation is not on a scale large enough to serve any commercial purpose. The quantity raised invariably answers only domestic consumption.

Among cottage industries, pottery and oil pressing are in a flourishing condition.

There are 21 shop-keepers in the place in all. The commodities sold by them are provisions, piece-goods and other articles of dress, stationery and almost all the necessaries of life. They buy from the big merchants at Kottar and Nagercoil, the two busy commercial centres that are within 7 miles from the place. The local people purchase their requirements on credit. Their accounts are allowed to run until the succeeding harvest when payments are expected to be made. Some succeed in fulfilling such conditions while others do not. When payment is not made within the due date, interest at 12 per cent. is said to be generally charged on the outstanding dues of the creditor from the date of his purchase.

### Population.

The village contains 422 households and 1,896 people. 170 of these families are artisans, temple employees, Government servants and labourers. 34 of these, again, own no land at all. The remaining 252 are all ryots. The following statement gives the distribution of the population according to caste and the number of families :—

<i>Name of caste.</i>	<i>No. of families.</i>	<i>Population.</i>
Nair	...	2
Nadar (Hindu)	...	10
do. (Convert)	...	2
Pariah (Hindu)	...	3
do. (Convert)	...	1
Brahmin	...	25
Saiva Vellala	...	30
Nanjinad Vellala	...	178
Mudaliar	...	1
Kaniyalar or Makkavazhi		
Vellala	...	38
Pandaram	...	4
Vairavi	...	4
Kampar or Ocha	...	5
		16
		36
		7
		14
		4
		108
		135
		881
		3
		166
		19
		14
		20

<i>Name of caste.</i>	<i>No. of families.</i>	<i>Population.</i>
Kulalavar or Potter	... 19	83
Washerman	... 7	22
Barber	... 15	54
Carpenter	... 7	36
Goldsmith	... 34	133
Blacksmith	... 4	16
Mason	... 1	8
Shepherd	... 5	16
Marava	... 8	31
Vanian or Oil-monger	... 5	16
Elavanian	... 4	11
Fisherman (Hindu)	... 9	41
do. (Roman Catholic)	1	6
Total	... 422	1,896

Out of 1,896 members of the village, 540 are men, 696 are women and the remaining, viz., 660 are children.

#### Holdings and their general condition.

The total extent of the holdings of the inhabitants of the village lying within and outside the village limits consist of 75 acres 58 cents of dry land and 518 acres 43 cents of paddy lands. Excluding nearly 48 acres of dry lands which form the house-sites, etc., 27 acres and 58 cents of garden lands and the whole of the paddy lands are under cultivation. All the paddy lands, with the exception of 24½ cents, yield two crops every year. The average for a family in the village comes to nearly 18 cents of garden land and one acre and 30 cents of paddy land. The total amount of land tax and *mi-chavaram* (rent) is Rs. 9,844 chs. 14 per annum. This gives an average of Rs. 15 per acre per annum. The total of the annual agricultural income amounts to Rs. 50,913. This is calculated at the rate of Rs. 6 per kotta of paddy, the price that was current in the place during the period of my survey. The annual average income from one acre of paddy land is therefore Rs. 80 nearly. Deducting from this Rs. 15, the land tax on one acre per annum, the net agricultural income of the ryots comes to Rs. 65 per annum per acre. The average possession of an agricultural household is 2 acres of paddy land. In other words, an agricultural family gets on an average Rs. 130 as income from the agricultural source after the payment of land tax and *mi-chavaram*.

#### Assets and liabilities.

The details regarding the assets of the inhabitants are as follow —

<i>Particulars.</i>	<i>Value.</i>
	Rs.
Cattle	... 16,500
Holdings	... 9,27,435

<i>Particulars.</i>	<i>Value.</i>
	Rs.
House ...	1,44,877
Gold and silver ornaments, etc. ...	1,01,601
Utensils ...	20,300
Investments in banks ...	9,365
Do. in loans to individuals ...	89,756
Other assets ...	6,36,870
Total ...	19,46,704

The average wealth per family of agriculturists is Rs. 7,725. From Appendices A and B to this report, it will be seen that the total debt of the agriculturists amounts to Rs. 1,86,458 which gives an average of Rs. 740 nearly per family. The villagers pay Rs. 9,844 as land tax to Government and *michavaram* to jennies. The average of their indebtedness calculated on this basis comes up to Rs. 22 for every rupee paid as land tax and *michavaram*. Against the total wealth of Rs. 19,46,704, the villagers are indebted to the extent of Rs. 2,16,921. In other words, their liability amounts to 11 per cent. of their assets. The tendency of the people to allow interest to accumulate results in the increase of their liability as years roll on.

### Cultivation.

The method of cultivation is more or less primitive. The villagers have begun to appreciate the advantages of scientific manure and the selection of seeds. But the use of improved agricultural implements has not been resorted to till now. The low income from the agricultural source, the high rate of interest they have to pay on loans and the necessity to meet various items of expenditure leave the cultivator in an embarrassing condition. For the use of improved agricultural implements, bulls of superior breed are necessary. But the financial condition of the ryot does not enable him to go in for livestock of quality or for improved methods of cultivation.

### Finance for cultivation.

As already stated, paddy is the only cultivation worth the mention. Financial aid is necessary to pay labour and to purchase cattle, manure and seeds. Borrowings are usually made from the wealthy section of the ryots themselves. There are also stray instances of borrowings from the Government and from the Peoples' Co-operative Bank which has just begun to gain in popularity owing to the comparatively lower rate of interest charged and the readiness with which it ministers to the needs of its applicants. It has advanced loans only to 5 members of this village. So far as the agricultural loans issued by Government through the local Taluk office are concerned, even though the interest charged thereon is only 6 per cent per annum and sufficient time is allowed for repayment, the people do not appear to have any idea of

the existence of such a facility. Those who have known anything about it say that such loans are seldom got and that, even when they are sanctioned, the amounts could not be had in time.

The ryots go in for money loans only. They do not ordinarily resort to grain loans as they have learnt by bitter experience how ruinous they are. Some poor cultivators, however, still go in for what is known as 'Kottakadam.' By this the ryot secures a money loan equivalent to two-thirds of the value of paddy which he promises to give at the subsequent harvest, the value being estimated at the rate prevailing at the time of the loan. The loan is usually for a period of not more than 6 months. The rate of interest on this transaction sometimes works to cent per cent per annum. The present documentary rate of interest is from 9 to 12 per cent in the case of amounts exceeding Rs. 1,000. But there are reasons to believe that many a ryot can approach the money-lenders only through the medium of brokers who are generally the local scribes. These men appropriate to themselves from 3 to 5 per cent of the amounts borrowed. For petty loans obtained on the security of movables, the rate of interest varies from 21 per cent on gold to 30 per cent on silver. Money is borrowed generally between Tulam (Oct.-Nov.) and Makaram (Jan.-Feb.) and repaid between Medam (April-May) and Karkatakam (July-Aug.) Those who can afford to wait do so until the Medam *kist* has been paid, as paddy usually fetches a good price only in the months of Mithunam and Karkatakam.

#### **Finance for improvements.**

Only about 5 per cent of the ryots have taken loans for improvements. These are confined to the conversion of dry lands into paddy lands. This process has been going on year after year since the advent of the Kothayar Irrigation Project. The amounts borrowed for the purpose are usually repaid in about 3 to 8 years. Such loans are generally secured by the ryots by hypothecating or mortgaging their properties. The bonds are usually made out for payment of interest once in 6 months in the hope that this arrangement would minimise the burden to the borrower and afford safety to the lender. The rates of interest are the same as for seasonal borrowings.

#### **Borrowings for other needs.**

Nearly 30 per cent of the ryots have to borrow money for purchase of seeds, manure and unexpected needs. As the mortality of cattle in this place is unusually heavy, through the operation of several causes, the expenditure for purchase of cattle is one of the sources of indebtedness. Borrowings are also made for marriages and other ceremonies of importance. Current family expenses also are sometimes met by borrowing until the cultivator is able to sell his paddy at a good price. Other purposes for which he borrows are the purchase of property, medical aid, litigation, etc. The rates of interest are the same as for seasonal borrowings. Borrowing

for the purpose of putting up buildings comes up to 9 per cent of the total in the case of agriculturists and  $5\frac{1}{2}$  per cent in the case of non-agriculturists. This may be due to the partition of many families of the Nanjinad Vellalas as a result of the social legislation recently brought into effect.

#### **Marketing.**

The ryots have their own store-houses where they store their paddy and try to keep back the produce for a better market. But necessity compels them to sell the same piecemeal in the generality of cases. Buyers come from Vadaseri, Kettar, Eraniel, Colachel, and other places to collect paddy. The cultivators do not take advances from them but exchange their produce for cash payment.

#### **Cheaper credit.**

Cheaper credit is expected to enable the producer to keep back his produce for a better season instead of selling the same for any price immediately after the harvest. It is not merely because he is unthrifty that he goes in to sell his produce at any price. He is often compelled by circumstances to do so. Such a situation can be averted and the present indebtedness minimised and agricultural conditions improved by bringing into existence adequate credit facilities.

#### **Savings.**

Only about 7 to 10 per cent of the households have any savings. These are generally utilised for the purchase of land and lending. About 70 per cent is used for purchasing lands. Owing to the absence of a savings bank attached to the local Anchal office or of a co-operative society for the place, the cultivator has little facility to invest his small savings. There is no great desire for people to go in for ornaments. All the same, the investment under this head comes to 5 per cent of the total wealth of the villagers. Savings, if any, are never allowed to lie idle as dead stock. This is evidenced by the fact that a sum of Rs. 9,365 has been invested in banks, etc.

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## APPENDIX A.

*Loans classified according to their source.*

No.	Source of loans.	Agriculturists.			Non-agriculturists.		
		Amount.	Per cent.	Amount.	Per cent.		
		Rs.	ch	c.	Rs.	ch	c.
1	Agricultural loans from Government on property security	400	0	0	0.22	...	...
2	Loans from others on Do.	103,278	0	0	55.38	23,023	0 0
3	Do. on the security of movables	460	0	0	0.24	228	0 0
4	Loans on bonds from Co-operative Societies	2,500	0	0	1.34	300	0 0
5	Loans on pro-note from others	79,432	0	0	42.61	5,444	0 0
6	Unsecured loans	388	0	0	0.21	1,468	0 0
	Total	1,86,458	0	0		30,463	0 0

## APPENDIX B.

*Loans classified according to their purpose.*

No.	Purpose.	Agriculturists.			Non-agriculturists.		
		Amount.	Per cent.	Amount.	Per cent.		
		Rs.	ch	c.	Rs.	ch	c.
1	For payment of prior debts	33,770	0	0	18.11	7,250	0 0
2	Do. interest on Do.	5,992	0	0	3.22	2,850	0 0
3	Marriage and other ceremonies	46,444	0	0	24.91	12,028	0 0
4	Scarcity	3,350	0	0	1.80	...	...
5	Seeds and manure	2,205	0	0	1.18	...	...
6	Land improvement, cattle, etc.	27,606	0	0	14.81	...	...
7	Building purposes	16,950	0	0	9.09	1,700	0 0
8	Education	1,740	0	0	0.93	570	0 0
9	Litigation	15,585	0	0	8.35	...	...
10	Food and family use	4,408	0	0	2.36	1,476	0 0
11	Other purposes :—Purchase of property, medical aid, trade, etc.	28,408	0	0	15.24	4,589	0 0
	Total	1,86,458	0	0		30,463	0 0



MEKKAD (METHUKUMMEL) KARA, VILAVANKOD TALUK.

By MR. S. RAMAKRISHNA PILLAI.\*

General Description.

The Mekkad kara in Methukummel pakuthi, Vilavankod taluk, is 3 miles to the south of the Kaliyikkavila market on the Main Southern Road from Trivandrum to Aramboly. It is bounded on the south, east and north by the Chathankod, Kuzhivila and Kulapuram and Purakod karas respectively of the same pakuthi and on the west by the Kollankod kara of the Kulathoor pakuthi in Neyyattinkara taluk. The road which takes off at Kaliyikkavila from the Main Southern Road passes through its eastern boundary. The interior of the kara is accessible only by foot paths. It covers an area of 687·2 acres. Of these, 15 acres and 7 cents are poramboke lands, 102 acres and 73 cents are paddy lands yielding two crops a year and 569 acres and 43 cents are garden lands.

The following is a classification of the lands comprised in the kara according to their tenure :—

<i>Tenure.</i>	...	<i>Acres.</i>
Pandarapattam	...	262·52
Do Otti	...	43·69
Matom Vakai	...	62·76
Chanku Viruthi	...	·70
Kudumba Viruthi	...	·65
Kudijenmom	...	301·84
Poramboke lands	...	15·07
		687·23

The following is a classification according to Settlement Register. —

1st class	...	9·52
2nd „	...	24·63
3rd „	...	15·05
4th „	...	8·59
5th „	...	7·57
6th „	...	31·87
7th „	...	·78
8th „	..	3·87
9th „	...	1·58
10th „	...	·73
11th „	...	471·84
12th „	...	96·13
Poramboke	...	15·07
		687·23

\* Supervised by Mr. R. Vaidyalingam Pillai, B. A., B. L., President, Banking Enquiry Committee.

The maximum tax per acre of garden land is Rs. 24-Chs. 22-C. 2 and of paddy land Rs. 24-4-5. In the case of *Ma'omvakai* (i. e. *jenmon*) properties, the maximum amount of *michavaram* realised by the *jenmis* on one acre of garden land is Rs. 2-16-14 and Rs. 12-7-11 on one acre of paddy land.

The surface layer of garden land is composed of red earth mixed with gravel. The subsoil is lateritic. The paddy lands are clayey. The eastern and northern portions of the kara are mostly garden lands and the southern and western portions paddy lands.

There are 12 irrigation tanks covering in all 15 acres and 7 cents. They are Eruthankulam, Perunkulam, Kottoorkulam, Panichakulam, Kammalakulam, Matathilkulam, Ooppattikulam, Thachakkottukulam, Moppathikulam, Parakkulam, Naduvilekulam, and Irattakkulam. Almost all the tanks are in a hopelessly neglected condition which has contributed much to the occasional failure of crops. The scarcity of water forms the primary cause also of occasional outbursts of cholera and other diseases. When monsoons set in, the water from the hillsides flood the lower regions, but since the tanks and aqueducts are not maintained in proper condition, all the water runs into the Kuzhithurai river. The tanks being silt covered, the flood water collected in them often overflows their banks and of the channels that surround certain *kulappuravus* causing damage to cultivation.

### Population.

This village contains 290 households with a population of 1785, against 257 households with a population of 1512 at the last Census. Of these, 37 households are landless; 113 possess garden lands alone; 2 own paddy lands alone and 138 own both garden and paddy lands.

38 households are non-agricultural and the remaining 252 are agricultural. The non-agriculturists are mostly coolies. A distribution of the population of the kara according to castes is given below:

<i>Caste.</i>	<i>No. of families.</i>	<i>Population.</i>
Nair	65	362
Nadar (Hindu)	102	597
Ampalavasi	6	49
Carpenter	1	9
Pathiyan	1	5
Kavatti	1	7
Barber	2	15
Ezhava (Hindu)	8	90
Sambavar (do.)	1	5
Kammalar	1	10
Vellala	1	8
Nadar (Christian)	66	424
Aiyanavar (do.)	19	122
Ezhava (do.)	1	5
Sambavar (do.)	15	77
Total...	290	1785

Out of the 1785 members of the village, 408 are adult males, 430 are adult females and the remaining 947 are children of both sexes.

#### Income.

The holdings of the inhabitants of this place consist of 77.3 acres of paddy lands and 420.75 acres of garden lands. The number of agricultural families being 252, the average per family comes to 30.78 cents of paddy lands and 1.67 acres of garden lands. The income from garden lands is more unsteady and poor than that from paddy lands. On an average, Rs. 25 may be put down as the income per acre of garden land and Rs. 100 per acre of paddy land per annum. On this basis, one agricultural household gets only Rs. 70 and odd per annum from the agricultural source if everything goes well with the paddy land in its possession. The total amount paid by them as tax and *michavaram* is Rs. 1,809 and this works out an average of Rs. 7 per family per annum. Deducting this from the aforesaid agricultural income of Rs. 70, the net average income earned by an agricultural family from its holdings comes to Rs. 63 per annum.

#### Wealth and Indebtedness.

The details regarding the wealth of the households are as follows:—

Cattle	...	Rs. 4,843
Holdings	...	„ 2,38,949
Buildings	...	„ 27,905
Gold and silver ornaments, etc.	...	„ 12,624
Utensils	...	„ 4,686
Investment in banks	...	„ 781
Lent to others	...	„ 7,452
Other assets	...	„ 2,61,564
		<hr/>
Total	...	Rs. 5,58,804

Of this, a sum of Rs. 5,246 represents the wealth of the non-agricultural households in land and the balance of Rs. 5,53,559 that of the agricultural households.

#### Loans according to their purpose.

Prior debts	...	Rs. 53,098
For marriage and other ceremonies	..	„ 13,643
Scarcity and other kinds of distress	...	„ 3,810
Payment of land revenue and <i>michavaram</i> ...	..	„ 864
Seeds and manure	...	„ 1,016
Land improvement, cattle and other agricultural purposes	...	„ 1,175
Buildings	...	„ 2,854
Education	...	„ 2,537
Litigation	...	„ 9,883
Food and other necessities	...	„ 4,009
Other purposes	...	„ 19,100
		<hr/>
Total	...	Rs. 1,12,029

The total wealth of the agricultural families amounts to Rs. 5,53,559. This works out an average of Rs. 2,196·6 per family and Rs. 348·3 per head. Their indebtedness amounts to Rs. 1,12,029. The average indebtedness per family amounts to Rs. 444·5 and to Rs. 70·5 per head.

The amount paid by agricultural families as tax and *michavaram* is Rs. 1809. From this, it could be derived that for every rupee paid as tax and *michavaram*, the debt is Rs. 61·9.

Per acre, the debt is Rs. 224·95.

### Cultivation.

The method of cultivation is rather primitive. With his slender income, the agriculturist is not in a position to adopt improved methods in farming.

Paddy is the main crop and two crops are raised in a year. One is called the Kanni crop and the other Kumbham crop. The cultivation of the former is generally begun in Minam or Medam and the crop gathered in Chingam or Kanni. The cultivation of the latter is begun in Kanni or Tulam and the crop is gathered in Makaram or Kumbham.

The crops raised on garden lands are tapioca, peas, black grams, betel, etc. Tapioca is cultivated all the year round. Only one crop is raised on a particular area in one year. Its cultivation is generally begun in the month of Tulam, Medam or Karkatakam and crops taken in the month of Chingam, Kumbham or Medam respectively. The cost of cultivation per acre comes to Rs. 20 and the yield to Rs. 100. Peas are sown in the month of Medam and the crop taken either in Karkatakam or Chingam. The cost of cultivation comes to Rs. 7·25 per acre and yield to Rs. 30. Grams are sown in Chingam and Kanni and crops taken in the month of Dhanu. The cost of cultivation comes to Rs. 3 per acre and yield to Rs. 25. Black gram is sown in the month of Medom and the crop is taken in Chingam. The cost of cultivation comes to Rs. 4·75 per acre and yield to Rs. 68. Betel-vines are cultivated only in small plots covering 10 or 15 cents. The cultivation begins in the months of Vriscikam and Mithunam. For the first year, no income can be derived, but it fetches a moderate income in the second year. From the third year to the close of the fifth year, the average income per annum comes to Rs. 180 from one acre. The cost of cultivation amounts to Rs. 64 for the first year. For the remaining years, the cost of maintenance continues to be Rs. 57 per annum per acre.

Plantains also are cultivated in the place. The cost of cultivation amounts to Rs. 60 per acre per annum and the yield to Rs. 100 to Rs. 125.

There are no regular coconut gardens. But they are planted on the banks of the irrigation tanks and on the bunds around paddy lands. The cost of cultivation amounts to Rs. 43 per acre per annum and yield to Rs. 135.

Besides these, the gardens are planted with palmyra, tamarind, jack and mango trees and trees yielding oil seeds such as punnai, vempu, etc. *Portia* trees also are found to have been planted here and there for collecting green-leaf manure. Vegetable crops also are commonly raised by almost all the people, chiefly the Nadars.

### Borrowings.

Finance is required by cultivators to pay labour and to purchase cattle, seeds, manure and implements. Loans are generally taken from the wealthy section of the cultivators, from joint stock banks at Trivandrum or from the local co-operative society. The major portion of the borrowings is by hypothecating properties. The usual rate of interest charged by individual lenders is 15 per cent and by the co-operative society 10½ per cent. There is one instance of an agricultural loan taken from Government. People have not yet got any idea as to what it is or how it could be obtained. The local co-operative society No. 1022 which started work on the 21st Chingam 1101 has been doing much good to the cultivators of the place. The following figures give an idea of the financial help it has rendered to the inhabitants of this kara :—

<i>Year.</i>	<i>No. of loans.</i>	<i>Amount.</i>
		<i>Rs.</i>
1101	12	231
1102	12	455
1103	37	1,620
1104	23	1,244
1105 till 8.9-1105	15	577
	99	4,127

The following is a classification of the loans mentioned above according to their purpose :—

<i>Purpose.</i>	<i>No.</i>	<i>Rs.</i>
Prior debt	11	758
Trade	11	326
Ceremonies	2	34
Agriculture	25	856
Cattle	17	622
Seeds and manure	3	47
Permanent improvements on land	1	28
Purchase of paddy	12	468
Education	2	100
Building	5	240
Purchase of property	9	608
Payment of tax and <i>michavaram</i>	1	50
	99	4,127

For loans obtained on pro-notes and on the pledge of movables and for unsecured loans, the rates of interest paid by cultivators range between 15 and 48 per cent per annum. In the case of loans for cultivation, the repayments are generally made after the harvest of each season. The present outstanding debt under this head is Rs. 1,056.

Nearly 50 per cent of the total borrowings has been for other needs. Almost all the prior debts are inherited. The present holders of the divided properties are not in a position to specify clearly the objects for which these amounts were borrowed by their predecessors by mortgage. The present outstandings are Rs. 53,098.

Next in magnitude among the non-productive items are the borrowings for ceremonies. This comes to nearly 14 per cent of the total indebtedness of the agriculturists. The present outstanding under this head comes to Rs. 13,643.

Scarcity and other kinds of distress are common in this place. The outstanding under this head is Rs. 3,810. An amount of Rs. 4,009 borrowed by the agriculturists for food and other necessaries can also be brought under this head as it was the scarcity of last year that caused them to incur this debt.

Borrowings are also made for the payment of land tax and *michavaram*, for the construction of buildings, for educational purposes and for litigation. The outstanding debts under these heads are Rs. 864, Rs. 2,854, Rs. 2,537 and Rs. 9,883 respectively. Partition of *tarwards* consequent upon the social legislations has plunged many a family into litigation. A sum of Rs. 19,100 is found to have been borrowed for other purposes. This includes amounts utilised for the purchase of properties, for trade and for the payment of chitty instalments.

### Marketing.

Paddy, tapioca and other food stuffs locally raised are not sufficient for local consumption. Oil seeds also are collected and sent out. Garden produce is sold at Kaliakkavila, the nearest market that assembles twice a week on Mondays and Thursdays. Jaggery and tamarind, the main articles of export, are collected and sent to distant places by middlemen. Within the State, these things go as far as Alleppey, Cochin and Parur. Outside the State, they are sent as far as Madura and Trichinopoly. Some of the small producers of these commodities take the produce to the open market.

### Cottage industries.

The preparation of jaggery is the main occupation of the Nadars of the place. They form a very enterprising community. When not engaged in this work, they devote themselves to the cultivation of tapioca, pulses and vegetables. They also extract fibre from the stalks of palmyra fronds which forms an important item of export from the Colachel port. Mats are also made on a small scale from the palmyra leaves.

**Savings.**

Only about 5 to 7 per cent of the households have any savings. The savings are utilised mostly for lending and for the purchase of more lands. A sum of Rs. 12,624 is found to have been invested in ornaments. This comes to 2·3 per cent of the total assets of the villagers. No one is found to have made any deposit in the local co-operative society.

The President, Secretary and the other committee members of the Methukummel Co-operative Society No. 1022 rendered me great assistance in my work.

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## VAYAKKALAM MURI, TRIVANDRUM TALUK.

By MR. S. RANGASWAMI AIYANGAR, B. A., B. Ag.

### Introduction.

I began the survey of the village of Vayakkalam on the 23rd February 1930 and finished it on the 6th April 1930. The local Co-operative Union had kindly placed at my disposal the services of the Union Supervisor who was also working with me for nearly three weeks collecting figures for the statistical portion.

This village forms part of the Attipra pakuthi which itself was one of the three pakuthies that constituted the Kulathur Adhikaram by which name the village is familiarly known. Many of the large and small land-owners of the village are living in areas outside the village. It was not therefore possible to collect figures for some portion of the village. The figures given relate to lands the owners of which are now living in the village itself.

### Description.

The village is a thickly populated one in the western part of the Trivandrum taluk with an area of 731 acres or nearly 1.1 square miles. It is bounded on the east by the Pangappara pakuthi and the Kollumuri muri, on the south by the Kollumuri muri, on the west by the Arabian Sea and on the north by the Attipra muri of the Attipra pakuthi. The main road from Trivandrum to Quilon runs a mile or so east of the village and a pucca cartable road running through the village connects it with the main road at the 6th mile. The Trivandrum-Quilon canal and the railway line run through it and the Kazhakuttam railway station itself is barely a mile away from it. Thus the village possesses an advantageous position as regards situation and communication facilities.

### Lie of the land.

Starting with a range of two hills at the eastern boundary, separating the village from its eastern neighbour, the land rapidly slopes into a valley in the centre, where the paddy fields lie. To its west, the land is level and gradually slopes into the waterline at the sea. One stream runs through the valley alongside of the paddy fields from the south and, after a tortuous course, turns east at the northern end and passes on into the next pakuthi. The waters of the hills and the area surrounding the paddy fields find their way out through this water course and often it happens that the flooded stream empties its contents into the fields damaging whatever is grown there.

There are three tanks in the village; but only one has been recently repaired and is of use for paddy cultivation.



**Soil.**

The village presents a diversity of soil conditions rarely met with in any one single village. In and near the hills the soil is clayey, made up of white and red laterite, with an admixture of gravel, and as one proceeds west there is a gradual transition from clay to pure sand in the sea coast. In the central valley, the soil is heavy clay with a sandy sub-soil. The soil of the garden lands is red in colour and is sandy loam, sand preponderating.

**Area.**

Out of the total area of 731.12 acres of land, 264.66 acres are garden lands; 81.19 acres double crop paddy fields; 38.71 acres single crop paddy fields and 346.56 acres poramboke and tharisu lands. Of the poramboke and tharisu lands, the two hills alone occupy an area of 197.32 acres and uncultivable tharisu lands 132 acres.

**Tenure.**

According to tenure, the lands in the village may be classified as follow:—

Sripandaravagai pattom lands	...	29.76	acres
Sripandaravagai ottu lands	...	76.92	„
Sripadom lands	... ..	1.84	„
Irayili lands	... ..	12.26	„
Devaswom ottu lands	... ..	83.91	„
Devaswom pattom lands	... ..	10.89	„
Pandaravagai lands	... ..	175.12	„

**Population.**

The total population of the village as per the statistics now collected, comes to 1,745 and the figures here show a diversity of castes and creeds. Ezhavas preponderate, being more than 50 per cent of the total. Next come the Nairs and then the fishermen of the coast who are Roman Catholic by religion.

The distribution of population according to castes is as follows:—

Caste.	No. of families.	Men.	Women.	Children.
Nair ..	59	77	97	150
Ezhava ...	173	204	222	563
Mahomedan ...	5	10	6	12
Roman Catholic Christian	29	34	37	89
Washermen ...	1	1	...	...
Pulaya ...	24	21	30	35
Chettiar ...	6	9	13	18
Thandan ...	12	15	22	33
Asari ...	1	1	1	6
Smith ...	3	4	7	11
Barber ...	3	4	5	8
Total ...	316	380	440	925

### Occupation.

The main occupation of the Ezhavas is hand-loom weaving, an industry which is in a fairly prosperous condition in the village. The Nairs are, with a few exceptions, agriculturists and there are also men who are in public service. The Thandans and Pulayas form the labourers in the village, the former doing labour in tree climbing for cocoanut plucking and tapping for toddy and the latter working in the fields.

Cadjan plaiting also is one of the subsidiary occupations among the Ezhavas and the main occupation among the women of the Thandan and Pulaya castes. Some poor Nair families also have taken to this industry.

### Holdings.

As may be seen from what has been said above, the area available for cultivation and residential purposes is only about 265 acres of garden lands and 119.91 acres of wet lands. A part of the hills and the tharisa lands in the west is also being acquired by the people for occupation; but even then the density of population is rather high. The average area available per head of the population is only 15 cents and per family about 80 cents. The system of individual partition and division of properties recently introduced amongst the Nairs and the Ezhavas by legislation has resulted in a number of families having lands the yield from which is barely sufficient to meet the living expenses of even a single member thereof. In the following statement, the families are grouped according to the size of their holdings.

No. of families with no lands	...	...	43
No. of families with 1 to 25 cents of land	...	...	98
No. of families with 26 to 50 cents of land	...	...	61
No. of families with 51 cents to 1 acre of land	...	...	60
No. of families with 1 acre to 5 acres of land	...	...	50
No. of families with more than 5 acres of land	...	...	4

It is evident that 219 families out of a total of 316 have only lands below one acre each, and of these, 98 families with lands below 25 cents and 43 families with no lands at all.

### Agriculture.

Cocoanut and paddy are the main products of agriculture in the village. In small areas in the hills attempts are being made to grow tapioca and, in some garden lands, jack, arecanut and plantains are also grown, but the area under the yield from these crops is too small to deserve any notice.

*Cocoanut*.—The number of trees per acre varies from 50 in the sandy regions of the west to 70 or 100 per acre in the middle tract where the land is more loamy. Cocoanut trees are being grown also in the hilly regions of the east but with scant success. Their yield is poorer in the western area where the average per tree rarely exceeds 30 or 40 nuts per annum. In the other areas, the average yield ranges from 60 to 80 per tree per year.

*Paddy*.—In the extreme northern and southern ends of the valley, the soil is alkaline and is subject to inundation by floods during the monsoon. Hence in these areas, paddy is grown only in one season in the year, but where conditions permit two crops are raised. The Kumbhom (February-March) crop gives a heavier yield than the Kanni (September-October) crop; but in some years both the crops fail, the former by drought and the latter by floods. A large area of land under paddy has been silted up with sand and gravel brought from the hills. There are only 41 families whose main occupation is agriculture.

From the foregoing, it may be evident that agriculture is not an attractive, much less a thriving, industry in the village. There is nothing strange, therefore, that even men whose sole means of livelihood is agriculture do not take any pains to improve the yield from the land—gardens and fields—by better cultivation, application of manures, etc. The stock of draught cattle (41 in number) is quite inadequate to meet the needs of agriculture; and the cultivator, be he landowner or tenant, puts in but the minimum labour on the land and is content to get out of it whatever it gives in seasons when floods or drought do not wash or burn what is grown. An approximate idea of the produce of these lands can be had from the following:—

The value of the land, both garden and field, in the possession of the villagers is computed at Rs. 4,60,000 nearly, and the annual value of the produce from these lands at Rs. 17,476 or nearly 3·8 per cent. This ratio is obtained by calculating the price of cocoanut at Rs. 5 per 100 and of paddy at Re. 1 per *para*. The current market prices of these two commodities are only 75 per cent of the figures given above and at the lower rate, the annual yield comes only to 2·8 per cent.

### Other Industries.

Everyone of the residents has therefore to supplement his income from land by earnings from some other source.

The Nairs in the area who have not taken to any other industry are in comparatively difficult circumstances. The Ezhavas and the other communities, on the other hand, all of whom have supplementary earnings are in a better position.

The important industry of the village is hand-loom weaving. This is carried on as a cottage industry. All the Ezhavas are engaged in this industry, either as their main or subsidiary occupation. Some have

their own looms set up in their houses while others work in looms in other houses on daily wages. Yarn and lace are bought for cash or on credit from Trivandrum and the finished articles—Neriathu—are sold to the local co-operative society or to professional middlemen and agents who carry them to distant centres like Alleppey for sale. These middlemen do not often pay cash immediately, but only after the produce is sold. This was a drawback, till recently, in that it did not enable the weaver to clear off his debts to the yarn merchant and obtain a fresh supply of yarn. This disadvantage is, to a certain extent, being removed by the co-operative society which pays cash down for all the articles bought of its members. But the capital of the society itself is very limited and only one-half of the members - weavers get the benefit of this cash-on-delivery system.

The daily wages of a weaver range from 6 chs. to 12 chs. depending upon the quantity of work turned out. A weaver generally works only 20 days in the month and, during the rainy weather, for three months in the year the work is completely suspended.

All the members of an Ezhava family are engaged in one branch or other of this industry and the result is seen in the increased prosperity of this community as a whole. Each family is a self-contained unit, and though there is not much of wealth in the family, each member, man, woman and child, earns his or her own quota to keep the family in comparative comfort. The average annual income of a family of five never goes below Rs. 200, while among the Nairs, barring a few rich land-owners, Government servants and pensioners, the small householder gets only Rs. 50 to Rs. 80 per annum and has to be content with that.

Cadjan-plaiting from fronds of cocoanut trees is another minor industry. A woman labourer is able to make about 35 cadjans per day and earn 4 chs. as wages therefor. The fronds are gathered in the gardens and the labourer has to go from garden to garden.

Wages for other labourers vary from 12 chs. for an ordinary cooly to 21 chs. for an artisan like the carpenter. A woman labourer earns 4 chs. to 6 chs. per day.

### Income.

The total income of the 316 families comes to Rs. 56,563 which works out at Rs. 178 per family per annum or Rs. 32.5 per head of the population per annum. Out of this, the income from the land is only Rs. 52 per family or Rs. 10 per head of the population.

### Markets

There are no regular markets in the village wherefrom to purchase commodities needed for their industry and domestic purposes. The markets and the bazaar at Trivandrum being within an hour's distance and easy of approach by road and by rail are always availed of by the people to make their purchases.

## Indebtedness.

The total indebtedness of the 316 families amounts to Rs. 73,488. Distributed according to the nature of the security and the purpose it is as follows:—

## I. NATURE OF SECURITY.

*Mortgage.*

	Rs.
From the Government	... 1,000
From the Co-operative Bank	... 3,000
From other Banks	... 1,500
From others	... 50,009

*On pledge of jewels and other movables.*

From Hundi merchants	... 113
From Banks	... 395
From others	... 2,352

*On Promissory notes.*

From Hundi merchants	... 190
From co-operative societies	... 1,359
From buyers of produce	... 190
From others	... 7,707
Other unsecured loans	... 5,663

Total	... 73,488
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## II. PURPOSE OF LOANS.

	Rs.
Redemption of prior debts	... 15,328
Marriage and other social ceremonies	... 2,540
Scarcity and flood relief	... 690
Payment of land revenue, etc.	... 100
Purchase of agricultural implements	... 100
Purchase of land	... 21,000
Land improvement, etc.	... 502
Building purposes	... 5,061
Education of children	... 1,014
Litigation	... 5,684
Food and other necessaries	... 2,589
Other purposes	... 18,880
Total	... 73,488

Loans on the security of property alone amount to over Rs. 50,000 out of a total of Rs. 73,488 or nearly 70 per cent. A substantial portion of this loan is for the clearance of prior debts. Many families have

large extent of lands to their share in the family partition but with large encumbrances too, and the present low position of an otherwise rich family is mainly due to this heavy encumbrance on their holdings.

### Interest.

The interest on loans advanced by the money-lenders in the village and in the Trivandrum town on property security is 12 per cent per annum though one or two instances came to my notice where the rate of interest was only 9 per cent. The co-operative societies charge  $10\frac{1}{2}$  per cent.

### Short-term and long-term Loans.

The local co-operative societies and some of the money-lenders give short-term loans, the former to its members alone. But the present finances of these societies are so slender that they are not able to meet the needs of even one-fourth of their members. The amounts advanced to each individual by these societies is very limited, never exceeding Rs. 200, though the maximum provided under their by-laws is Rs. 500.

For long-term loans, there are no agencies in the village or elsewhere near about. A few cases are found where the money-lender has not demanded the repayment of the loan for a very long period, but this is more due to the eagerness of the lender to get absolute possession of the lands now mortgaged to him rather than to any sympathy with the borrower.

### Co-operative Societies.

Four co-operative societies are working in the village, three doing credit business and one non-credit. Of the three credit societies, one is exclusively communal, working for the Ezhavas only, but the other two are cosmopolitan in character. The non-credit society undertakes to purchase the cloth woven by its members and arranges for the sale. But it has got only very limited working capital, about Rs. 3000, made up of the share subscriptions of the members of the society and a loan from the Central Bank. This sum is found to be quite insufficient to meet even a percentage of the demands of the weaver constituents of the society.

The working capital of the three credit societies is as follows :—

Society No. 1425	Rs. 1464
Society No. 1347	Rs. 1478
Society No. 1189	Rs. 1248

### Investment habit.

The Anchal Savings Bank at Kazhakuttam is the only public institution where the people of the village can invest their surpluses, if there be any. But owing to the distance from the village and the restrictive rules of the Anchal Savings Bank, the villagers do not habitually utilise this institution for investing their small savings. The Ezhava community is comparatively more thrifty and their surpluses are always invested in chitties or in loans to others. Investment on jewels

also is rare among this community. The amounts invested by the people of the village under the various heads are as follows:—

Investment on jewels	...	Rs. 6,341
Investment in banks, etc.	...	Rs. 3,611
Investment on loans	...	Rs. 38,660
Investment in chitties	...	Rs. 50,007

### Summary.

A study of the village conditions brings to light the following acts:—

(1) The lands in the village, especially in the eastern half of it, are fairly productive and would respond to proper cultivation, but they now suffer from lack of any system of good cultivation and worse still suffers from indifferent cultivation.

(2) The cultivators are, in a good many cases, handicapped by the lack of sufficient capital or facilities to secure loans on easy rates of interest with provision for easy repayment in order to redeem the mortgages and to make permanent improvements.

(3) The prior encumbrances on the lands are a dead weight.

(4) There is a fairly well-organized cottage industry in the village namely, weaving.

(5) But this industry too suffers from want of capital to expand the business and consolidate the work now begun by the co-operative society.

(6) Short-term loans are now, to a certain extent, obtainable from the co-operative societies. There are no means to obtain long-term loans.

### Conclusion.

I take this opportunity to express my thanks to the members of the Managing Committee of the Taluk Co-operative Union, and Messrs. Krishna Pillai and Kesavan Vadhyar of Kulathur and the Revenue officers for their very valuable assistance in my work in the village.

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## KUNDARA, QUILON TALUK.

By MR. S. RANGASWAMI AIYANGAR, B. A., B. AG.\*

The survey of the village was begun on the 2nd Medam 1105 and finished by the 26th. The difficulties encountered in collecting information from the villagers were so great that the progress could not be as rapid as was expected. The work being the first of its kind undertaken in the village, the residents were naturally suspicious as to the object of the enquiry by the Government. Added to this was their inability to give a correct estimate of their annual income, expenditure, etc. Each man's income was to him a matter of speculation. The incompleteness of the records of the Pakuthi office contributed not a little to the delay and difficulty in the work.

### Situation.

This village, which has developed more into a town recently, is a small one midway between Quilon and Kottarakara. The main road from Quilon to Kottarakara runs through the village and the Kundara Railway station in the Quilon-Shencotta line is barely a mile away. Buses and lorries run through the village very frequently and the village is within easy reach of the other centres with which it carries on its trade.

### Area.

The total area of the village is 178·4 acres and consists of a narrow strip of land, nearly a mile long, along the Quilon-Kottarakara road. Of this, 146·51 acres are garden lands, 10·88 acres paddy fields and 21·01 acres poramboke consisting of roads, lanes, etc.

Classified according to tenure, the lands might be grouped as follows:—

		<i>Garden.</i>	<i>Wet.</i>	<i>Total.</i>
		A.	A.	A.
Pandaravagai	Pattam lands ...	108·80	3·15	111·95
Do.	Otty Inam lands ...	12·59	1·41	14·00
Do.	Kudi Jenmom lands ...	10·32	1·75	12·07
Do.	Anubhava Viruthi ...	2·06	...	2·06
Devaswom	Ooranmai Lands ...	9·12	4·57	13·69
Pallimanvagai	Aduma lands ...	3·62	...	3·62
Total ...		146·51	10·88	157·39



Of the *poramboke* lands, an area of nearly 3 acres has been acquired by some of the residents and converted into gardens.

### Soil.

The soil in the village is red in colour and made up of a large proportion of gravel and sand and of clay from red laterite. The sub-soil is at places rocky and at others hard laterite. Owing to the slopy nature of the land, the rains have washed away all the good ingredients of the soil and what remains is only a very poor soil close to the surface. Trees get stunted and stop growing as soon as the roots reach the region of the rocks or hard laterite and surface feeders alone could be grown with some success. Even for these crops, the land has to be well levelled and bunded to prevent erosion and well-manured. The cultivators never do these and, owing to their neglect, the crop value of the garden lands has considerably deteriorated.

In the valley where paddy is grown, the soil is black and clayey. The cultivators pay more attention to these fields and the yield is correspondingly better.

### Land Tax.

Tax on wet lands and gardens is as follows:—

		<i>Garden lands per acre.</i>	<i>Double crop wet lands per acre.</i>
Pandaravagai lands	...	16 chs.	10 paras of paddy and 2 Chs. 5 cash. (Rs. 8-10-0)
Devaswom lands	...	26 chs.	14 paras of paddy and 4 chs. (Rs. 12-0-0)

The tax in kind payable to Government has been commuted into its money value. For Devaswom lands, the ryot has, in addition, to pay the Jenmi *Michavarom* or rent.

### Population.

The total population of the village as per the Census of 1921 is 848 (men 225, women 226 and children 397) in 147 families.

Syrian Christians form the majority of the population in the village, the other castes, except the Elzhavas, being negligibly small in number.

The distribution of the population according to castes is as follows.—

			<i>No. of Families.</i>	<i>No. of Members.</i>
Syrian Christian	{ Jacobite	...	84	480
	{ Mar Thoma	...	23	130
Ezhava	...	...	15	95
Nair	...	...	8	34
Pulaya and Paraya	...	...	4	29
Goldsmith	...	...	4	27
Vellala	...	...	3	13
Asari	...	...	2	16
Washerman	...	...	1	6
Blacksmith	...	...	1	11
Convert Christian	...	...	1	6
Muhammadan	...	...	1	1
Total			147	848

The average number of members per family is nearly six.

#### Occupation.

The main occupation of the Syrian Christian is agriculture and trade in agricultural produce. Other minor occupations are coir spinning and tapioca drying. Trading in commodities of daily requirements also is carried on by many. Out of the total of 147 families, 76 are directly or indirectly engaged in agriculture, 27 in trade and hotel running, 15 on other public or private works, 11 as labourers and the rest in other occupations such as carpentry, smithery, etc.

The women of the Christian community, especially among the poorer classes, are also engaged in agricultural operations, such as weeding, etc., and in preparing dried tapioca and the women of the Ezhava community in extracting cocoanut fibre and spinning coir yarn.

#### Holdings.

Out of the 146.51 acres of garden lands and 10.88 acres of wet lands, the residents of the village possess only 102.32 acres of garden lands and 4.49 acres of wet lands. The balance is owned by people living in the neighbouring karas of Perumpazha, Kanjirakod, etc. The average extent of land per head of the population is only 12.5 cents, but the villagers on the whole possess 210.85 acres of garden lands and 62.53 acres of paddy fields in other karas and including these also, the average holding per head comes to 44.8 cents and per family nearly 2.58 acres. Owing to the poverty of the soil of the garden lands, the area is not sufficient to meet the living needs of a family. Moreover,

the distribution of land is not so uniform. The following statement gives the size of holdings—

No. of families with no lands	...	...	25
Do. with 1 cent to 25 cents	...	...	10
Do. with 26 to 50 cents	...	...	13
Do. with 51 cents to 1 acre	...	...	20
Do. with 1 acre to 5 acres	...	...	60
Do. with more than 5 acres	...	...	19
		Total	147

It may be seen that barring the 79 families which possess lands measuring more than one acre each, the remaining 43 families have only lands below one acre each and of these, again, 23 families have below half an acre each. The soil being what it is, all these families have to supplement their income from agriculture by other means.

### Crops.

Besides paddy, the main crops grown in the village are tapioca and cocoanut. Most of the gardens have mango, jack, cashewnut and tamarind trees, but these are not cultivated. Some ryots raise yam (*chenai*), sweet potato, etc. Pepper vine also is grown in gardens where there are trees to serve as standards.

(i) *Paddy*.—This is cultivated as a double season crop. The Kumbham (Feb-March) crop yields more than the Kanni (September-October) crop. The yield in the former case in a good year is nearly fifteen-fold and rarely goes below twelve-fold, whereas in the latter case the yield varies from five to ten-fold.

The cultivation is of the primitive kind. Often, even the country plough is discarded in favour of the spade with which the land is dug out and puddled prior to sowing. Cattle dung and stall refuse available in the village itself and some green leaves are applied to the soil before the sowing of seeds and this is all the manure that the land gets. The quantity applied is also very small and the villagers do not spend any money for the purchase of manures. It is certain that the land and yield therefrom could be considerably increased if better cultivation and manuring are adopted.

(ii) *Tapioca*. Tapioca is the staple crop of the village in all garden lands and forms the main food of the poorer classes. This is grown in all the gardens except where cocoanuts are raised. In this case too, the land is never given a ploughing. Small hillocks are raised at three feet distance by means of the spade, and the sets planted on them. Some cultivators take pains to apply ash and other manures before planting the sets and give also a weeding and interculture to the plots three or four months after planting the sets. In such cases, the yield is much greater than from the uncultivated plots. The yield from a good plot goes up to five cartloads per acre (33 maunds) whereas in a neglected plot the yield rarely exceeds 2 to 3 cartloads.

The green product is generally used for home consumption, there being no surplus to the market. The present price of a cartload is about Rs. 5 being abnormally low, but there have been periods when the price was as high as Rs. 12 to Rs. 14. For this crop too, it would be well if all the ryots take more pains to till the soil properly, manure it and interculture.

(iii) *Cocoanuts*.—These are found in most of the gardens. At a rough estimate, there are about 1200 trees in the village. The trees are given no attention except for a soil digging just before the monsoon. The yield is not therefore very good. The average value of the yield varies from Rs. 2 to Rs. 3 per tree per annum.

(iv) *Other crops*. Jack, cashewnut and tamarind grow well only in gardens where the subsoil is not rocky or lateritic. The cultivators do not devote any attention to these trees except when they have to pluck the fruits.

### **Income from land.**

The income from agriculture is not as high as one would expect from the extent of the lands owned by each family and it is only the owners of large areas of paddy fields that are able to get sufficient income from their lands. Most of the agriculturists have some other subsidiary occupation such as carting the raw products to the markets, drying tapioca, coir making, etc.

### **Industries.**

Coir making is one of the important industries of the village. The green husk is bought by the richer men of the village and retted. The retted husk is then distributed among the members of the poorer families who extract fibre by beating the husk and spin the fibre into yarn. The yarn is often returned to the owners who pay them their wages. The labour charges for making one maund of coir is half a rupee and this requires the labour of three women per day. Mostly Ezhavas are engaged in this industry though some of the womenfolk of the Christian community also are seen doing this work.

Tapioca drying is another industry of the village. It is done by those who grow more than what they require for their home consumption and could not find a ready market for the green product. The green tubers are sliced and dried. One maund of the dried stuff will be half its weight when it is green. The price per candy of the dried article is Rs. 15, whereas the raw product fetches only Rs. 5 to Rs. 6 per candy. No hired labour is engaged for the purpose of drying.

### **Trade.**

The village carries on a continuous trade in many other products besides tapioca. There are cashewnuts, eggs, coir, etc. A number of residents are working as middlemen. They wait in the bazaar or near the roadside to purchase these commodities as they are brought by

the cultivators, and after making a good haul, they export the articles to Quilon and other markets. They knock away a good slice of the profits which ought to go to the cultivator.

### Markets.

There are two markets, one in the village and the other just outside. There is also a bazaar. Both buyers and sellers are to be seen in these markets and bazaar and the middlemen rule the business. The market meets daily and vegetable, fish, etc. are obtainable there.

### Total income of the village.

The total income of all the families together comes to Rs. 35,075 per annum and it works out at Rs. 41·3 per head per annum or Rs. 239 per family. The members of the village may therefore be said to be in fairly easy circumstances. Income from agriculture alone is Rs. 13,307 or nearly 37·9 per cent of the total. Compared to the value of land, the income therefrom works at 5·6 per cent nearly. The people are very industrious and engaged in one trade or another and hence most of the families earn sufficient to keep themselves off from penury.

### Investment.

The Syrian Christians are generally very thrifty and simple in their habits. They do not invest any large sum on jewels and household utensils. They positively consider these as dead investments. The following figures show the total investments of the people of the village:—

	<i>Rupees.</i>
Cattle ... ..	5,381
Houses ... ..	36,536
Ornaments ... ..	4,578
Utensils ... ..	4,584
In Banks ... ..	2,877
Loans to others ... ..	18,830
In Chitties ... ..	31,484
	1,04,270

Including the value of lands owned by the villagers, the total assets of the people of the village amounts to Rs. 3,42,622 and the above investments bear the following ratio to the total.

Houses ...	10·6 per cent.
Chitties ...	9·5    "
Cattle ...	1·5    "
Ornaments ...	1·3    "
Utensils ..	1·3    "
Banks ...	0·8    "

The figures demonstrate clearly the fact that the major portion of the investment of the people is in lands, houses and chitties and not in ornaments or utensils. Except the Anchal Office and the local Co-operative Societies there is no other institution, public or private, for investing their savings. The former is not generally availed of by the people owing to the low rate of interest and restrictive conditions imposed on depositors and the latter institution is not working in a sufficiently popular way to attract deposits. The people have therefore to find other means for the investment of their savings and this is one of the reasons why chitties are so popular amongst them.

### Chitties.

This is the commonest form of investment adopted by almost all the residents of the village. There are about ten foremen in and around the village who run chitties with capitals of Rs. 5,000, Rs. 2,500, Rs. 1,250 and Rs. 625. These are generally conducted twice a year at six months' intervals and the capital amounts of the chitties are such as to suit the rich and the poor alike. There are also monthly chitties of Rs. 5 and Rs. 10 lasting for two years. Grain chitties are also prevalent. These are conducted twice a year soon after the harvest. The sum of Rs. 31,484 shown above represents the monies so far invested in chitties by the subscribers who have not yet prized the chitties. This is only a part of the transactions under chitties. The sum of Rs. 31,040 shown below as borrowings on mortgage of property also represents the payments due by subscribers under chitties.

### Indebtedness.

The total indebtedness of the 147 families amounts to Rs. 40,880, distributed as follows:—

<i>On Property Security.</i>	<i>Rupees.</i>
From banks ... ..	500
From others ... ..	31,040
<i>On pledge of ornaments and other movables.</i>	
From banks ... ..	50
From others ... ..	200
<i>On promissory notes.</i>	
From co-operative society ... ..	128
From banks ... ..	500
From others ... ..	4,394
Other unsecured loans ... ..	3,883
Grain loans, due to chitties ... ..	185
Total ... ..	40,880 <sup>0</sup>

<i>Purposes of loans.</i>	<i>Rupees.</i>
Redemption of prior debts ... ..	8,410
For marriage and other expenses ...	1,850
For purchase of land ... ..	6,505
For purchase of cattle ... ..	100
For building purposes ... ..	820
For education of children ... ..	300
For litigation ... ..	200
For food and other necessaries of life ...	923
For other purposes (Chitty and trade) ...	21,772
Total ...	40,880

Loans on the security of property alone amount to Rs. 31,540 out of a total of Rs. 40,880 or nearly 77 per cent. This is a debt which has accrued as a result of the chit transactions of the members of the village. The average debt per head of the population is Rs. 48·2.

The total tax paid by the villagers is Rs. 416; per rupee of the tax, the indebtedness amounts to Rs. 88·9.

The money borrowed is in a good many instances invested in lands and stock and though the villagers are increasing their landed possessions, none seems to have made any attempt to invest more money on their lands by way of permanent improvements.

#### **Interest charges.**

The rate of interest on loans advanced by the local money-lenders on property security or on pro-notes is generally 12 per cent. But for small loans on pro-note or without any security, the interest charges are as high as 21 per cent, being 8 cash per rupee per mensem. Some of the banks at Quilon are also charging interest at the rate of 15 to 18 per cent.

#### **Short and long-term loans.**

There is only one co-operative society in the village, but it is not functioning well. The arrears under loans advanced by the society to its members have gone up so high that the society is now engaged mainly in the task of collecting the arrears. The people of the village have no faith in or sympathy with this institution and during the last three years the loans advanced by the society have been gradually diminishing, a sure sign of growing unpopularity. While in 1102 the total amount of loans issued was Rs. 4,845, in 1103 it was only Rs. 3,215 and in 1104 it was Rs. 3,058. Hence, for the villagers, the only source of borrowing is the local money-lender or other rich men of the place from whom they can have some accommodation in times of necessity. There are no banks in the village.

For long-term loans, there are no institutions at all, either public or private. The chitty may in a way be supposed to supply the long-term needs of the people and though the subscribers have not to pay

any interest, they pay a high price by way of discount at which the amounts are prized. These at times go as high as 50 per cent of the total amount of the chitty.

### Other organizations.

The Y. M. C. A. is running a branch of its organization in the village. Till recently, they were having a free Reading Room and library and conducting a Panchayat to settle disputes among its constituents by arbitration. The Panchayat is not now working and the Reading Room is deserted.

### Conc sion.

To summarise, the village survey shows that

(i) the garden lands are very poor but could be improved by adoption of better methods of cultivation and manuring ;

(ii) the villagers are generally industrious, but do not devote themselves to the improvement of the soil and its yielding capacity ;

(iii) there are no co-operative organizations or agencies to buy the produce from the cultivators at reasonable prices ;

(iv) there are no facilities for raising loans at low rates of interest, either for short or long-term ; and

(v) that an organization, public or private, which would advance money to cultivators when needed and arrange to purchase the raw products brought by the cultivators at fair prices and market them would go a long way towards improving their economic condition.

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## V

### AYIKUDI, SHENCOTTA TALUK.

BY MR. P. PADMANABHA AIYAR,

*Agricultural Inspector.*

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#### **Physical Features.**

The village of Aykudi in the Shencotta taluk is 8 miles to the east of the Shencotta town. It borders on the Shencotta-Samburvadakarai road. It is situated on the banks of a small river named Hanuman Nadi which rises from the Achen Koil Hills and becomes copious after the bursting of the North-East Monsoon which is usually heavy here. The South-West Monsoon rains are scanty. Consequently, water in the river is very scanty for about six months in the year.

#### **Rainfall and climate.**

The total annual rainfall varies from 27·73 to 61·15 inches. The rains are mostly received during the North-East Monsoon. The rainiest month is Tulam (October-November). The South-West Monsoon is as pointed out above scanty. The ryots therefore widely adopt during the Kar season the practice of raising ragi, cholam, varagu onions, and chillies on paddy lands. This system of cropping is locally known as *nanjamel punjai* (dry crops on paddy land). Government, however, assess such lands as double crop wet.

Heat is intense from Makaram to Medam. From Edavam to Dhanu, strong winds prevail.

#### **Soils.**

The paddy lands are fertile. They are rich in organic matter. Sandy loam and clayey loam preponderate. Loamy soils are also found. Tracts of alluvial soil suited for the cultivation of cocoanuts and plantains are found on the banks of the Hanuman Nadi. Dry lands are very poor. But there are small tracts on which gingily is grown. The soil is red in colour. It is intimately mixed with, and sometimes covered by, fragments of quartz-rocks, varying from fine gravel to boulders of several pounds in weight. It supports the palmyra palm.

### Water supply.

The Hanuman Nadi is exceedingly useful for irrigation. It is intercepted by dams for regulating the flow of water. It is also the principal source of drinking water. There are a few wells, the water of which is brackish. As the South-West Monsoon is weak, the river does not satisfy all the irrigational requirements of the ryots. They say that it could be made more useful by diverting more water from its source.

Three irrigation channels and eight tanks which are useful for irrigation also exist. The tanks dry up during the hot season.

### Area.

As the major portion of holdings lie outside the limits of the kara proper, it has been found necessary to take stock of the property lying outside it also. The total area is 864 acres 81½ cents. Almost all the lands are held under *Brahmadavam* and *Pandaravaka pattam*. An acre and a half of land is held under *Devadayam* and 48 cents under *Sankuvrithi*.

The area of dry land	...	403 acres.	70 cents
Do. garden land	...	29 "	24 "
Do. paddy land	...	431 "	87½ "
Total	...	864 "	81½ "

### Assessment.

The average annual assessment on paddy lands is Rs. 16 per acre for two crops. The best paddy land is assessed at Rs. 40 per acre. The assessment on garden lands varies from Rs. 9 to Rs. 12 per acre and that on dry land, from 12 as. to Rs. 1½. The average assessment on all kinds of land works out at Rs. 5.28 per acre. The total assessment is Rs. 4,564.

### Holdings.

One hundred and thirty-five persons in the Aykuçi kara are landholders. The average holding of the landholder is 6 acres and 40.6 cents. Out of the 135 landholders, 19 possess lands outside the pakuthi also. If these lands, measuring 63 acres and 39 cents are also reckoned, the average holding works out to 6 acres and 87.56 cents.

Out of the total area of 864 acres and 81½ cents, 403 acres and 70 cents are dry lands and yield but little. Thirteen persons have only dry lands to live upon. As the income from such lands is meagre, they seek other means of livelihood. One of them is a *purohit* (priest), one a barber, one a milk-seller, one a fuel-seller, two are labourers and eight have taken paddy lands on lease for cultivation.

The size and character of holdings are shown below :—

Number of landholders with 50 to 60 acres	...	1
Do. 40 to 50 do.	...	4
Do. 30 to 40 do.	...	3
Do. 20 to 30 do.	...	7
Do. 10 to 20 do.	...	12
Do. 5 to 10 do.	...	17
Do. 1 to 5 do.	...	50
Do. with less than 1 acre	...	41
Total		135

Seventeen persons in the kara have lands measuring 45 acres and 75 cents which lie entirely outside the Aykudi pakuthi. If they too are taken into account, as strictly speaking they should be, the total number of landholders in the kara would be 152.

*Economic holding.*—I find from my enquiries that a person owning 4 acres of paddy land and hiring labour for cultivating it and another possessing 2 to 3 acres of paddy land and cultivating it himself can live in reasonable comfort, with an annual income of about Rs. 600. An area of 35 cents of betel-vine garden yields a similar income. The cultivation of dry lands is absolutely unprofitable and precarious.

*Fragmentation.*—A perusal of the registers maintained in the Proverthi Cutchery shows clearly that many pattadars have shares in one survey number and that a single landholder pays assessment for scattered plots of land. There was not sufficient time at my disposal for collecting the figures to show how far this evil is present. Generally, however, when a partition occurs the lands are so parcelled out that one's share is, as much as possible, in a convenient block and locality, and this circumstance has prevented to some extent a too rapid fragmentation.

#### Areas held or taken for Cultivation.

Out of 152 landholders (including those who hold lands outside the pakuthi), 25 have leased out their lands absolutely, 28 partially, 24 hire labour, and 75 cultivate their lands themselves. 34 landholders have taken up lands from others on lease in addition to their own. 58 persons have no lands of their own, but have taken on lease lands from landholders. The total number of persons connected with lands thus comes to 210 (152 plus 58).

#### Cultivation.

The land is the real and solid capital in this village. The average value of an acre of paddy land is Rs. 2,000. The best paddy land fetches as high a price as Rs. 5,000 per acre. The average price of an acre of garden land is Rs. 750. The dry land does not cost more than Rs. 35 per acre. The value of *puduval* land is Rs. 100 per acre.

The area under different crops is shown below:—

	<i>Acre.</i>	<i>Cent.</i>
1. Double crop paddy	... 204	87½
2. Single do.	... 197	...
3. Sunn-hemp	... 75	...
4. Ragi (cultivated on single crop paddy lands).	.. 50	...
5. Chillies do.	... 30	...
6. Mustard do.	... 12	...
7. Choram do.	... 10	...
8. Varagu do.	... 10	...
9. Onions do.	... 10	...
10. Plantains do.	... 20	...
11. Betel-vine do.	... 10	...
12. Cocoanuts (garden land)	... 29	24
13. Gingily (dry land)	... 5	...
Total	... 663	11½

A fairly large area of dry lands is covered by the palmyra palm and serves as grazing grounds for cattle.

*Paddy.*—Paddy is the main crop. The total area under it is 401 acres and 87½ cents. Out of this area, 204 acres and 87½ cents are double crop paddy lands, the remaining 197 acres being single crop paddy lands cultivated during Pishanam (Kanni to Kumbham) and with cholam, ragi, varagu, chillies, mustard and sunn-hemp during Kar (Medam to Chingom). If the South-West Monsoon rains are sufficient, two crops of paddy are raised on these lands. The cost of cultivation of paddy per acre is Rs. 71-5-4 and the net profit, Rs. 116-10-8.

The price of paddy during 1104 M. E. (1928-29) was Rs. 12 per kotta. It rose to Rs. 16 during 1102 and 1103 on account of the vagaries of the seasons. During the current year, the price has gone down to Rs. 9 per kotta. As a result of the persistent persuasion of the Agricultural Department, many local ryots have adopted economic transplantation of paddy seedlings and scientific manuring. During the year 1104, fertilisers to the value of Rs. 1,500 were purchased and applied to the paddy crops.

*Sunn-hemp.*—(*Crotolaria Juncea.*) Next in importance, so far as the village is concerned, is the crop of sunn-hemp, which occupies 75 acres of single crop paddy land. There are 60 enterprising and industrious families of Chaluppa Chetties who take up paddy lands on lease for 3½ months, cultivate sunn-hemp during Edavom to Chingom, extract fibre from it and manufacture mhote bucket tails and gunnies out of the fibre. A rent of Rs. 50 per acre is paid to the owner for a crop. He makes a net profit of Rs. 193 from an acre of sunn-hemp.

The fishermen from Quilon and Alleppey make fishing nets with the yarns prepared out of this fibre, as sunn-hemp yarn is capable-

of resisting the action of sea-water for a longer period than cotton yarn. Fourteen lbs. of fibre are required for making 3 mhote tails or 4 gunnies. The price of a tail is Re. 1 and that of a gunny annas 14. The tails are largely purchased by the ryots of Pavoor, Puliyanakudi, Pampukoil, Sivagiri and other places in the British territory where mhote irrigation is carried on on a large scale. When rains fail, the demand for these tails is so great that prices rapidly go up to Re. 1-8 each.

There are middlemen or collecting agents who make decent profits. The organization of a co-operative society for the joint sale of manufactured articles will eliminate them and benefit the hard-working Chaluppa Chetties immensely.

As the sunn-hemp is a leguminous crop, the paddy land on which it is grown is enriched. The stubble left in the field serves as food manure for the succeeding paddy crop which is therefore richer in yield.

*Ragi.*—This crop occupies 50 acres of single crop paddy land. It is sown by the 25th Medam and harvested early in Chingam. The available water in the Hanuman Nadi and the tanks during the Kar season is regulated and utilised for irrigating ragi, cholam, onions, etc., with a view to benefiting all the cultivators equally.

Ragi and cholam form the staple food of the labouring classes. What tapioca is to the Malayalee ryot that cholam and ragi are to his Pandya brethren. The cost of cultivation of ragi per acre is Rs. 41-4-0 and the net profit, Rs. 56-12-0.

*Chillies.*—Chillies are cultivated over 30 acres of single crop paddy land. They are transplanted about the 20th Edavam. Brinjals, 'ladies finger' and pumpkin are grown along with chillies. The cost of cultivation per acre is Rs. 74 and the net profit, Rs. 114.

*Plantains.*—The variety of plantains cultivated on paddy land under irrigation is *Vayal Vazhai*. The crop occupies 20 acres. It is not usually manured. But when a crop of onions, which is heavily manured, is cultivated as a catch crop in between plantains the latter receive the residual effects of the manure.

Plantain suckers are planted during Kanni and bunches of fruits harvested after about 1½ years. Proper manuring would hasten maturity. The cost of cultivation per acre is Rs. 38 and the net profit Rs. 230.

*Mustard.*—Mustard is grown on 12 acres of single crop paddy land. As the crop is delicate, even a slight disturbance of the weather conditions affects it adversely and reduces the yield. Cool breeze and light showers of rain are favourable to its growth. This crop is sometimes cultivated as a mixture with ragi. It is sown on the 25th Medam and harvested in Chingam. The cost of cultivation per acre is Rs. 20 and the net profit Rs. 69.

*Cholam.*—The area under cholam is 10 acres of single crop paddy land. It is cultivated during the early part of Medam and harvested towards the latter part of Karkatakam. No manuring is usually done. Cholam is a staple food with the poor. The cost of cultivation per acre is Rs. 26 and the net profit, Rs. 76.

*Varagu.*—This crop occupies 10 acres of single crop paddy land. The grain keeps well for a long time. It is regarded as a famine reserve food. It is sown on the 15th Edavam and harvested in Kanni. No weeding is done. The cost of cultivation per acre is Rs. 35 and the net profit, Rs. 63.

*Onions.*—The area under this crop is 10 acres of single crop paddy land. It is sometimes grown as a catch crop in plantain gardens. It is cultivated in Medam and harvested in Mithunam. The cost of cultivation per acre is Rs. 52 and the net profit, Rs. 108.

*Betel-vine.*—Next comes betel-vine which occupies 10 acres of double crop paddy land. The cultivation of this crop is carried on exclusively by Moopars (Elavanians and Mudaliars), who are very industrious and enterprising and who earn a decent income not only from its cultivation but also from taking up paddy lands on lease and from working as labourers. Good paddy lands suitable for betel-vine cultivation are taken on lease by Moopars conjointly for a period of 2½ years at an annual rent of 12 kottas of paddy per acre. 83 families are engaged in betel-vine cultivation. One year's rent is paid in advance. The cultivators themselves work on the land. One man will be able to cultivate only 14 cents as betel-vine requires intensive culture. The cost of cultivation per acre is Rs. 460 and the net profit Rs. 1,716.

The crop of paddy following betel-vine is pre-eminently good, as intensive culture and liberal manuring will have already been done to the land.

*Gingily.*—The best portions of dry land are cropped with gingily. The crop occupies 5 acres. Sowing is done in Makaram and harvesting in Meenam. No manuring is usually done. The cost of cultivation per acre is Rs. 13 and the net profit, Rs. 37.

*Cocconut.*—29 acres and 24 cents of alluvial tract on the banks of the Hanuman Nadi are cultivated with cocconut trees. Close planting has been adopted. I found on an average 80 trees on an acre. The cocconut gardens had for a long time been neglected. But as a result of the vigorous propaganda of the Agricultural Department, they are now being dug and manured. The total annual yield of nuts from the area is 46,400 which works out to 1,586 nuts per acre.

*Other trees.*—The palmyra palm is ubiquitous. Tallarind, Portia and Punna trees are fairly common. Mango trees are scarce. Almost all the existing trees have become old. Sufficient energy has not been directed towards the planting of fresh trees for fuel or fruits or green leaf manure.

*Weeds.*—The weeds that are commonly met with are the Kariali, a most pesiferous and persistent weed, the sensitive plant and the Mexican poppy.

### Systems of lease.

The systems of lease obtaining in this village are all of short duration. They are usually for one year. The following are the different kinds of lease:—

(1) *Iru Varam Oru Varam.*—Under this the lessee gets  $\frac{1}{3}$  of the net produce. Manure, seed, labour, etc., have all to be provided by the tenant himself. Harvesting and threshing expenses alone are borne equally by him and his landlord.

(2) *Suddha Varam.*—Under this system, the landlord is entitled to 50 per cent of the net produce. The cost of seed, labour, manure, etc., have all to be met by the lessee. Harvesting and threshing charges are, however, shared equally by the landlord and by the lessee. Generally, crops such as cholam and ragi are cultivated under this system.

(3) *Pattom.*—Under this system, the lessee pays the landlord every year, irrespective of the yield, a fixed quantity of paddy. The lessee bears all the expenses of cultivation. The usual pattom per year for one kotta or 1.47 acres of paddy land is 10 kottas or 140 paras, which works out to  $6\frac{2}{3}$  kottas or  $93\frac{1}{3}$  paras per acre per year. The best paddy land fetches a pattom of 18 to 21 kottas of paddy per kotta of land. Paddy lands that are leased to Moopars for betel-vine cultivation fetch a pattom of 18 kottas per kotta of land per year. This has to be paid in advance by the lessees. Paddy lands are also leased for a fixed money rent. Chaluppa Chetties take up paddy lands for sunn-hemp cultivation for a period of  $3\frac{1}{2}$  months by paying a cash rent of Rs. 50 per acre.

### Marketing.

Merchants from the adjoining British parts come and buy the produce of the local cultivators. The price is fixed and paid on the spot. There are absolutely no cases of forward sales or of advances made by the hypothecation of standing crops. Petty cultivators take their produce to the markets at Nainar Akaram and Samburvadakara. Small dealers who forestall markets systematically are not found in this village.

Carts are usually availed of by the cultivator for transporting the produce from the field to his house. The average cost of transport is one anna per mile for one kotta of 14 paras.

The big cultivators invariably keep back their produce for a better market. During the year 1104, nearly 80 per cent of them had to suffer loss for having kept back their paddy.

The local co-operative society does not function at all in any direction. It is therefore of no assistance to the cultivator in the disposal of his produce.

Besides the articles made out of sunn-hemp fibre, the only article that is manufactured in the village and is worthy of mention is ghee. It is collected and sold usually in the adjoining British taluk of Tenkasi. One enterprising Moopar now goes to Quilon with his ghee and earns a decent profit.

The nearest market or shandy is at Nainar Akaram, a village in British India. It is 2 miles off and borders upon the railway station bearing the same name. There is another market at Samburvadakara which is 3 miles distant. Saturday at Ninar Akaram and Friday at Samburvadakara are the market days. Cereals, pulses, condiments, vegetables, fish and cloth are the articles that are brought for sale in these markets. Quarter of an anna for every head-load and 1 anna for every cart-load are the market rates levied by the contractors to whom the markets have been farmed out.

The villagers purchase all their necessaries from Aykudi itself. There are 12 shop-keepers in the village; 9 of them are provision vendors, 2 green grocers, and one is a seller of fancy articles. Itinerant vendors from British India visit the village frequently. Coffee seed, jamakals, cloths, blankets and fancy goods are the articles that are usually hawked by them. Goods are invariably purchased for cash payments.

#### **Cottage industries.**

Sunn-hemp fibre industry is carried on by Chaluppa Chetties. Details regarding it have already been furnished in the paragraph on "The Sunnhemp crop." There is no other noteworthy industry in the village.

#### **Co-operative Credit Society.**

A Co-operative Society was started a few years ago. It functioned for a few months and became quite inactive for lack of popular enthusiasm.

#### **Implements for cultivation.**

No modern plough is used. One iron plough, however, has penetrated into the village through the efforts of the Agricultural Department. The village carpenters and blacksmiths make and repair the country ploughs and other implements required by cultivators. There are 11 families of carpenters, out of whom 6 are also cultivators. The number of families of blacksmiths is 6. The work of these artisans is not worthy of admiration or of being exhibited at a show. It is all plain, rough, work, enough to answer the agriculturist's purpose. The blacksmith and the carpenter are paid in kind for making and mending ploughs. They are entitled, as it were, by custom to 2 marakals of paddy from every cultivator at each harvest.



There are 78 country ploughs and one iron plough in the village. The number of carts is 49.

The *mammatty*, the pattern of which is peculiar to the Shencotta taluk, the hand-hoe, the *maram* (levelling board), the *vettukathi* and the sickle are the other implements and tools in use.

### Livestock.

The large area of dry lands and Government waste lands afford abundant grazing ground for the cattle. Paddy straw and cholam stalks are used as feed. The cattle found in this village are stunted and of inferior breed though perhaps better compared to the other parts of the State. The average price is only Rs. 35 per head. The ryot does not realise that investment in better breeds will be more paying and profitable. There is no good stud bull. Indiscriminate crossing by immature bulls on the common grazing grounds takes place. The result is weak progeny.

Sheds are provided for cattle, but little care is bestowed on the proper conservation of the farm-yard manure. Urine is allowed to run waste. Cattle dung is thrown into open pits mixed with litter and sweepings.

The number of cattle is shown below :—

<i>Particulars.</i>		<i>Number.</i>
Bullocks and bulls	...	175
Cows	...	132
Calves	...	122
He-buffaloes	...	4
She-buffaloes	...	133
Buffalo calves	...	80
Sheep and goats	...	957

The total value of these animals is estimated at Rs. 17,700.

There is the practice of penning sheep on lands for manurial purposes. Up to Re. 1 has to be paid for folding 300 sheep.

The number of fowls in the village is very small.

### Population.

The total number of families living in the village at the time of my enquiry was 311. Five families were away. The total population is 1,533. I may observe that this is but a trifle higher than that recorded at the last Census, *viz.*, 1,492. The doctor, the headmaster, and the Excise Sub-Inspector, who do not belong to this village, have also been included.

The families in the village may be classified according to caste as follows.—

<i>Caste.</i>	<i>No. of families.</i>	<i>Population.</i>
1. Brahmins	... 73	306
2. Moopar (Mudaliar or Elavanian)	... 85	447
3. Marava	... 27	104
4. Fishermen	... 11	64
5. Pariahs	... 10	62
6. Other Hindus	... 102	528
7. Mahomedans	... 2	21
8. Roman Catholics	... 1	1
<b>Total</b>	... 311	<b>1,533</b>

The average number of members per household is 4.9.

*Housing conditions.* The houses are built in rows. The houses of the well-to-do are substantial and spacious, while those of the labouring classes, small and congested. There is not a single well-ventilated or well-lighted house in the village. When I asked the people about this, they said that their houses had on purpose been built to prevent thefts which were very common some years ago.

The total value of the 316 houses is Rs. 1,90,300 which works out at Rs. 602 per house. Fifty-one houses cost Rs. 1,000 and above.

*Labour.*—The number of persons who have their own lands or have lands taken on lease and who work on other people's farms is 66. Thirteen are pure agricultural labourers. The daily wage of an adult male is 8 annas and that of an adult female, 4 annas. Wages are often paid in kind. Harvesting and threshing are done on contract for a fixed quantity of grain. 1 kotta of paddy (14 paras) is the usual remuneration for harvesting and threshing the produce from one kotta of land (1 acre and 47 cents.).

There is also the system of engaging coolies for work in the paddy lands on a payment of a sixth of the net produce during each harvest. A labourer and his family can cultivate 3 acres of paddy land under normal conditions. The total net out-turn from the Pishanam and Kar crops from 3 acres is ordinarily 70 kottas or 980 paras. The labourer receives  $\frac{1}{6}$  of 70 kottas, *i. e.*,  $10\frac{2}{3}$  kottas, valued at Rs. 128. During bad seasons, his income is proportionately low.

Moopars, Maravas and Pariahs are the labouring classes. Of these, the Maravas and the Pariahs are generally addicted to drink. On an average, they spend 4 annas on this item per diem.

#### **Income, assets and liabilities.**

The total annual income of the 316 families is nearly Rs. 200,000. This works out to Rs. 632 per family per annum.

There is only a difference of Rs. 137 between the income derived from land and that from other sources.

Income from land	Rs. 99,827
Income from other sources	Rs. 99,690
Total	Rs. 1,99,517

*Village Expenditure.*—The village expenditure is rather difficult to calculate and involves a consideration of the debts of the village and of the scale of living among the people.

*Village Debts.*—(a) *Debts of Agriculturists.*—Twenty-six landholders have a debt of Rs. 16,981 which works out to Rs. 653-2-0 per head or Rs. 257-6-6 per acre. Fifty two persons who have taken up land on lease have a total debt of Rs. 34,433 which works out to Rs. 632-2-9 per head. The average for the 78 persons works out to Rs. 659-2-6 per head.

The rates of interest vary from 6 to 18 per cent. The rate of interest on Rs. 1,000 and above is usually 9 per cent. But small amounts are lent at 18 per cent.

Out of Rs. 18,790 raised on the security of land, Rs. 5,790 was borrowed at 12 per cent., Rs. 9,500 at 9 per cent., Rs. 500 at 18 per cent and Rs. 3,000 at 6 per cent. Rs. 200 raised on hypothecation of house property is at the rate of 12 per cent.

Out of Rs. 30,670 raised on personal security, Rs. 15,700 was borrowed at 9 per cent., Rs. 14,860 at 12 per cent, and Rs. 110 at 18 per cent.

(b) *Debts of Non-agriculturists.*—Thirty-three non-agriculturists have a debt of Rs. 12,515 which works out at Rs. 379-3-10 per head or Rs. 380.

The following statement shows the purpose for which loans were raised by the agriculturists and the non-agriculturists :—

Purpose.	Agriculturists	Non-agriculturists
	Rs.	Rs.
Marriage and other social events ...	27,125	9,650
Litigation ...	7,150	600
Discharging prior debts ...	3,604	240
Land improvements • ...	3,550	...
Food and other necessities ...	1,725	1,575
For lending out at enhanced interest.	2,000	...
Building ...	1,850	100
Purchasing cattle ...	410	50
Scarcity, distress, etc. ...	1,000	...
Other purposes, such as redeeming mortgage, paying chitty dues ...	3,000	...
Trade ...	...	300
Total ...	51,414	12,515

Debts of agriculturists on—		Rs.
(1) Security of land, on mortgage	...	1,754
(2) do. hypothecation	...	18,790
(3) do. house property	...	200
(4) Pro-note	...	30,670
Total	...	51,414
Debts of Non-agriculturists on :—		
(1) Hypothecation of house property	...	1,750
(2) Pro-note	...	10,765
Total	...	12,515

*Total Indebtedness.*—The 316 families in the village have a total debt of Rs. 63,929. Out of this amount, Rs. 20,544 has been raised on landed security, Rs. 41,435 on personal security and Rs. 1,950 on the security of houses. The debts on landed security amount to 32·14 per cent of the total. The interest on the loans amounts to Rs. 6,555 per annum.

Most of the loans were raised from the money-lenders in the village itself. Of these money-lenders, 40 are Brahmins and 20 others. Five out of the 60 money-lenders have money-lending as their sole profession. Out of the remaining 55 persons, 44 are agriculturists, 4 Government servants, 3 temple servants, 2 shop-keepers one a hotel-keeper and one a shepherd.

*Assessment.*—The total land revenue assessment amounts to Rs. 4,564.

*Expenditure.*—The standard of life in the village is low. Even the well-to-do families adopt only a low scale of living. Family budgets of two typical families of each of the following classes, *viz.*, agriculturists, carpenters and traders, one living in reasonable comfort and the other below comfort were ascertained. From a consideration of the average expenditure of these 6 families and of the results of my house-to-house enquiry, the expenditure of each family in the village may be put down at Rs. 360 per annum or Rs. 30 per mensem, a sum decent enough to maintain their health and self-respect. The price of food grain predominates. The majority of the people live in their own houses. The expenditure under rent is therefore negligible. Almost no expenditure is incurred on fuel. Fronds and leaf-sheaths of the cocoanut palm and the palmyra palm and the stalks of cholam and sunn-hemp are freely used as fuel.

*Balance sheet for all the families in the village.*—The actual figures for the 316 families are as follows :—

<i>Income.</i>		Rs.
Income from land	...	99,827
Income from other sources	...	99,690
Total	...	1,99,517

*Expenditure.*

		Rs.
Interest on debts	...	63,929
Personal family expenditure	...	1,13,760
		<hr/>
Total	...	1,77,689

There is a balance of Rs. 21,828 which goes to swell the savings of the villagers.

Of the 316 families, only 72 or 23·75 per cent have an income which might be considered appreciably below that absolutely necessary for maintaining efficiency of body and preserving self-respect. All things considered, Aykudi is a flourishing and prosperous village.

The villagers delight in hoarding wealth in the shape of gold and silver coins and ornaments. It is noteworthy that not a single cash is invested by them in banks.

*Assets.*—The assets of the village are: -

		Rs.
1. Land	...	11,15,755
2. Houses	...	1,90,300
3. Live-stock	...	17,707
4. Gold and silver	...	1,51,735
5. Money lent	...	3,26,500
6. Other assets	..	3,50,870
		<hr/>
Total	...	21,52,867

**The People.**

The villagers are simple to a fault. This simplicity manifests itself in their food, their dress and their ways of living. They do not waste money on mere frivolities or trumpery. But they spend extravagantly on marriage and other social functions. In this matter, they are but the slaves of custom and convention. More than 50 per cent of the debts of the village was incurred for marriage festivities. The women hanker after ornaments.

Another trait in the character of the villager is his confirmed conservatism. He views with alarm and suspicion all attempts at

change. Even the opening of a hotel in the village is viewed with disdain and displeasure for the fantastic reason that it would directly and indirectly affect his purse. The co-operative society started in the village a few years ago was viewed in the same light and it exists but in name. When I suggested the desirability of starting a bank which would lend money at low rates of interest and thus free the poor from the grip of the money-lender, the well-to-do classes were sceptical about the success of such an institution on the ground that they could not appreciate the principle of joint responsibility and liability.

It is regrettable that the villagers have no sense of public sanitation. The very river which supplies them with drinking water is fouled in all possible ways. The natural and necessary outcome of the villagers' easy conscience for all that is insanitary is the frequent outbreaks of cholera and serious intestinal disorders.

More than 75 per cent of the people are illiterate.

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## VI

### MUTTAM KARA, KARTIKAPALLI TALUK

BY MR. M. C. GEORGE, L. Ag.\*

(*Agricultural Inspector.*)

#### Introduction.

Muttam is a small kara having an area of 186·48 acres in Valiakuzhi pakuthi of the Kartikapalli taluk. It has a population of 1,065 souls living in 169 houses.

Local tradition goes that the kara once belonged to one Edalod Kandan Kandan Panikkar, a rich and influential Nair *Jenmi* of the taluk. This Kandan Panikkar, the last member of his family, having no heirs, made a gift of the whole kara to the Agavoor Madam *Jenmi* in 905 M.E. (1730 A.D.) or thereabouts. This Agavoor Madam *Jenmi* is a native of Vellarapalli village, Kanayanur taluk in the Cochin State. In those days, when the transfer was made, the relationship between the *Jenmi* and his tenants was quite amicable. This continued to be the state of affairs till 1064 M. E. when one Raman Pillai took up the management of the Muttom Desavazhi. With the help of some rich and influential landlords, he compelled the poor tenants to execute deeds stipulating to pay very high *michavaram* (rent) and other dues to the *Jenmi*.

#### Tenures.

(1) *Venpattom*.—The venpattom lands are lands given on simple lease and the tenants can be evicted at any moment. They can claim at the most three-fourths of the value of the improvements they have made on these lands. 70 per cent of the lands in this kara are venpattom lands.

(2) *Kanapattom*.—The lands under this tenure are generally leased to the tenants for a period of 12 years after receiving from them a nominal advance called *kanom* counted in *Rasee* (*Rasee* = 10 chs. = 5 as. 9 ps.) and, out of the rental, for every rupee paid by the tenant, one edangali of paddy is deducted by way of interest on the *kanom* each year. Once in 12 years, the *kanapattom* deeds are renewed by enhancing the *kanom* amount to be paid to the *Jenmi* by 20 per cent. This is ordinarily called *Polichezhuthu*. Besides, for the *Jenmi* to put his signature on the renewed document, a fee for 26 fanams (Rs. 3-10-6) is charged and this is called *Oppusuchi*. 20 per cent. of the lands of the kara come under this tenure. In recent years, the interest on the *kanom* paid is lowered to 2 nazhis, instead of one edangali, per *Rasee*. Under this tenure, the *Jenmi* may not evict his tenant except under certain circumstances as provided by law.

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(3) *Adima lands*.—These lands are almost like *kanapattom*, but granted to artisans of the kara for rendering services to the Madam authorities in the kara.

(4) *Anubhogam lands*.—These are also like *kanapattom*, but granted to the menials of the Madam office in the kara. Chief among the incidents of the tenure is the *michavaram*. For every garden planted with cocoannts, a *michavaram* ranging from Rs. 2 to Rs. 5 per acre and a *panchabhogam* of one jack fruit, 100 arecanuts, 5 cocoanuts, 5 cocoanut fronds and  $1\frac{1}{4}$  edangalies of cocoanut oil valued at about Rs. 3 are to be given every year. Instead of these articles, it is money that is generally realized now. When a garden is divided among the members of the tenant's family, each member has to pay separate *panchabhogam*. In recent years, the money value of each *panchabhogam* has been doubled. If the *michavaram* falls in arrears, 12 per cent interest is levied on it and 20 per cent on *panchabhogam*. No receipts are granted for any of these payments.

On each acre of paddy land, 14 to 28 paras of paddy have to be given as *michavaram* and the standard of measure is half as much bigger as the local measure. Besides,  $1\frac{1}{2}$  to 3 edangalies of gingily seed also has to be given each year for every para of paddy land. In addition to the above, a tenant has to pay an *aravakasom* for Annaprasanam, Samavarthanam, Upanayanam, Vivaham, Pindam, Masam, etc. Generally, one sixth of an year's *michavaram* is to be paid for each of these ceremonies. These and other customary payments very heavily burden the tenants, so much so that these dues are in arrears for a period of 3 to 12 years. As part payments are not accepted, the payments of these arrears are effected by civil suits. To pay off these arrears, decreed by civil courts, every tenant subscribes for chitties and by bidding them pay the decreed amount in a lump. Again, the rent falls into arrears and the tenants wait till the next civil suit. So, the tenants are always either debtors to chitty foremen or to the *Jemmi* or to both. The *venpattom* lands are generally transferred from one to another and there are instances of *kanapattom* lands being converted into *venpattom*.

### The kara and its people.

This kara occupies a central position in Onattukara, having both road and canal communications. The Quilon-Alleppey road runs through this kara and a canal branching from the Kulakada river reaches almost the centre of it. It is mainly occupied by Hindus of whom Ezhavas form the majority. It is a thickly populated village, each possessing about 17.5 cents of land valued at Rs 70. The average annual gross income from land per head is nearly Rs. 17 and the average indebtedness of each member comes to Rs. 37, arrears alone amounting to Rs. 7 per head. 40 per cent of the whole population are purely agriculturists, 20 per cent are non-agriculturists and the remaining 40 per cent have



agriculture as their subsidiary occupation. Most of the people are dispirited, discontented and half-starved mainly because of their chitty and *michavaram* arrears and failure of crops. Some told me that they were anxiously waiting to quit the place for a better one at the earliest opportunity.

### Soll, Irrigation, etc.

The cocoanut areas are sandy loam which is considered to be the best kind of land for cocoanut cultivation. The *virippu* paddy fields are loamy and equally well-suited for paddy and catch crops. But these paddy fields being on a higher level than the neighbouring *punja* lands, there is scarcity of water. By lowering the existing fields, these defects could be remedied. Baling in water when rains fail is rather difficult and costly even if the existing irrigation channels are deepened.

### Cultivation.

There are about 80 acres under cocoanut cultivation. These are old plantations. New plantations are very rare. In the month of Vrischikam (November-December) gardens are spaded and small heaps are made. By Makaram (March--February) the heaps are spread out to form a mulch. Each tree is manured with one *para* of ashes. The cost of spading, heaping, spreading and manuring comes to 7 chs. per tree per annum. At present the income per tree per year is only about a rupee. If properly cultivated, the yield can be doubled and even trebled. But fearing eviction or enhancement of *michavaram* and for want of sufficient capital, the land is not properly worked or improved.

The double crop *virippu* lands cover an area of about 80 acres. Under normal conditions, two crops of paddy and a third crop of horse gram, gingily or tapioca are grown. People say that, in bygone years, they used to get good yield from all these three crops. But, in recent years, there are frequent failures for want of timely rains or due to untimely rains and the impoverished condition of the soil. At least once in three years each crop may fail. Gingily and horsegram are cultivated only in small patches just to meet ones own household requirements. The paddy yield is diminishing year by year. At present, one acre produces 80 standard *paras* of paddy per year from both crops. The average yield from gingily is only 2 standard *paras* per acre. Single crop *punja* lands yield about 50 standard *paras* per acre and these lands cover only about 20 acres. No manuring is generally done for the *punja* lands. If properly manured, these lands are capable of yielding about 25 per cent more than what they are yielding now. In *virippu* lands, only a single crop of paddy receives manuring at a cost of about Rs. 8 per acre. In addition to this if a complete manure mixture is applied, the yield may steadily increase. Whatever is produced in these *punja* and *virippu* lands is just enough to meet the cost of cultivation and to pay the *Jenmi*.

### Industry.

The only local industry of notice is copra-making which is at present a losing concern due to the low prices of the commodity. It is not clear why the people do not take to mat-making which is in existence in the neighbouring karas.

### Indebtedness.

From the above facts, it may be seen that both agriculturists and non-agriculturists are going down. 98 per cent of the whole population is highly involved in debts, the root cause being the high rate of *michavaram*. About 25 per cent of the whole debts is due to arrears of *michavaram*. Agriculturists have a total debt of Rs. 25,809 which comes to about Rs. 293 per family. Non-agriculturists have a total debt of Rs. 13,543 which comes to about Rs. 233 per family. This clearly shows that the cultivator is worse off than the non-cultivator.

### Cattle.

In the whole kara, there are only 72 cows, 21 buffaloes and 5 bullocks, too few for such an agricultural area.

## VII

### ERAVIPERUR KARA, TIRUVALLA TALUK.

BY MR. M. C. GEORGE.

(*Agricultural Inspector.*)

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Eraviperur, a kara in the Tiruvalla taluk, is 943·6 acres in extent. It has a population of 2,875 in 382 families. The Tiruvalla—Kozhencherry road runs through the middle of the kara making it easily accessible from all sides. The Manimala river flows along the northern boundary of the kara. Small canals from the river intersect the kara. The floods bring in silt making the low-lying garden lands and paddy fields rich in manure.

About a fourth of the kara is plain garden and paddy lands and the remaining lands are hilly. The latter are *Puduval* lands of recent registry and the former are mostly *Jenmi* lands. Eight *Jenmis* having permanent ownership of most of the garden and paddy lands live in the adjoining karas. *Jenmi* lands of the usual assessment pay one-eighth to the Government besides the rent due to the *Jenmi*. The *michavarams* are not properly collected by the *Jenmis* and voluntary payments also are very rare so much so the *Jenmis* are sinking year by year. The *Kudiyans* (tenants) who hold *Jenmi* lands do not feel the responsibility of paying *michavaram* punctually.

#### The kara and its people.

This kara is occupied by 73 per cent Christians and 27 per cent Hindus. The average holding per head is 40 cents valued at Rs. 300. The average gross income per head from agriculture is about Rs. 17 per annum while that from other sources is about Rs. 31. The average indebtedness comes to about Rs. 45 per head. About 50 per cent of the population are purely agriculturists and the balance is comprised of merchants, coolies and artisans. The indebtedness of agriculturists per rupee of tax comes to about Rs. 86. The percentage of secured to unsecured loan is 16. The people are hard working and industrious. The old rich families are sinking but the middle class men are coming up steadily.

#### Soil irrigation and cultivation.

The hilly lands are lateritic and are chiefly planted with jack and mango trees, pepper vines, cocoanut palms, etc., and the remaining portion is utilised for the cultivation of root crops, mainly tapioca and yams. The garden lands on the river-side which were fine cocoanut and arecanut

gardens once are completely barren now due to the virulent attack of the cocoanut palm disease. These lands are being converted into sugar-cane areas now. The soil is very fine loam nearing brick clay. The destruction of the cocoanut and arecanut trees in the gardens compelled the occupants to quit these and settle down in the hilly areas. The paddy fields are clayey loam and rich in organic manure. The high-lying paddy fields called "mannu" are sugarcane lands. There are about 100 acres of sugarcane land producing about 20,000 Tulams of *sarkara* worth about Rs. 40,000 and the cost of cultivation comes to about Rs. 30,000. This amount required for the cultivation of sugarcane and the manufacture of molasses is advanced by the bigger merchants of Changanacherry through petty merchants of the locality. About Rs. 20,000 comes from outside and the balance is found within the kara itself. These merchants who are the middlemen knock away a high percentage of interest, 15 to 18 per cent., a commission of 4 annas per Tulam, and an extra profit by using heavier weights. One Tulam is 22 lbs., but the Tulam used by these merchants weigh about 29 to 36 lbs. It is calculated that the commission, difference in weight and interest, all put together, work out at 42 per cent interest on the advance made. The sugarcane cultivation and molasses manufacture could be made very profitable to the producers if there are proper agencies to advance money at a reasonable rate of interest.

The paddy is cultivated in two seasons and, from some lands, two crops a year are raised. The low-lying paddy fields are cropped only once a year. Ash and farm-yard manure are ordinarily used; but, of late, some companies dealing in scientific manures are pushing on their sales. The paddy crop is affected both by floods and scarcity of water which could be overcome by deepening the existing canals and by opening fresh ones. The value of the annual yield of paddy ranges from 700 to 1,500 paras per acre. The lands do not yield to their maximum capacity for want of adequate manuring.

The tapioca is generally cultivated on the hill-slopes at a cost of about Rs. 20 per acre and the green tapioca from this fetches about Rs. 30 under normal conditions. Ash and cattle manure are considered to be the best manures for tapioca by the ryots, but the difficulty to get them in sufficient quantities puzzles the ryots very much.

#### Marketing.

The chief market for the kara is Poramittam, about a mile east. The tapioca, plantains, jaggery, etc. which are brought to the market are sold to petty merchants of the locality and they in turn sell them to the Changanacherry and Alleppey merchants. No appreciable loss is sustained by the ryots by the intervention of middlemen.

#### Industry.

The chief local industry worth mentioning is *gurr* (*sarkara*) making. During the season, (Makaram to Medam) many are engaged in the

manufacture. The jaggery produced is considered to be the best in the market, both in point of purity and taste. The industry is not a paying one at present as the financing is done by the merchants in and outside the kara at an exorbitant rate of interest and commission.

Another industry of the place is rice-hulling. An engine and huller work at it converting paddy into rice. The investment on this comes to about Rs. 300 and the owner makes a fair percentage of profit.

#### **Indebtedness.**

From the above facts, it is evident that both the agriculturists and non-agriculturists are encumbered both by poor return and for want of properly controlled financing agencies. The agriculturists have a total debt of Rs. 67,888 which works out to about Rs. 571 per family. The details regarding indebtedness may be found from the statements.

#### **Cattle**

In the whole kara, there are only 162 bullocks, 2 buffaloes, 415 cows and 44 sheep. For such an important kara where there are ample facilities for rearing cattle, both for draught and manurial purposes, the number is too few considering the low efficiency of the animals.

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## VIII.

### KODENTHURUTHU KARA, SHERTALAI TALUK

BY MR. K. V. POONEN.\*

#### General Description.

Kodenthuruthu kara is about 7 miles north of Shertalai. The Alleppey-Aroor road passes through the heart of the kara. The Vembanad lake lies along the eastern side of it and the Ezhupunna lake, locally known as 'Kaka Kayal,' forms its western boundary. The kara is accessible both by land and by water. The Kuthiathodu bazaar is at the southern extremity of the kara. The total area of the kara is 785 acres, and according to my counting the population is 3,869. The population according to the last census was 3,342. This shows an increase of 15.7 per cent. The following statement gives the distribution of the population according to caste and the number of families.

<i>Caste or Religion.</i>	<i>No. of families.</i>	<i>Population.</i>
Nair	... 78	625
Ezhava	... 300	1,493
Pulaya	... 105	447
Other Hindus	... 127	789
Roman Catholics	... 67	357
Mahomedans	... 25	158
<b>Total</b>	... <u>702</u>	<u>3,869</u>

The average size of a family is 5.5.

Out of the 3,869 people residing in the kara, 1,022 are men, 1,014 women, and the remaining children. The families according to profession are classified as below :

<i>Calling.</i>	<i>Families.</i>
Agriculturists	... 132
Do. (with subsidiary occupation.)	... 76
Non-agriculturists	... 432
Artisans	... 62
<b>Total</b>	... <u>702</u>

The density of population per acre is 4.9.

#### Land Tenures and Agricultural Conditions.

About three-fourths of the land belong to Villanjur Devaswom and Vipan Nambudiri by *jenmam* right. The occupants hold lands of the *jenmis* as tenants whose rights and liabilities are regulated by a legislative enactment, the Jenmi and Kudiyan Regulation. The relations

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between the *jeemi* and his tenants are not very amicable now. The tenants do not show any zest for improving their own lot in life or to increase the yield from land.

Of the total area under cultivation, about two-thirds are taken up by cocoanut gardens and the rest by paddy fields. The soil is mostly sandy, suited for the growth of cocoanut palms. The paddy fields are of two kinds, locally called *virippu* and *chettivirippu* fields. The former class of fields is carved out from dry land; the latter border the backwaters and are slightly clayey in texture. Only one crop, the Kanni (October-November) crop, is raised on paddy fields, the value per acre of which ranges from Rs. 500 to Rs. 700. Cocoanut plantations fetch better price ranging from Rs. 1,500 to Rs. 3,000 per acre. The cost of cultivation per acre of paddy land is roughly Rs. 30 including land revenue due to Government and *michavaram* due to the *jeemi*. After meeting all the expenses, there is a profit of Rs. 20 to Rs. 25 per acre.

The method of cultivation is very primitive. The tillage is mainly spade-work. The yield per acre can be doubled if the ryots are taught the advantages of seed selection, the use of improved implements and scientific manures.

In the *virippu* paddy fields as soon as the Kanni crop is harvested, a subsidiary crop of vegetables or sweet potato is raised. There is a profit of Rs. 10 to 15 from these crops per acre.

To open a cocoanut garden, the initial expenses for the first year comes to Rs. 80 to Rs. 85 per acre, excluding the price of land. A recurring expenditure of Rs. 35 per acre, per annum, has to be incurred for watering, fencing and seasonal spade-work. The trees begin to yield ordinarily from the seventh year. After meeting the current year's expenses, a profit of Rs. 125 per acre can be realised. Much remains to be done to improve the cocoanut cultivation. A device has to be found out for watering the trees by means of pumps. The soil is deficient in almost all the plant-food elements. The ryots have yet to learn that any investment in the purchase of scientific manures is not a loss to them.

The condition of the cattle is very pitiable. The total number of cattle in the kara is 253, which roughly work out at the rate of one animal for three families. There is no fodder crop for the cattle and the absence of good seed bulls has resulted in a thorough deterioration of cattle.

### Marketing.

The principal produce is cocoanut. The practice of getting advances from the purchaser and supplying him at the prices he dictates is not prevalent in the area. There are, however, cases where the producer gets advances from the purchaser, when husks are valued at Rs. 7 per 1,000 and copra at the market rate. The shells go to the purchaser for meeting the expenses of preparing copra. Soaked husks fetch on an average Rs. 14 per 1,000. The producer may be duped in the fixation of the number of cocoanuts required for one candy of copra. The oil mills at Kuthiathodu and Thaikattuseri consume most of the copra. On enquiry at the Kuthiathodu

oil mill, evidence is to hand that copra is taken on a 'cash' basis. Copra market is now very dull and the co-operative societies in the area are not doing anything to keep back the produce for a better season. The societies may venture to do something in this direction if special loans are granted to them at a low rate of interest.

There is no public market in the village. But there is a bazaar near the draw bridge at Kuthiathodu and people assemble there every day for marketing. There is a private fish market on the southern side of the Kuthiathodu canal owned by a Mahomedan. The rates of the fish market are 4 cash and 8 cash per load, according as it is carried in hand or on the head.

### Shop-keepers.

There are about 85 shop-keepers in the village. The commodities available for sale are provisions, cloth, tobacco, stationery, etc. The shop-keepers purchase goods on credit from Cochin and keep a running account under which debit balances carry 12 per cent interest. Cloth is purchased mostly from Alleppey paying 12 per cent interest on debit balances.

The villagers purchase about 50 per cent of their requirements by paying cash. In cases where credit is allowed, payments are usually made after a period of one or two months. The purchaser of rice gains 2 to 3 annas per sack when he buys for cash. For cloth the purchaser has to pay 12 per cent interest from the date of purchase. In the case of credit sales, about 10 per cent has to be realised through court process.

### Organization of Industry.

Coir making is the chief industry in the village. It is also the chief means of subsistence among the poorer classes. Green husks are soaked in pools or in canals which are connected with the backwater. Those soaked in the latter place are of superior quality and fetch better price. Green husks are valued at Rs. 7 per 1,000 and the cost of soaking comes to Rs. 3 to Rs. 4. The retting process takes 6 to 12 months. Soaked husks fetch Rs. 14 per 1,000. The marketing of coir is entirely in the hands of two or three middlemen who take the lion's share of the profit. These middlemen collect the stock through their agents. The poor labourer gets not even the wages for his labour. There is a practice prevalent in the area called *pathi madal* according to which the owner gives the labourer Re. 1 as wages for every 18 lb. of coir returned to him from 100 soaked husks. Even then, the owner gets a profit of Rs. 2 to Rs. 5 on every 1,000 husks. This is a new field for co-operative societies to work on. A certain amount of money may be invested for soaking husks. When the husks are ready, they may be issued to the members on credit from societies. The coir yarn which the members prepare may be got back and stored in the societies and directly sold to the merchants at Cochin or Alleppey at favourable rates.

The fishing industry is carried on on a small scale by the Valans in the most primitive fashion. The stuff is mostly disposed of by them in the



fish market at Kuthiathodu. This industry can be done on a profitable scale if there are sufficient funds and proper organization. The sale of prawns is entirely in the hands of middlemen who advance money to the Valans, and the commodity has to be supplied to them at the rates which the middlemen dictate. If the system of industrial loans is popularised and if loans can be granted to the Valans through co-operative societies, their previous liabilities can be cleared and the profit of the industry will then naturally go to the Valans themselves.

### Co-operative Credit Societies.

There are four co-operative credit societies working in the area, *viz.*, Kuthiathodu Co-operative Society No. 709, Thuravoor Grama Sangham Gouda Saraswath Co-operative Society No. 935, Kodenthuruthu Vala Samudayoddharini Co-operative Society No. 480, and Eramallur Vala Samudayoddharini Co-operative Society No. 1045. The membership of those residing in the kara in all the four societies combined comes to 313, consisting of 265 men and 48 women. Out of these, 35 are agriculturists and 278 non-agriculturists. The amount of deposits made by them since the starting of these societies is Rs. 8,970. Yearly, an amount of Rs. 11,261 is given on loans (taking the average for 1102, 1103, and 1104 M. E.) working up to Rs. 36 per member. The working capital of all the four societies combined is Rs. 40,893, the reserve fund Rs. 2,697 and the share capital Rs. 29,311.

Societies Nos. 709 and 935 are two of the best societies in the taluk and the importance of these societies as financing institutions is growing every day. The rate of interest charged on loans issued to the members is 10½ per cent. If the Taluk Bank will reduce its rate, the ultimate borrower from the primary societies can get loans at a lower rate of interest. Both the societies are conducting chitties the capital of which is Rs. 6,000. The Kuthiathodu Co-operative Society No. 709 is conducting a Khadar store, and it has a plan for promoting coir industry.

### Wealth and Indebtedness.

The total wealth of the village may be indicated as follows : —

<i>Particulars.</i>	<i>Value.</i>
	Rs.
Cattle ...	5,876
Agricultural holdings ...	11,69,175
House property ...	1,14,160
Gold and silver ...	29,004
Utensils ...	23,416
Investments in banks ...	40,179
Lent to others ...	87,871
Other assets ...	3,66,880
Total ...	18,36,561

The average wealth per head is Rs. 474 and per family, Rs. 2,616.

The total income from agriculture per annum is Rs. 72,112 and from other sources Rs. 77,458 making up a total of Rs. 1,49,570. The annual income per head comes to Rs. 33 and per family Rs. 213.

The debts contracted by the agriculturists distributed according to their source and nature of security are given in the following statement :—

Nature of Security.	Source.	Amount. Rs.
Mortgage and Hypothecation	Government Agricultural Loans	4,860
	Co-operative Societies	420
	Money-lenders and others	1,35,570
	Joint Stock Banks	2,218
Pro-notes	Buyer of produce	905
	Co-operative Societies	6,032
	Money-lenders and others	79,428
	Joint Stock Banks	2,000
Movables (Jewels.)	Joint Stock Banks	2,995
	Money-lenders and others	348
Unsecured loans		9,893
	Total	2,44,669

The average debt per head is Rs. 78 and per family Rs. 432. Secured debt is 58.4 per cent among the agriculturists, and 51 per cent among the non-agriculturists. The interest on loans added to the principal works up to Rs. 8,493 every year. Loans most commonly begin on personal security or on simple pro-notes and develop into mortgages as interest accumulates and the loan swells. The mortgagees are mostly the richer ryots who lease the land to the debtors themselves. This is followed by default in payment of rent and the land is permanently transferred from the original farmer to the richer men in course of time. The usual rate of interest is 12 per cent per annum. The heavy debt on the head of the farmer takes away from him the incentive for cultivation and further improvement. It is seldom that lands once mortgaged are ever redeemed. Debts under this item are increasing and on an average are more than ten years standing. Any plan of village reconstruction is possible only after finding a solution for mortgage debts. The establishment of a Land Mortgage Bank will be a boon to the poor ryots.

There are no Hundi merchants at present in the kara. The Government agricultural loan is absolutely negligible and it comes to only a little more than a rupee per head. When worked to percentage, it comes only to 1·98 of the total of the loans. Co-operative societies have contributed 3·7 per cent.

The borrowings of the agriculturists according to purpose are as follow :—

Purpose of loans.	Amount Rs.
Prior debts ...	2,14,904
Marriage and other social events ...	224
Scarcity ...	165
Land improvement ...	5,423
Payment of land revenue and michavaram ..	5,022
Building ...	1,825
Education ...	400
Litigation ...	2,138
Food and other necessaries of life ...	1,765
Marketing and trade ...	12,803
Total ...	2,44,669

Prior debts take up 87 per cent among the agriculturists and 57 per cent among the non-agriculturists. The percentage of debt incurred for the purpose of trade is 5 among agriculturists and 23 among non-agriculturists. The grain loans are taken mostly by Pulayas for marriage purposes usually at 20 per cent.

The total annual income and expenditure of six typical families are shown below :—

#### AGRICULTURISTS.

	<i>Family in comfort.</i>	<i>Family below comfort.</i>
No. of members	15	3
Total income	Rs. 971	Rs. 168 (Rs. 50 borrowed)
Total expenditure	Rs. 640	Rs. 168

#### ARTISANS.

No. of members	8	4
Total income	Rs. 297	Rs. 126
Total expenditure	Rs. 297	Rs. 117

#### TRADERS.

No. of members	7	5
Total income	Rs. 480	Rs. 270
Total expenditure	Rs. 438	Rs. 267

### Conclusion.

Though there is no extreme indigence in the kara, it cannot be said that it is in a prosperous condition. The labouring class leads a hand-to-mouth existence. The fate of the trading class is not very enviable. Investment in trade is very meagre; and due to the prevalence of credit system there is gain neither to the trader nor to the purchaser. As a rule, the family budgets of the trading and artisan classes do not show any savings. The agriculturist 'below comfort' lives more by constant borrowing. But the agriculturist 'in comfort' has a margin after meeting the family expenses. This balance he mostly utilises to clear his pressing debts or invests in chitties.

To wipe out the prior debts of the agriculturists which are mostly secured by land mortgage, a sum of not less than two lakhs of rupees is required for this village; and for current expenses of cultivation in its present condition, about Rs. 15,000 per annum will be required. What the people here want is credit at a reasonably low rate of interest with the convenience of repayment in easy instalments. The coir industry also will improve if it is well-financed. Agricultural improvement should go hand in hand with any plan of rural reconstruction. There is much scope here for the development of cotton weaving. This will help the people to make use of their forced leisure time to better advantage. The people seem to be willing to work, but they feel that their requirements are not well attended to by the Departments of Agriculture, Industries and Co-operation.

In my work of investigation, the Kuthiathodu Co-operative Society No. 709, the Thuravoor Grama Sangham Gouda Saraswath Co-operative Society No. 935 and the Shertallai Co-operative Union No. 1052 have been of immense assistance.

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## IX.

### KURAVILANGAD KARA IN MINACHIL TALUK.

BY MR. K. V. POONEN, B. AG.

#### General Description.

Kuravilangad kara is about ten miles to the west of Palai and 14 miles to the north of Kottayam. The kara has no natural boundaries. The Main Central Road passes almost along the eastern side of the kara. From the north, a road branches to Kurupunthara, the export station for Kuravilangad, and to Kaduthurithi in the Vaikam taluk. The Nattu Thodu which lies along the western side of the Main Central Road is silted up and dry in the summer months and has no importance as a means of communication.

The kara is a centre of Roman Catholic Syrian Christians and the church there is believed to have been built in A. D. 450. It is considered to be one of the wealthiest churches. The kara is supposed to have derived its name from the word *Kuravila Nadu* which means "land without want".

The present population on my counting is 3,585, against 3,021 according to the last Census. The increase is 18.6 per cent. A statement distributing the population according to caste is given below :—

	<i>Population. Number of families</i>	
Nairs	... 58	11
Ezhavas	... 416	68
Other Hindus	... 173	30
Roman Catholics	... 2,497	404
Pulaya and Pariah converts	... 441	95
Total	... 3,585	608

Roman Catholics and converts form 84 per cent of the population. Of the total population, 974 are men, 1,028 are women and 1,583 are children. The average size of a family is 5.8.

The families according to profession are classified as follows :—

	No.
Agriculturists	... 309
Agriculturists with subsidiary occupation	... 129
Artisans	... 32
Non-agriculturists	... 138
Total	... 608

72 per cent of the population live either by agriculture or agriculture combined with some subsidiary occupation.

### Agricultural condition.

The prevailing tenure is *Panlara pattam*. The total area of the kara is 1,700 acres, distributed as follows:—

Garden lands	...	1,000 Acres.
Double crop paddy fields	...	150 ...
Single crop do.	...	50 ...
Cultivable wastes	...	500 ...
		—
Total	...	1,700 ...
		—
		...

The value per acre of single crop paddy fields is Rs. 1,000 and of double crop paddy fields, Rs. 2,000. The value of garden land ranges from Rs. 500 to Rs. 1,000 per acre.

The kara is very extensive, and it is a peculiar feature here that almost every agriculturist is a landholder. The tract is very hilly with ups and downs. The soil is lateritic. In the lower regions, the soil is of finer texture and paddy fields are found in these areas.

Garden lands predominate in the kara. In a typical garden, a variety of trees may be found, *viz.*, jack, mango, pepper vine, cocoanut, arecanut, talipot plum, toddy palm, plantain, etc. In some gardens coffee is grown.

Of the total area, a little less than  $\frac{1}{3}$  has not been brought under cultivation. The brush-wood growing here serves as green manure. These waste lands are being gradually reclaimed and in the first year of reclamation, paddy is cultivated, which generally gives a bumper crop.

### Principal Crops.

The chief crops cultivated in the area according to their order of importance are tapioca, pepper, cocoanut and ginger. The method of cultivation, in general, is primitive.

*Tapioca.*—This crop is generally cultivated in open areas. The tillage is carried on either by plough or spade. The manure that is commonly used is ash, which is applied as a top-dressing about a month and a half after planting the sets. The total expenses of cultivation is roughly Rs. 40 per acre. 500 maunds (1 maund equals 36 lbs) of tapioca may be obtained from an acre. After meeting the expenses, a profit of Rs. 80 per acre can be realised. Tapioca occupies the next place after paddy as an article of food.

*Pepper Vine.*—This is largely grown in the kara. It is seldom that a tract is set apart for its cultivation. If in an acre pepper vine alone

is to be grown, about 500 standards may be planted for trailing the vine. The initial expenses for bringing the vine up to bearing come to Rs. 40 per acre. The vine is not properly attended to in the area. After planting, it is left to itself. The vine begins to yield from the 3rd or 4th year. In the 3rd year, 10 *paras* of pepper may be obtained from an acre. The yield gradually increases till the 6th year, when, on an average, 250 lbs of dried pepper may be obtained from an acre which will fetch something more than Rs. 120. This continues for a period of 12 years. After this period, the yield diminishes and the vine gradually dies away.

Yearly tillage, application of bulk manures, and lopping the branches of trees on which the vines are trailed will considerably increase the yield.

*Ginger.*—The cultivation of ginger is very expensive. The crop is raised on lands which have been allowed to lie fallow for at least two years. The most expensive item in ginger cultivation, apart from the price of seed ginger, is cow-dung. At least Rs. 40 worth of cow-dung is necessary per acre of the crop. Green leaf manure is also necessary in large quantities. The cost of cultivation comes to Rs. 250 per acre. 62 *thulams* of dried ginger may be obtained from an acre (1 *thulam* = 24 lbs). After meeting the expenses, the profit from an acre is reckoned at Rs. 100. A system of rotation is practised on lands where ginger crop is raised. After ginger, comes tapioca, and then ragi. In a plot cultivated with ginger, it is raised again only after a period of five years.

The acreage of ginger crop is decreasing as a result of the difficulty of getting green leaf and cattle manure. The difficulty of the cultivators may be got over by finding substitutes. Ginger cultivators now go to Kavalangad in Moovattupuzha taluk where virgin tracts are available for cultivation.

*Paddy.*—There are both double and single crop paddy fields; the latter are called *Myal* lands. The average cost of cultivation is Rs. 30 per acre and Rs. 15 is reckoned as the profit. For Makaram crop, both broad-casting and transplanting are in vogue, the latter method giving better yield. For Kanni crop, sowing is done either in the dry condition or after puddling the soil, if there are sufficient early rains. The latter method has the advantage of exterminating weeds.

The tillage of the paddy fields is carried on by the indigenous plough, which only pokes the soil and does not fulfil the function of turning over the soil, which can be accomplished by a light plough with mould-board. As an improvement on the existing system, transplanting of single seedlings, and the application of nitrogenous manures may be experimented on. Coconut cultivation is not given much importance in the kara though the palm thrives well.

Rubber is grown on about 40 acres of land in all.

Toddy and Talipot palms are found in large numbers. As the name indicates, toddy is extracted from the inflorescence of the toddy palm. The leaves of the Talipot palm are used for thatching purposes, and starch is prepared from the stem, just before the inflorescence period, by grinding after cutting it into bits.

### Cattle.

Cattle are small and diminutive. The village is deficient in pasturage and, invariably, no attention is paid to breeding or selection of the stock, or any fodder specially grown for the cattle. Attention is never given by the ryots to bring the cattle into early maturity. It takes four to five years for a heifer to calve.

A word may be said about the preservation of farm-yard manure. Keeping it in open pits, exposed to the sun and rain, diminishes its manurial value. It would be useful to have a mud wall round the pit with a thatched roof over it.

### Marketing.

The wealth of the village consists mostly in the production of spices like pepper and ginger, tamarind, etc. The producer is deprived of the profits that should naturally go to him by a large number of middlemen. There are six or seven merchants locally who deal in spices. Some of these conduct the business from Vrischikam (December) onwards when the spices are available. Now-a-days merchants collect spices directly from the producers as well as from sub-dealers. There is no difference in the price given by the merchants to the producers or to the sub-dealers. The latter collect the produce of different grades at different prices, mix them together and sell to the merchants at uniform rates. The sub-dealers or the producers do not get any advance from the local merchants. It is more often the case that the latter settle accounts with the former some days after handing over the produce to him. When a sufficient stock is ready, these merchants go to Alleppey and dispose of it to the shipping agents. If the price is not favourable, the merchants leave the stock with their agents and get advances from them on the security of the stock, and on this amount interest is charged at 12 per cent. It may be the case that this amount remains with them for about a year.

The co-operative society in the area is not doing anything to keep back the produce for a better market. Provision may be made in the bye-laws of the society to give loans to the members on the security of the crop, and the society itself should undertake the sale.

There is no public market in the kara, but there is a private vegetable and a meat market. The license holders of the vegetable market are the local Roman Catholic church. The market is held every Friday. The market dues are 4 cash and 8 cash per load according as it is carried in hand or on the head. A cart load is charged 4 chukrams.



The chief means of conveyance is the bullock cart. Spices have to be sent to Kurupunthara, about 5 miles west of the village in bullock carts and from there to Alleppey in canoes. The cost of conveyance is one rupee per cart. The construction of a canal up to Kurupunthara will facilitate transport and is a long-felt necessity of the village.

### Trade.

There are about 20 shop-keepers dealing in provisions, cloth, spices, tobacco, stationery articles, etc. The shop-keepers buy about 60 per cent in cash and 40 per cent on credit. Provisions are taken from Atirumpuzha and Alleppey, and cloth mostly from Alleppey. Interest has to be paid at 12 per cent for cloth purchased on credit. The business is active for 6 months from Vrischikam (December) onwards when the various spice crops are taken. The payments are made mostly in these months. There is apparently no difference in prices between credit and cash purchases.

There are petty dealers in cloth who frequent the village from the month of Vrischikam onwards. They sell cloth on credit, collect money by Medam and then go back. The frequenting of the village by these petty dealers is a handicap to the local cloth merchants.

### Industry.

There is a rice mill working in the area. The cost of the mill including the fitting charges is Rs. 2,500. On enquiry, it is found that on an average only 50 *paras* of paddy a day are brought for milling. The cost of the oil alone for milling so much comes to  $\frac{1}{2}$  a rupee. The charge is  $\frac{3}{4}$  ch. (5 Ps.) per *para*. The amount collected works up to Rs. 40 a month. The cost of the oil and the salary of the employecs always come to the same amount. During harvest season, more work may be expected. The mill has been newly brought here, and two other mills may start work soon. The engine has power enough to mill 800 *paras* of paddy per day.

### Oil Pressing.

There are three country oil mills in the kara. An oil mill costs Rs. 15 and it is worked by manual labour. A labourer earns 5 chs a day. There will be work for 20 days in a month.

### Basket-making.

Basket-making is a cottage industry carried on by the women of the Pariah class. Baskets are made either from tendrils or reeds. For tendrils nothing has to be paid; for reeds they have to pay at the rate of  $1\frac{1}{2}$  chs per reed. With one reed, two baskets are made, and they fetch 3 chuckrams. A woman can make two baskets per day. Women will have work generally for 15 days in a month. Their chief difficulty is in getting sufficient reeds and the high price they

have to pay for them. There are about 50 Pariah families in the kara. The industry can be developed if a co-operative society is organized among them for supplying sufficient reeds at reasonable rates.

### Co-operative Credit Society.

There is one co-operative credit society working in the area *viz.*, the Kuravilangad Co-operative Credit Society, No. 1049. It was started in 1101 and its membership is 175 consisting of 172 men and 3 women. Of the total number of members, 116 are agriculturists and 59 non-agriculturists. The total amount of deposits made by the members since the starting of the society is Rs. 1,270. Taking the averages for 1102, 1103 and 1104, an amount of Rs. 3,239 is given on loan to the members yearly, working out at Rs. 18 per member. The working capital up-to-date is Rs. 3,236, the paid up share capital Rs. 2,501 and the reserve fund Rs. 252.

The society has not developed as it ought to have, due to lack of sufficient propaganda work. There is still a large number remaining outside the pale of the society. The working of the society may be said to be fair, and the arrears are not high.

### Credit facilities.

There are no organized credit facilities for agriculturists. Chitties are the most popular form of credit. There are unregistered chitties also with capital below Rs. 100 so as to suit the convenience of the poor class of agriculturists. The poor ryots' investment is found mostly in these chitties. When he wants money, he prizes his chitty and utilizes the amount for his emergent needs. Sometimes he borrows money from the chitty foreman, and the amount squared up when his turn for bidding comes. Keeping up the accounts of these small chitties and settling the claims of the prize-winner are anything but satisfactory. Chitties in kind, like pepper and paddy, are also common. The paddy is bid by the poor ryots on marriage or other festive occasions.

Recently, two joint stock banks have started work in the kara. The rate of interest charged on loans is 18 per cent per annum. The interest is always taken in advance by the bank, and, in one of the banks, the debtor has to execute a bond for an amount 25 per cent more than the amount he actually borrows. If the debtor keeps his turn, the excess amount is refunded to him.

The paid up share capital of the banks constitutes the major portion of their working capital. Deposits are nominal. The published balance sheets of the banks do not show that they are building up any reserve fund.

**Wealth of the Village.**

The total wealth of the village is as follows :—

		Rs.
Cattle	..	24,483
Holdings	...	12,29,273
House	...	1,28,036
Gold and silver	...	23,063
Utensils	...	18,934
Investments	...	53,896
Lent to others	...	42,625
Other assets	...	2,55,720
Total		17,76,030

Of what is shown as investments, about 90 per cent is in chitties. Other assets consist mostly of the value of land in other karas, and the right of redemption over properties mortgaged. The wealth per head is Rs. 488, and per family Rs. 2,921. The total income from agriculture works up to Rs. 80,382, and from other sources to Rs. 42,348 making up a total of Rs. 1,22,730. The income per head is Rs. 34 and per family is Rs. 201.

**Indebtedness.**

Loans, according to source, may be classified as follows among agriculturists and non-agriculturists :—

<i>Source.</i>	<i>Nature of Security.</i>	<i>Amount.</i>
		Rs.
Government		Nil.
Banks	{ Pro-notes	9,741
	{ Jewels	128
Co-operative Society—	Pro-notes	2,543
Others	{ Mortgage	1,56,268
	{ Pro-notes	13,541
	{ Jewels	225
	{ Unsecured	30,768
Do.	Grain loans	2,271
		2,15,480

Debt per head is Rs. 69, and per family Rs. 409. The total of land tax and *Michavaram* works up to Rs. 2,036. It may not be safe to strike a proportion between land tax and indebtedness as several acres which were mere cultivable wastes at the last settlement have been turned into beautiful garden lands. It is interesting to note the amount of mortgage debt per acre of the area under cultivation. For every acre of land under cultivation, there is a mortgage debt of Rs. 120. Of the total indebtedness, mortgage debt works up to 72 per cent.

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Unsecured loans play the most important part for expenses of cultivation and improvement of land, and they work up to 14 per cent of the total indebtedness. Debt on the security of jewels is absolutely negligible. In this kara no one has received the Government agricultural loan. The co-operative societies have contributed 1·2 per cent and joint stock banks 4·2 per cent of the total amount of loans.

Indebtedness of the agriculturists and non-agriculturists according to purpose may be given as follows:—

<i>Source.</i>	<i>Agriculturists.</i>		<i>Non-agriculturists.</i>	
		Rs.		Rs.
Prior debts	...	1,31,640		15,192
Dowry	...	20,000		3,000
Marriage and other social events...		2,440		816
Scarcity	...	2,674		1,046
<i>Pattam</i> (Rent)	...	650		568
Seeds and manure	...	790		213
Purchase of land	...	20,000		1,000
Land improvement	...	7,799		622
Buildings	...	9,755		635
Education	...	3,325		585
Litigation	...	5,340		580
Food and other necessaries of life		5,311		1,900
Other purposes	...	5,756		7,180
Total	...	2,15,480		33,337

Prior debts amount to 59 per cent of the total indebtedness. Debts incurred for the payment of dowry work up to 10 per cent. Among the poor agriculturists, dowry is not given in cash at the time of marriage. The amount fixed is paid by instalments in the course of 5 to 6 years. The fate of a father who has 3 or 4 girls to be given in marriage is doomed.

Though the kara is mainly agricultural, it has to be observed that no amounts have been spent for the purchase of improved agricultural implements and scientific manure.

#### Family budget.

The totals from the budgets of 6 typical families are given below:—

	<i>Agriculturists.</i>	
	<i>Family in comfort</i>	<i>Family in indigence.</i>
Number of members	10	6
Total income	Rs. 950	Rs. 230 (Rs. 30 borrowed).
Total expenditure	Rs. 670	Rs. 225 (Rs. 30 for drink).

*Artisans.*

Number of members	8	5
Total income	Rs. 350	Rs. 125
Total expenditure	Rs. 330	Rs. 120 (Rs. 30 drink).

*Traders.*

Number of members	7	6
Total income	Rs. 450	Rs. 280
Total expenditure	Rs. 400	Rs. 275

The agriculturist in indigence has to borrow to meet his family expenses. Not less than Rs. 30 goes for drink. There are instances where families have been brought to straitened circumstances due to the habit.

**Conclusion.**

The village is of a type where generally contentment is prevailing. The agricultural classes are sturdy and hard-working. They have no mania for luxuries. In the words of the poet "they scorn delights and live laborious days".

It is an urgent necessity that the evils arising from too many middlemen should be remedied by the existing co-operative society undertaking sale or organizing a special society for the same. The co-operative society should be developed and it should take up the question of meeting the credit requirements of the ryots. Arrangements should be made for long-term loans through the existing society or otherwise.

With the co-operative society as the unit for rural reconstruction, the kara can be rendered prosperous, as its name signifies, by the development of credit facilities and the improvement of agriculture on scientific lines.

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# X

## KALADI KARA, KUNNATHUNAD TALUK

By MR. M. R. MADHAVA KAIMAL.\*

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### Introduction.

Previous arrangements were made with the Kaladi Co-operative Society Ltd. No. 535 to take a preliminary census of the locality. This was undertaken by Mr. K. Raman Pillai, the secretary to the said society. With the kind co-operation of Mr. Poonali Ittoop Ittiachan, M. L. C., a public meeting of the inhabitants of the locality and of the neighbouring karas was convened. The meeting was well attended and was presided over by Mr. Parayath Sankuuni Menon. The importance and usefulness of the intensive survey were explained to the people. This facilitated my work a good deal.

### General Description.

Kaladi is a village nearly  $5\frac{1}{2}$  miles north of Perumpavur, the headquarters of the Kunnathunad taluk. The Main Central Road passes through the kara. The Periyar river borders on the south. On the west and north-west lies the Cochin State. On the north is the road connecting the M. C. Road and the Kaladi-Malayattoor Road. On the East is a small canal which dries up in the hot season. "Kaladi Road", formerly known as Ankamali, is the nearest Railway Station and is  $5\frac{1}{2}$  miles North-west of the village.

### Area and Population.

The total area of the village is 320.74 acres. Of this 201.34 acres are paddy fields and 101.14 acres garden lands. A major portion of the land belongs to the Sringeri Mutt, to the Kaladi Temple and to Thalaya-timpalli Numpoori. The total population of the village is 1095 (306 men, 336 women and 453 children) in 213 houses. According to the Census of 1921, the population was 979 in 194 houses. The increase is 11.8 per cent during the ten year period.

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\* Supervised by Mr. R. Nilakanta Pillai, B. A., B. L., Member, † Banking Enquiry Committee.

The following statement gives the distribution of the population according to castes or religion :

<i>Caste or religion,</i>	<i>No. of Houses.</i>	<i>No. of Members.</i>
Christian (Syrian) ...	122	543
Tamil Brahmin ...	18	75
Other Brahmin ...	3	17
Nair ...	21	112
Carpenter ...	16	75
Ezhava ...	14	93
Christian (Convert) ...	4	13
Muslim ...	3	15
Velan ...	2	8
Kanian ...	3	13
Blacksmith ...	2	8
Paraya ...	1	2
Kshatriya ...	1	5
Kakala ...	1	8
Goldsmith ...	1	3
Barber ...	1	5
<b>Total</b> ...	<b>213</b>	<b>1095</b>

The density per acre of cultivable area is 3.6. The average size of a family is 5.19.

#### Occupation.

The main occupation of the Christians who form the major portion of the population is agriculture. Many of them take to bamboo basket and mat making also.

Families as per profession may be classified as follows :—

Agriculturists	...	38
Do. with subsidiary occupation	...	62
Non-agriculturists	...	113
<b>Total</b>	...	<b>213</b>

#### Agricultural Condition.

The soil is somewhat alluvial with a larger composition of sand. The banks of the river being very high, the river is of little use for purposes of irrigation.

Paddy is the chief crop raised. The soil is not so well adapted for cocoanut cultivation. Cocoanut trees give only two yields a year and even those yields are poor.

Arecaut palms grow plentifully. Tender arecanuts called "Pynja" are collected, decorticated, cut and dried and sent to the Tamil Districts of British India in abundance. Mango trees and jack trees also grow abundantly in the locality; but the yield is sufficient only for local consumption.

Bananas are raised as a catch crop.

The condition of the cattle is not satisfactory. The total number in the kara including buffaloes used for draught purposes is 203. It roughly works out at an animal per family and 3 for every 2 acres of land. The breed also is inferior.

The land requires irrigation by lift and it is done in the most primitive fashion, the *Theku Kutta* being the usual means resorted to for the purpose.

#### Indebtedness.

The total indebtedness of the 100 agricultural families is Rs. 39,050 and the average debt per family is Rs. 390.5 and the total indebtedness of the 113 non-Agricultural families is Rs. 4,588 and the average per family comes to Rs. 40.6.

The average indebtedness of a family in the village as a whole comes to Rs. 204.8 and per head Rs. 39.8.

#### Purpose of Loans.

The following statement shows the purpose of the loans :—

Purpose of Loans	Agl.	Non-	Total.
	People.	Agl. People.	
	Rs.	Rs.	Rs.
Repayment of prior debts ...	9,679	508	10,187
Payment of interest ...	180	180	360
Marriage and other social events ...	10,220	1,700	11,920
Scarcity, floods and other kinds of distress ...	6,610	355	6,965
Payment of Land Revenue, Pattam Jenmi Michavaram, etc. ...	535	...	535
Seeds and manures ...	10	150	160
Improved agricultural implements ...	120	...	120
Land improvements and other agricultural purposes ...	1,659	...	1,659
Building purposes ...	4,023	1,160	5,183
Education of children ...	1,700	...	1,700
Litigation ...	1,500	...	1,500
Food and other necessaries ...	297	120	327
Other purposes such as Chitty etc. ...	2,607	415	3,022
<b>Total</b> ...	<b>39,050</b>	<b>4,588</b>	<b>43,638</b>



From the above statement it is seen that, out of the total indebtedness, 27·3 per cent has been for marriage and other social events. The Christians and Brahmins who form the major part of the population have, by custom, to spend much on dowries and ornaments.

The floods of 1099 wrought much havoc on the people. Many lost their dwellings and cattle. Of the total indebtedness, about 16 per cent is calculated to be traceable to floods, scarcity, etc.

Since a major portion of the land is owned by Jenmis, the tenants invest their savings in putting up houses hoping to claim a pretty big amount when they may have to relinquish their holdings. With this end in view, people put up houses too commonly on borrowed capital in the hope of conveniently clearing off the debt in instalments. The debt incurred under this item comes to 11·8 per cent.

### Wealth and Income.

The total wealth of the village may be indicated as follows.

		Rs.
Cattle	...	9,165
Holdings	...	2,22,910
Houses	...	77,852
Gold	...	20,632
Utensils	...	15,184
Investment in Banks etc.	...	12,813
Lent to others	...	23,207
Other assets	...	3,42,975
		<hr/>
Total	...	7,24,738

The annual agricultural income of a family is Rs. 96·3 which per head works out to Rs. 18·4.

The value of the land is increasing. The value per acre varies from Rs. 1,500 to Rs. 2,500.

### Rate of interest.

There are no professional money-lenders or Hundi merchants in the locality; but the people resort to the Jenmis and the banks in the adjoining villages in and outside the State. The rate of interest ranges from 12 to 48 per cent according to the amount, the position of the borrower, etc.

To liquidate prior debts, people take up shares in chitties. Chitties, instead of being a source of saving, happen to swell the indebtedness and often occasion serious loss on account of excessive competition and reckless bidding.

### Sources of loans.

The various sources of loans are given below :

Serial No.	Source.	Agricultural.	Non-Agricultural.	Total.
		Rs.	Rs.	Rs.
I	<i>Debts on the security of land by mortgages or hypothecation from</i>			
	1. Hundi Merchants	..	...	...
	2. Government Agricultural Loans	..	150	150
	3. Co-operative Societies	..	...	...
	4. Banks	..	...	...
	5. Others	21,654	2,338	23,992
II	<i>Debts on the security of movables</i>			
	1. Hundi merchants	..	...	...
	2. Banks	550	...	550
	3. Others	..	...	...
III	<i>Debts on pro-notes from</i>			
	1. Hundi merchants	..	...	...
	2. Co-operative Societies	40	...	40
	3. Banks	65	...	65
	4. Buyers of produce	90	...	90
	5. Others	14,090	1,650	15,740
IV	Unsecured loans (oral transactions)	2,477	450	2,927
V	Grain loans	84	...	84
	Total	39,050	4,588	43,638

It may be noted that only Rs. 150 is outstanding under Government agricultural loans and that it was received by a man whose chief occupation is not agriculture.

### Marketing of Produce.

In this small village, there is an evening market. People from Chengal (Cochin State) also resort to this place. The other nearest recognised markets are those at Perumpavur and Ankamali. Ankamali has greater commercial importance than Perumpavur.

The main crop raised is paddy. The entire requirements of the locality are adequately met from the quantity raised in the village itself.

*Eatta* (bamboo) mats, locally called *Parampu* are produced chiefly by the field labourers of the lower classes and brought for sale in the market. This is an important cottage industry in the locality. The mats are sent by train from Ankamali (Kaladi Road) to Palghat and other places. These mats are collected by local traders and sold to middlemen at Palghat to whom the major portion of the profit goes and the producer securing not even the wages for his or her labour. The export of the mats is subject to a duty which is an additional burden on the producer.

Another article that is brought for sale is dried arecanuts. In this case also, the profit earners are the middlemen at Palghat and other places.

### Trade.

There are about 26 shop-keepers in the locality. All sorts of commodities useful for daily use are available. They are usually brought from Perumpavur and Ankamali.

Most of the people make their purchases on credit system.

### Cottage industries.

The *Eatta* matting industry is the only industry in the locality.

The *Eatta* has to be collected from the reserved forests in Kodanad and Malayatur on payment of a license fee of Rs. 3 on 100 reeds. These reeds are broken and thin and narrow strips are drawn by means of special knives and plaited into mats. Mats made of the outer surface of the reeds are stronger and fetch a higher price. The price secured by the workers is perhaps only a fraction of the cost of the labour spent.

### Education.

There is a Primary School in the vicinity of the village.

### Drink and drug.

There was an understanding among the people, it seems, that no toddy shops should be located in the village, since the whole Kara is included in the *Sanketam* of the Sringeri Mutt. But there is an arrack shop now. The labour classes take to drink and lose considerably. Sometimes an ordinary labourer eats opium worth 4 as. per day.

I had occasion to see a working mother administer the drug to her child in order to send it to sleep. The standard of living of the ordinary ryot is very low and one may notice nothing in him of the promptings for a higher living. Ordinarily, he is unable to lift himself out of poverty and lay by anything for his old age or for medical aid in times of need.

### Co-operative Societies.

There is a Co-operative Society (The Kaladi, Co-operative Society No. 535) in the locality. It serves 5 other adjacent karas also. It is a cosmopolitan institution. It was registered and started in the year 1099. It has 101 members on its rolls who have subscribed 291 shares. The authorized and subscribed capitals are Rs. 2,500 and Rs. 1,455 respectively. It has a working capital of Rs. 1,600 nearly and a Reserve Fund of Rs. 184-26-15 in cash. Arrears come to 40 per cent nearly. Only 28 people from the Kaladi kara enjoy the benefits of the society. The society has advanced Rs. 115 in 1925-26, Rs. 153 in 1926-27, Rs. 323 in 1927-28 and Rs. 313 in 1928-29 to the members from Kaladi alone. The society is purely a credit society. The interest which the society charges on loans is 4 cash per rupee per month, (i. e.,  $10\frac{1}{2}$  per cent per annum roughly.) Penal interests on overdue amounts at 2 cash per rupee per mensem is also charged. It is sad to note that many of the members are enduring much loss under this item for, including the penalty, the interest comes to 6 cash per rupee per mensem (i. e.,  $15\frac{3}{4}$  per cent per annum roughly.) The society is not at present capable of meeting the requirements of all its members and has not produced any effect on the general rate of interest in the locality.

### Conclusion.

There is no Karayogam or any other institution to take up 'rural reconstruction' work. The existing society itself could take up the work if intensive propaganā is done. The society can very well be made the medium for teaching the ryots, the advantages of seed selection, scientific manuring and the use of improved implements, especially of Pick Kuttas, for irrigation. It can also organize the *Eattu* industry and secure to the workers the profits which the middle men take at their expense. Only when the non-credit activities are developed side by side with the credit activities can the benefits of the movement reach the poor ryots and industrialists who, more than others, stand so much in need of help.

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## NEENDUR KARA, PARUR TALUK.

By MR. M. R. MADHAVA KAIMAL.\*

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### General.

Neendur, a village in the Vadakekara pakuthi, Parur taluk, which had 155 families and 822 inhabitants according to the Census of 1921, now contains 178 families and 973 people. The area of this village is 144 acres and 18 cents. Of this, 2 acres and 56 cents are covered by lanes, temple premises and other Porambokes. The major portion of the land, 103 acres, is held by people who are non-residents of the village. The lands held by the non-residents are subject to an annual land revenue assessment of Rs. 711 out of a total assessment of Rs. 866. Seven acres and 17 cents of land are held on lease from non-residents and 4 acres and 55 cents are held on lease from landholders who are themselves residents of the village. The rest of the area is occupied by employees of the landholders who are there merely to watch their properties. They receive remuneration generally in kind.

The village is about 3 miles to the north-west of the Parur town and has approaches to it both by land and by water. The road leading to the village is not fit for cart traffic. The nearest railway station is Alwaye which is 13 miles from the village.

The average size of holding is 1 acre and 18 cents. But the majority of the population of the village is landless.

### Description of the Soil.

The soil is best suited for the cultivation of cocoanut trees. Being close to the backwaters, the trees get sufficient water-supply without the disadvantages of stagnation. Nearness to the backwaters also enables the people to soak the cocoanut husks for preparing fibre. The place, though fertile for the growth of cocoanuts and specially adapted for the coir industry, is not healthy for human habitation.

### Sanitation.

No good drinking water is available anywhere. Mosquitoes are a source of great trouble. There is, however, no elephantiasis or kindred diseases.

Most of the wage-earners (they form the majority of the population) live in small but scattered huts with very little ventilation. The bad odour of decaying husks, the dampness of the soil and want of good water to drink and bathe are some of the worst features of the kara which militate against the growth of a healthy population.

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\* Supervised by Mr. R. Nilakanta Pillai, B. A., B. L., Member, Banking Enquiry Committee.

### Population.

The following statement gives the distribution of the population of the village according to caste and sex.

No.	Caste.	Num- ber of houses.	Men.	Women.	Child- ren.	Total.
1	Malayala Brahmins ...	1	5	2	5	12
2	Nayars ...	28	42	53	77	172
3	Oil mongers ...	2	2	2	1	5
4	Ezhavas ...	65	83	97	178	358
5	Valas ...	26	37	52	64	153
6	Kanakkans ...	10	9	12	19	40
7	Blacksmiths ...	5	6	7	9	22
8	Carpenters ...	4	6	3	9	18
9	Goldsmiths ...	1	1	2	4	7
10	Muslims ...	26	41	37	62	140
11	Christians (Roman Catholics) ...	10	10	12	24	46
	Total ...	178	242	279	452	973

The statement will show that the Ezhavas form the major portion of the population and the Nairs come next.

Out of the 178 families, only 25 families engage themselves in cultivating their own land. Cultivation of land here means only cultivation of cocoanut trees which gives the cultivator pretty long leisure which may be utilised for some cottage industries. There is not a single plot of land suitable for the cultivation of paddy. All the lands that were once used for paddy cultivation have been in recent times levelled up and converted into cocoanut gardens. At the last settlement (1909 A. D.), 17 acres and 51 cents of land were used for paddy cultivation, but now they are all cocoanut gardens.

On enquiry, I found that most of the inhabitants of the village held lands in the village at one time or other, but have now been reduced to the position of mere wage-earners, their lands having passed into the hands of others.

### Indebtedness.

The total indebtedness of the 153 non-agricultural families is Rs. 24,057 and of the 25 agricultural families Rs. 12,517. The average debt per agricultural family comes to Rs. 500·7 while that of a non-agricultural family is Rs. 160.

### Purpose of Loans.

A statement showing the purpose of loans is given below.

No.	Purpose of Loans.	Agriculturists.	Non-agriculturists.	Total.
1	Repayment of prior loans (original.) ...	5,586	7,729	13,315
2	Payment of interest on loans ...	227	...	227
3	Marriage and other social events ...	200	677	877
4	Scarcity, floods and other kinds of distress ...	1,415	675	2,090
5	Payment of land revenue, pattom, jenmi michavaram ...	200	...	200
6	Seeds and manures ...	...	...	...
7	Improved agricultural implements ...	...	..	...
8	Land improvements and other agricultural purposes ...	110	70	180
9	Building purposes ...	200	54	254
10	Education of children ...	740	35	775
11	Litigation ...	...	1,150	1,150
12	Food and other necessities of life ...	1,699	2,650	4,349
13	Other purposes—Chitty ...	2,140	11,467	13,607
	Total ...	12,517	24,507	37,024

From the above statement, it will be seen that, of the total debt of the agriculturists, 61·7 per cent (inclusive of chitty debts) has been for the liquidation of previous debts. 13·5 per cent of the debts was incurred for the purchase of food materials. Marriage and social events account for only a small percentage. In the case of non-agriculturists, out of the total debt 78·3 per cent (inclusive of chitty debts) is for the liquidation of prior debts, and 10·8 per cent for the purchase of food materials. Agriculturists suffered heavily from the floods of 1924 and 1929, and the debts incurred by them on this account come to 11·3 per cent. of the total.

The following averages may be found to be interesting.

	Rs.
1. Indebtedness per acre ...	254
2. Indebtedness per family ... (each family consists of about five members)	208·1
3. Indebtedness per head of rural population ...	38·7
4. Debts multiple of land revenue per rupee ...	48·2
5. Percentage of secured debts ...	34·4

#### Wealth of a Family.

The total average wealth of a family consisting of five members comes to Rs. 875. The average annual agricultural income of a family is estimated at Rs. 46 and the annual income from other sources at Rs. 161.

#### Land Value.

There is no uncultivated land and the value of land is steadily rising. The value per acre of cocoanut garden ranges, at present, between Rs. 2,000 and Rs. 3,000.

#### Rate of Interest.

The rate of interest ranges from 12 to 48 per cent and at times goes up to 75 per cent (*i. e.* an anna per rupee per mensem). In order to pay off the interest, people have sometimes to mortgage their property and take it back on lease from the mortgagees. As has been pointed out, most of the properties have passed into the hands of the creditors. The chitty, instead of being a source of saving, is a source of indebtedness and causes the cultivator heavy loss. He is often unable to pay up the instalments after having prized the chitty and in the end is forced to surrender his property to the chitty foreman.



## Sources of Loans.

The various sources of loans and nature of security are given below :

Source.	Agricul- turists. Rs.	Non-Ag- ricul- turists. Rs.	Total. Rs.
Debts on the security of land by mortgage or hypotheca- tion from			
(1) Hundi Merchant ...	...	...	...
(2) Government Agl. Loans...	...	...	...
(3) Co-operative Societies...	...	...	...
(4) Banks ...	...	...	...
(5) Others (money-lenders)...	6,366	4,799	11,165
Debts on the security of move- ables, jewels, etc., from			
(1) Hundi Merchants ...	...	200	200
(2) Banks ...	30	275	305
(3) Others (money-lenders)...	65	2,015	2,080
Debts on pro-notes from			
(1) Hundi Merchants ...	...	...	...
(2) Co-operative Societies	276	708	984
(3) Banks ...	199	1,035	1,225
(4) Buyers of produce ...	300	...	300
(5) Others (money-lenders) ..	1,957	2,012	3,969
Unsecured Loans (oral tran- sactions) ...	3,253	13,383	16,636
Grain Loans ...	80	80	160
Total ...	12,517	24,507	37,024

## Marketing of Produce.

There is no public or private market. The people resort to the markets at Parur, Vadakumpuram and Kottapuram in the Cranganloor taluk in the Cochin State. But as the latter two are not very close at hand, producers very seldom take their produce to the markets.

The principal produce is cocoanut. As soon as it is gathered, the husk is removed and sold to some petty merchants from whom the owners of cocoanuts had taken advances or purchased articles for daily

consumption. The producer has not to meet the expense of transporting his produce. But he pays heavily for the small convenience. For, in this transaction, the price is fixed by the petty buyer whose help is always sought by the seller.

Here is a concrete instance of how a producer lost in a like transaction. A farmer of the locality used to get advances from a buyer of produce to an extent of Rs. 150 at a time. His gardens usually yielded thousand cocoanuts on an average at each crop. When every other man gets Rs. 5 per 100 cocoanuts, this particular individual used to get only Rs. 4½. There are other losses also. I sat by him and took down detailed account and the loss was calculated to be Rs. 200 and odd per annum. The concession the agriculturist was getting was an advance of a maximum of Rs. 150 without interest at a time, while the interest on the amount received as advance comes up to Rs. 18 at 12 per cent. Again, the purchaser did not always advance the whole amount. He gave the producer the whole amount only long after he has sold the articles he purchased from the producer.

The average price of cocoanuts for the last three years was Rs. 5 per hundred and at present\* Rs. 4½.

### **Coir-making.**

Coir-making is the only industry in the village. It is carried on mostly by Ezhavas who are a very industrious class. But the rest of the people, though they own husks and have the necessary leisure, do not take to this industry. What happens in their case is this. They sell their husks to small middlemen who go about from house to house collecting husks and sell them in turn to small capitalists. The latter soak them and sell them at a high price to poor women in small numbers. The extraction of the fibre and the spinning of the yarn are done mostly by these poor women. The yarn is sold to petty dealers in the locality in return for articles of daily want.

### **Hawkers.**

Occasionally, a hawker from the neighbouring town of Parur carrying comb, mirror and other articles appear and sells his goods.

### **Education.**

There is no school in the village and a large percentage of the population is illiterate, for the wage-earners form the majority of the population and they have no facility to send their children to school.

### **Standard of Living.**

Standard of living is very low here. Articles of daily use are sold at high prices by petty dealers and an average family of five requires at least Re. 1 a day for a somewhat comfortable living; but the average

income of a family comes to only 16 chs. They have no means, therefore, to lead a comfortable life, nor have they anything to put by for old age or for medical aid in times of need.

### Co-operative Societies.

There is a co-operative society run exclusively for and by the Valas and another society which has included this kara also in its sphere of operation along with five other karas. Its office is outside this village. Admission to this society is open to all castes and creeds.

The first mentioned society—the Neendur Vala Samudayoddharini Co-operative Society No. 1458—is not working. I tried my best to convene a general body meeting of the society with a view to revive it, but found the task impossible. The members who are coolies evince no interest in the society. One peculiar feature of the Valas here is that they are not engaged in their traditional fishing industry or the trade in fish.

The other society—the Vadakekara Puthiakavu Co-operative Society No. 137—is now working on proper lines. It has a working capital of Rs. 19,977 and a membership of 200, including women. It does only credit business. The society has advanced Rs. 100 in 1102, Rs. 540 in 1103 and Rs. 1,540 in 1104 to such of the people of Neendur who are members of the society. The society is not refusing any application for loan, but it is not capable of meeting the requirements of all the members. The society can easily introduce co-operative marketing by undertaking what is generally known as Kettuthengu Nikshepam (കെട്ടുതണ്ടു നിക്ഷേപം). By this, a member may earmark the produce of one coconut tree or more as his deposit with the society either as his savings or in payment of a debt which he owes to the society. Such an arrangement can gradually develop into co-operative marketing when the members become alive to the advantages which they will derive, once they earmark the produce of one tree to begin with.

The society lends money to its members only. The rate of interest charged on loans is 4 cash per rupee per mensem, that is,  $10\frac{1}{2}$  per cent per annum. The punctual members get back  $\frac{1}{6}$  of the interest paid by them in the form of a rebate, that is to say, the actual rate of interest on loans taken by punctual members comes to  $8\frac{3}{4}$  per cent. only. But the number of members who are regular in refunding the instalments on due dates is very few. Of the 20 members from Neendur kara only one or two have received any rebate in this manner and one member even drove the society to file a civil suit for recovery of his dues.

REPORT  
ON THE  
SCREWPINE MAT INDUSTRY.

BY

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**Introduction.**

Before entering into the subject proper, it will not be out of place to state briefly the scope, object and difficulties in instituting a survey of screwpine mat weaving.

As was required by the Travancore Banking Enquiry Committee, the Director of Industries ordered me to conduct the survey with the help of an assistant without prejudice to our departmental duties. Though an intensive survey of the industry was not expected, the various information according to the questionnaire framed by the Committee had to be collected. One month was found to be too short a period for conducting the survey in the manner desired. In the first place, I had to spend the better part of my time to attend to my routine work as Textile Expert. I could neither find sufficient time nor convenience to enlist the sympathy and co-operation of manufacturers, officers and others interested in the industry. The manufacturers were often prone to look with suspicion upon my investigation as one undertaken to discover their trade secrets or to levy extra tax. A survey enquiring into the economic and other conditions of the people does not fall within the purview of this report and the programme to elicit information regarding the screwpine mat industry has been adhered to.

There is no means of tracing the history of the screwpine mat industry in Travancore. Since the screwpines are not cultivated for industrial purposes, it may be surmised that the leaves were used for mats only long after the introduction of screwpine itself. Even now, the pines are chiefly grown for fencing, to prevent soil erosion along river banks and shores of lakes. The industry began to decline towards the latter half of the nineteenth century. The universal use of *മെമ്മപ്പായ്* (mats) in Kerala came to be displaced by cheaper and more attractive articles such as carpets, printed mats, etc. imported into India from the West and the East. There was change of taste among all classes of people. For sitting purposes, articles of furniture were widely used

and the old *ചെത്തപ്പായ്* (mats) were no longer required for such purposes. Till recently, screwpine mats were used in all public offices of the State. These mats and *chavatta* (pillow) were considered emblematic of the dignity of an officer. From the earliest times, the screwpine mats were appreciated for the technical skill and taste. The mats produced in those days were of unrivalled excellence and exquisite workmanship. Rich men and chiefs and nobles ceased to extend their patronage to such productions and the handicraft is imperceptibly dying out. Costly mats of the finest texture worth Rs. 100 or more are woven even to-day. It takes six to seven months to finish such mats.

Travancore is essentially rural and agricultural and enviably rich in raw materials. But it is doubtful if sufficient advantage has been taken of it by the agriculturists to improve their lot by taking to cottage industries to supplement their income. They do not employ labour fully all the year round. The industry is only subsidiary to the main occupation of agriculture. Commerce and industry worth the name are unknown to them, excepting some rare cases of recent enterprise such as the S. K. V. Industrials, Paravur, the Alleppey Co., Ltd., Alleppey, the oil mills at Alleppey, tile works, etc.

The screwpine, though sparingly, is seen almost everywhere in Travancore. It grows best in Central Travancore, Shertallai and Vaikam where the soil is loose and sandy. The manufacture of screwpine mats has not yet been standardised or centralised.

The industry can broadly be classified under two heads:--

- I. Articles manufactured of bleached leaves.
- II. Articles manufactured of unbleached leaves.

These two varieties of mats are made in separate areas and where the one sort is made the other is not in vogue. This system must have naturally sprung up from the quality of the raw materials available in each locality.

### I. Articles made of bleached leaves.

The manufacture of articles from bleached leaves is carried on in Krishnapuram, Kulasekharapuram, Perenad, Thazhava and Thodiyur in Karungapalli taluk and Kanjipuzha in Mavelikara. The average man in the mat weaving area is poor and looks upon farming as his main support. The crude system of cultivation in comparatively less fertile tracts makes the lot of the farmer hard. The men for over four months in the year are without work and their standard of living is low. There are no cartable roads in these places and traffic is difficult. The markets are scattered in an area of 36 sq. miles. Merchants and manufacturers alike feel the inconvenience. This has in a way retarded the growth of the industry.

The manufacturers are conservative in their views and the better part of them are illiterate. They know very little of the outside world. They are for this reason averse to any change in the mode of manufacture or marketing. Mr. Karoor Nilakanta Pillai, Secretary to the committee to conduct survey of the screwpine industry appointed by the Karunagapalli taluk Co-operative Union says, "The industry will not improve so long as the manufacturers and the ordinary run of people in these places remain illiterate. They are so conservative in their views that when once I asked some of these manufacturers to make four mats bigger than the ordinary size by only one foot, they stoutly refused to do so. I even promised them to pay the price of the mats in advance and to allow a reasonable period for manufacture. I was disappointed in this. Their fear might probably be that the price of the new model might be insufficient for the extra labour involved, or the fear might even be that their mat weaving would be ruined by making such articles". My experience also confirms this statement. Being away from commercial and industrial centres, the people have yet to learn business habits. Another incident related to the manufacture of Palmetta bags, *i. e.* bleached screwpine bags 13 /15" x 8" at the bottom part. Messrs. Bethel Brothers of London required 3 to 5 million such bags per annum and they get down this quantity from Java, Indo-China, and other places. When Mr. Richard Bethel of the above Firm came down to Alleppey to work in conjunction with the Alleppey Co., Mr. K. C. Karunakaran, M. L. C., the Managing Director of Alleppey Co., induced Mr. Bethel to place part of their order for screwpine bags (Palmetta bags) with the company so that the local screwpine industry could be helped. Mr. K. C. Karunakaran requested me also to render every possible assistance. Messrs. K. C. Karunakaran, Bethel and myself went over to Thazhava, called together some of the prominent men there and tried to introduce the new article. Though they promised us to supply any quantity, they have not yet supplied us the trial order of the first 1000 bags. The bag making will be much more profitable than weaving mats. With the material and labour expended on a mat, one weaver can easily make 2 or 3 bags per day. And this would fetch 4 to 6 annas per day, *i. e.* double what they could earn by sticking on to mat weaving. But it is very difficult to get them to understand the benefits owing to their ignorance of business.

The industry is carried on by all irrespective of caste or community. Men do not weave mats. Even marketing of unfinished mats is mostly done by women. Sometimes middlemen go to the manufacturers and collect mats. The factory system of employing expert weavers is not followed anywhere. The nature of the industry is such that it does not admit payment of full-time wages. Usually, women take their own time to finish mats without prejudice to their household duties. The women of the labourer class suspend their work during sowing and harvesting seasons. From field work, they get more income. This goes to prove that had there been more remunerative profession, the people would have permanently given up this occupation. Why the people

are particularly interested in mat weaving is a point to be noted. The only other cottage industry for which raw materials can be got locally is coir spinning.

*Raw materials.*—Mat makers will have their own raw materials. Such of those who have no raw materials or have not in sufficient quantity purchase them. There is no compound in this area that has not screwpine fencing around it. Rich men usually lease out their screwpine plants. On an average, about one hundred leaves are cut from a plant. The cost of 100 leaves will be one chakram (6 ps.) if sold raw. The thorny edges and the central rib of the leaf are removed, and then dried and wound like tape. About one hundred leaves are thus wound into a *madi* and is offered for sale at one and a half chackrams. There is no regular and organized sale of raw materials. Whenever the field-labourer does not find sufficient work, he cuts the leaves and takes them to the manufacturers. It is not generally brought to markets. Screw-pine leaves are collected from places like Chavara, Panmana and Quilon where mat weaving is not so common as in Thazhava, Krishnapuram and other places. The better class of the workmen who have enough of money stock the required raw materials for a year.

There are three known varieties of screwpine.

(1) *Kadakaitha* or *Penkaitha*.—Female screwpine.—This has a bushy growth. It grows to a height of two to three feet having narrow leaves about three feet in length. The colour of the leaf is light green. This variety is largely grown in Central Travancore. In Thazhava and other places where screwpine mats are woven, the leaves of *penkaitha* alone are used. Though there is plenty of this variety in Ambalapuzha and Shertallai, it is not being used for mat weaving. It is said that the leaves of the pine in these localities are thick and cannot be bleached.

(2) *Ankaitha*—Male screwpine.—This grows to a height of six to seven feet having a pithy stem. There are aerial roots which are used for basket making and palm-leaf umbrella making. The leaves are about four to six feet long, thick and of a dark green colour. The leaves neither get bleached nor do they show any tendency to take up dyes. Simply drying them in the sun and removing the thorns make up seasoning. This variety is seen in many parts of Travancore, particularly in Quilon, Ambalapuzha and Vaikam. They are mainly used for making *chikkupai* (Grain drying mats), *nerapai* (Sleeping spreads), *chuthapai* (Packing mats) etc.

(3) *Pookaitha*.—The plant grows to a height of twelve to fifteen feet. The leaves are not generally used for making mats. The calyx covering the flower has a sweet scent and is sold as a variety of flower. As I have already stated, it is only the *kadakaitha* leaves that are bleached by boiling. Where the manufacturers use bleached leaves, articles of unbleached leaves are not made and *vice versa*. Bleached leaves are used in Krishnapuram, Perunad, Thazhava, Kulasekharapuram and Thodiyur in Karunagapalli taluk and Kanjipuzha in Mavelikara.

### Mode of Manufacture.

The process of making mats is laborious involving physical strain. But the weavers habitually do the work with ease and do not feel any difficulty. Bleaching, seasoning and dressing are the three preliminary processes before actual weaving.

*Bleaching.*—The thorns removed, the leaves are wound into *madi* and are simply boiled in water. The leaves for making costly mats are said to be boiled in milk. The bleached leaves easily take up dyes.

*Seasoning.*—After boiling, they are dried in the sun. The leaves should not be dried too much lest they become brittle. Only experienced hands can do this, else the leaves will lose their natural gloss and flexibility.

*Dressing.*—By dressing is meant the splitting of the leaf into narrow strips. The width of each strip will be according to the nicety of the mat required. Those used for ordinary mats will be from 1/8" to 1/10" broad. The only implement used by the weavers is what is called a *pottakolu*. This is a bamboo splinter about four inches long shaped like a paper cutter to straighten the longitudinal sides of each strip when they curl up on drying. For fine mat weaving, women use their thumbs to do this work.

*Weaving.*—The weave is diagonal. It is woven from corner to corner so that the warp and the weft run diagonally to the edges of the finished mat. The reason for doing so might have originated from the fact that, if they are so woven, even the smallest length of the prepared leaf can be used without affecting the durability of the finished mat. If the weave is plain, *i. e.*, the warp and weft running parallel to the edges of the mat, small lengths of strips cannot be utilised without affecting the strength of the finished material. Coarser varieties like the *chikkupai* and *mudapai* are of the plain weave since the leaves are stronger and longer. Instruments are not required for weaving mats. Skilled manufacturers make designs in mats. But this is not common. Weaving is done in the verandah of the cottages.

*Methapai.*—This is made of two separate sheets, the top and the bottom sheets. The latter will be coarser than the former. The time required for making a sheet depends upon the quality of the mat required. A top sheet worth nine chackrams (3 As.) is made by a woman in two or three days. The time spent in preparing the raw materials is not taken into account. This works at 2 to 3 Chs. per day towards labour charges. Superior mat weavers will get better income. Ordinarily, the labour charges will not exceed four chackrams a day. A bottom sheet to suit the above upper sheet will cost six to seven chackrams. The strips being broader, this sheet may be woven in two days. The lower and upper sheets are often woven by different persons and are brought to the market in an unfinished condition. It is the middleman that purchases these two sheets and edges them into one mat.



*Edging.*—The edges of unfinished sheets, are cut and sewn together first by strips of the same leaf used for mat weaving. This over, strips dyed red are plaited over it. The material used for dyeing is *Chapangan*. The wages for edging a mat varies from 3 to 14 chackrams according to the quality of the mat. As has been said, there are mats worth Rs. 100 and even more. It will take six to seven months to finish such a mat. Mats of this type are not marketed but are only made to order. Before the mat is taken to the market, the surface is brushed with raw cocoanut fibre to remove all stains and to add polish to the material.

Almost all women including Mahomedans, Christians, Ezhavas Pulayas, Pariahs and Nairs weave mats. In all the mat weaving areas, with the exception of a few well-to-do Nairs who do not look upon this as a subsidiary occupation, there is not a single house where this industry is not carried on. A woman beside attending to her household duties employs about six hours in the day for mat weaving. They say that in the mid-day weaving is not possible, since the strips get curled up due to heat. The finished materials are taken to the neighbouring evening market. I shall deal with the markets separately. A table showing the time spent and labour charges for making is shown below. From the table it may be seen that on an average a mat weaver gets only  $3\frac{1}{4}$  chs. a day.

*Table showing the time spent and labour charges for methapai weaving.*

Approximate cost of bleached sheets.			No. of hours employed a day.	No. of days required to finish a mat.	Cost of raw materials.			Labour charges for weaving.		
Rs.	chs.	c.			Rs.	chs.	c.	Rs.	ch.	c.
0	10	0	6	3	0	1	0	0	3	0
0	7	0	6	2	0	1	0	0	3	0
0	15	0	6	4	0	1	0	0	3	8
0	10	0	6	3	0	1	0	0	3	0
0	20	0	6	5	0	1	0	0	3	13
0	15	0	6	4	0	1	0	0	3	8

Table showing the time spent and labour charges for  
methapai weaving. (contd.)

Edging charges.			Market dues.			Middleman's profits.			Local market rate.			Merchant's selling price.		
Rs.	ch.	c.	Rs.	ch.	c.	Rs.	ch.	c.	Rs.	ch.	c.	Rs.	ch.	c.
0	3	0	0	0	4	0	3	0	0	23	4	0	28	0
..	..	..	..	..	..	..	.	..	..	..	..	..	..	..
0	4	0	0	0	4	0	2	12	1	3	8	1	7	0
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
0	5	0	0	0	4	0	4	4	1	16	0	1	21	0
..	..	..	..	..	..	..	..	..	..	..	..	..	..	..

*Thadukku* (sitting mat).—This resembles the *methapai* in all respects except the dimensions. Generally, a *thadukku* will be one-third of the size of a *methapai*. As is the mat, the *thadukku* was an indispensable item in every house in Malabar. Though the *thadukku*, like the *methapai*, is made of two sheets edged together, the bottom sheet and the top sheet are not sold in the market separately. Only finished sitting sheets are offered for sale. The sitting mat is manufactured only in Puliurvanchi, a village near Thazhava. The markets for the finished mats are Kuthirapanthi and Padanayarkulangara. The *metha-thadukkus* are manufactured to the value of Rs. 5,000 per annum.

*Irikka*.—It is a sort of sitting stead made of the same material. They are made at Kirikkad, Krishnapuram and the neighbouring villages. The manufacture is not on a commercial scale. The price of an *irikka* will be 14 chackrams (As. 8).

*Pouches and bags*.—In Malayalam, they are called *puttal* or *thampachi*. They are rectangular in shape fitted with lids. The common use of it is to keep tobacco and other chewing materials. The length of a pouch varies from 3 inches to 10 inches costing from 1 Ch. to 5 Chs.

*Further use of bleached leaves*.—Many useful articles can be made out of bleached leaves. Dinner sheets, ladies' hand-bags, money purses, hats, screen-mats etc. can be made with them. Nicely woven srewpine sheets can be used for book binding. The Department of Industries made some feable attempt to improve the industry by opening a srewpine depot in 1095 at Mavelikarai where hats and other articles were made. Towards the end of 1096 the depot was closed.

*Local markets.*—There are seven evening markets scattered in an area of 36 sq. miles and they are not connected with good roads. Traffic is difficult in the interior parts of the mat-making area. This has, in a way, retarded the growth of the industry. The markets are Puliankolangara, Puthentheruvu, Kuthirapanthi, Vattakkattutheruvu, Kanjipuzhatheruvu, Kuttipuram and Padanayarkulangara.

At Padanayarkulangara and Kuthirapanthi, markets are held in the morning of every Monday and Thursday. Finished mats are sold only in these two markets. A table showing the probable quantity of unfinished mats sold in each market and their cost price is shown below. The middleman's position in the industry, will be dealt with separately.

No.	Name of market.	Whether the market is daily or not.	Probable quantity brought for sale a day.	Probable cost.			Total output per annum.	Cost of total output.		
				Rs.	ch.	c.		Rs.	ch.	c.
1	Puliankulangara	Daily evening market	80 bleached sheets.	30	0	0	28,800 sheets.	10,800	0	0
2	Puthentheruvu	Do.	50 „	15	0	0	18,000 „	5,400	0	0
3	Kuthirapanthi	Do.	90 „	35	0	0	32,400 „	12,600	0	0
4	Vattakkattutheruvu	Do.	80 „	50	0	0	28,800 „	18,000	0	0
5	Kanjipuzhatheruvu	Do.	60 „	20	0	0	21,600 „	7,200	0	0
6	Kuttipuram	Do.	200 „	65	0	0	72,000 „	23,400	0	0

*Other markets.*—In all the important towns in Kerala, there are permanent shops for the sale of screwpine mats. But the greater part of the goods are sold by a set of itinerant merchants. They move about from place to place and take the mats to the door of the consumer. They make periodical visits to almost all the important towns in the Madras Presidency such as Tinnevelley, Madura, Tanjore, Trichinopoly, Bangalore and Madras. Colombo is also considered to be an important market for the mat. Some of these merchants whom I met told me that there was no good demand for these mats in North India. Two or three people join together and take mats to the above places. There is no guarantee that their goods will be sold in any particular place. If they are unable to sell their mats in one place they go to another place spending a good sum towards travelling. They charge the amount thus spent on the price of mats to be sold. Sometimes the price of a mat in Colombo will be out

of all proportion to the local market rate. This may probably be one of the reasons for the dull sale of mats in North India and other places. For all festivals in Hindu temples, throughout Malabar, large sales are effected. These occasions are considered to be the best for the sale of screwpine mats.

## II Articles made of Unbleached leaves.

Mats are made of unbleached leaves even on a larger scale than *methapai*. It is difficult to find out the actual volume of manufacture per year as the unbleached mats are made in several parts of Travancore. The whole industry is disorganized and is being carried on in a crude form.

*Unbleached bed-spreads*.—These mats are known by different names in different localities as *Arippai*, *Nerampai*, *Therapai*, etc. Important centres of this industry are Thottakom, Ullala, Thalayazham, Kothavara Edayazham, Kodavanchur, Chemmanam, Kannukettucheri, Pallipurathucheri and Moothedathukavu in Vaikam, Kundara, Kili-kollur and Karikod in Quilon. Vaikam is the most important centre. The material used is the leaf of the *Ankaiitha*. An *Aripai* usually measures 4 cubits by 2 cubits. The strips used for this mat are  $1/6''$  to  $1/4''$  broad. The price of a mat varies from  $3\frac{1}{2}$  chs. to 10 chs. A mat worth  $3\frac{1}{2}$  chs. will be woven by a woman in a day. The conditions of workers are more or less the same as those of the *Methapai* weavers. The process of manufacture is much simpler than the other variety, namely bleached mats. The *Nerapai* is widely used for boat sails.

*Chikkapai*—(Grain drying mats.) The ordinary size of a mat is 12 ft.  $\times$  7 ft. The leaves of *Ankaiitha* are cut into two strips and are woven. It is chiefly used for drying grains, pepper, ginger, tapioca, etc. in the sun. A mat costs from Re. 1 to Rs. 5. People from Kuttanad and other places go to Vaikam for these mats. They are woven on open ground under the shade.

*Screwpine pillow*.—The *Nerapai* is cut and edged together in the shape of a pillow stuffing it with dried leaves, cocoanut fibre and such other materials. The price of a pillow is 2 chs. Poor people use this.

*Puttil*. It looks like a mat folded into four and joined at one edge. This is not brought to markets for sale. It is generally used by low-caste agricultural labourers. It can be used as an ordinary mat to sleep on, as a rain coat, and as a bag to keep things like paddy, vegetables, etc.

*Bags*. Screwpine baskets are largely used in North Travancore to keep paddy, pepper and similar articles. Like the *puttil*, these are not sold in markets but are made to order. There is another kind called the *argadivatti* (market bag.) Raw screwpine leaves are plaited into small bags. These bags are commonly used in the bazaars at Quilon, Kayankulam and Alleppey for packing condiments like chilli

and salt when sold to consumers. The price of a bag is about a pie. A woman can make 15 to 20 baskets a day.

The aerial roots (*Kaithamul*) are utilised for making baskets and ribs of palm leaf umbrellas.

*Markets*:—Unbleached mats are sold even on a larger scale than *methapai* throughout Kerala. Cheapness in price must be the reason for its popularity. There is a great demand for *Nerapai* in Kottayam, Meenachil, Muvattuduzha, the High Range, and the tea and rubber estates of Travancore. They are known to be manufactured in Ponnani and other places in Malabar and British Cochin. The middleman calls upon the mat weavers twice or thrice a week at their houses and collects all finished mats. Thus a large quantity of mats are not taken to local markets for sale. The Vaikam Municipal market and Thalayolaparampu in the same taluk are two important markets where *Aripai's* are sold.

The *Thirunam Mattam* and *Thiruvathira Mattam*.—As the names suggest, on these two occasions, falling just before Thirunam and Thiruvathira, large quantities of *nerapai* and *chikkupai* are sold. The value of articles sold on these occasions exceed Rs. 1,50,000. Similarly, for the Perunal in the Vechoor Church, unbleached mats for over Rs. 1,00,000 are sold.

*Packing mats*.—(Moodapai) This kind of manufacture is of recent origin. Important centres of manufacture are Kalavur, Mararikulam, Kattur, Perunermangalam, Mannancheri, Aryadu and Perunthuruthu in Shertallai taluk. The weave is coarse and the finish is poor. There are two sizes of packing mats. The bigger size measures 4 ft.  $\times$  2½ ft. and the smaller 3½ ft.  $\times$  2½ ft. They are extensively used for packing coir yarn and articles made of coconut fibre, machine parts, etc. Bags are also made out of these mats stitched together like a bag for packing pepper, molasses, tamarind turmeric, etc. Large quantities of these mats are being exported from Alleppey to foreign countries. A woman weaves about 20 mats (one *Kodi*) of the smaller size a day. The price of a *Kodi* will be 10 to 15 chs. About 10 mats of the larger size are woven by a woman in a day. A mat of this size costs 1 ch. to 1½ chs. The manufacture of packing mats is more paying. But the demand is limited. There are about a dozen middlemen who collect mats and send to Alleppey. On an average, about 2,400 mats are daily brought to the market for sale. As in the case of other mats, only women were doing this business. There is an evening market at Kalavur.

### Answers to the Special Questions.

I shall now proceed to answer the special questionnaire framed by the Banking Enquiry Committee. The answers to the first six questions are given in the following statement:—

*Statement furnishing Answers to Questions 1 to 6 in the Special Questionnaire.*

Locality.	Area.	Q. 1		2		3		4	5	6
		No. of people employed in the industry.		Value of manufacture per year.		Capital invested in the business		Which are the markets for the manufactured articles.		
		Men.	Women.	Rs.	ch c.	Rs.	ch c.			
<b>I. BLEACHED SCREENING MATS.</b>										
Perunadu, Kulasekharapuram, Thodiyur and Thazhava in Karunagapalli taluk and Kaujipuzha in Mavelikara	36 sq. miles.	550	4,800	90,000	0 0	5,000	0 0	The manufacturers do not require capital for initial outlay.		By far the largest portion of the manufactured articles is sold to middlemen.
<b>II. UNBLEACHED BED-SPREADS AND OTHER ARTICLES.</b>										
Veehur, Ulala, Thalayazham, Kan-nukettuheri and Moothedathukavu in Vaikam, Kundara, Kilkollur and Kirikad in Quilon	25 "	170	3,500	55,000	0 0	2,000	0 0	The whole of Travncore, Cochin, Malabar, important towns in the Madras Presidency and Ceylon.		
<b>III. PACKING MATS.</b>										
Kalayur, Mararikulam, Katur, Perunthuru, Aryadu, Perunernaganam and Mannancheri in Sheralali.	20 "	12	300	20,000	0 0	1,000	0 0			
Total	81 sq. miles.	732	8,600	1,65,000	0 0	8,000	0 0			

Q. 7. The manufacturer, while greatly increasing production, does not look to proper marketing. This will bring to the industry an injury rather than a benefit. Lack of organized arrangements for marketing finished products has materially impeded the growth of the industry. Many attribute marketing difficulties to the presence of many speculators and middlemen; but it must be remembered that these intermediary agents have come into existence to perform services that the manufacturer fails to perform for himself. If the manufacturer will not or cannot arrange to finance his business, he must expect to pay others to do it for him. There are seven hundred men working as speculators and middlemen in the industry. They are a standing menace to the handicraft and the whole trade is controlled by them. In Karunagapalli where *methapari* is manufactured, there are intermediaries between the middlemen and manufacturers. These men borrow small sums on exorbitant rates of interest and purchase the lower and upper sheets separately. They edge the mats themselves or get it done by others for them. It is these people that sell mats directly to the middlemen. The system of *Vattappanam* or borrowing small sums from money-lenders has ruinous effect on the industry. The practice has to be checked without delay. The money-lender lends twenty-eight chackrams and four cash instead of one British rupee to the borrower. Thus, if one wants a sum of Bh.Rs. 10 as loan, he is given Bh.Rs.9-26-0, only. The agreement is to pay Bh. Rs. 10 instead of Bh. Rs. 9-26-0, the actual sum borrowed, at the end of a week. This works at 42 per cent per annum. He has also to pay interest besides the amount thus given along with the sum borrowed. An interest of from 1 cash to 4 cash per day should be given to the money-lender. Taking the minimum of 1 cash from the rupee per day as interest, the rate is 79 per cent per annum. Loans of small sums not exceeding Rs 10 for short periods at even 300 per cent per annum are not unknown. The killing effects of this on the manufacturer need hardly be explained. Then comes the market contractor. For every mat taken to the market for sale, the seller has to pay 2 cash. If a man takes say 6 *kolis* (120) of mats to the market and if he fails to sell them, he loses 15 chs. the sum paid as market dues without doing any business. A repetition of such failures will result in heavy loss to the seller. The consequence is dullness in sale and fall in the price of mats. Besides, it encourages sales by hawking which brings into existence a number of middlemen. These difficulties ultimately tell upon the earnings of the manufacturer as the middlemen make large reduction in the price to meet the contingent losses and to earn a decent percentage of profit. The middlemen or dealers in mats also take loans, the rate of interest ranging from 12 to 36 per cent per annum.

Q. 8. In Vechur and other places, the exploitation by the middleman is even more ruinous. He cunningly advances small sums not exceeding Rs. 5 to the half-starved women manufacturers. In return for

the amount advanced, they promise to sell their mats to him at 4 to 8 cash below the market rate for a mat. This concessional rate is sometimes even one chackram per mat. Thus a woman who can sell a mat for 4 chs. is in effect bound to give it for  $3\frac{1}{2}$  chs. to the middlemen as was previously agreed upon between them. If this concessional rate is calculated as interest on the sum borrowed, it amounts to a shockingly high percentage. I have tried to explain how the manufacturers are inextricably in the clutches of the middlemen. This kind of indebtedness of manufacturers to middlemen exists only among unbleached mat weavers.

Q. 9. The mat weavers do not require credit facilities because the only item of investment is the purchase of raw materials. The amount required is not so big as to warrant the necessity of credit facilities. Industrial loans may be given to middlemen and edgers on easy terms. This will give some impetus to the sale of mats since the services of the money-lender who is at the bottom of the business can be dispensed with.

Qs. 10 and 11. No Industrial Loans are issued to them.

Q. 12. No state-aid is necessary. Co-operative societies can successfully tackle the question of financing this industry.

Qs. 13 and 14. The quantity of manufactured articles exported to foreign countries is negligible. The banks of Travancore are not of any assistance to the export of screwpine mats.

Q. 15. In Minam 1095, a screwpine depot was opened at Mavelikara. This was unfortunately closed in 1096. The grant given to the Adityavilasam mat-weaving school was stopped. There is only a school at Chettikulangara receiving grant. The manufacturers do not possess sufficient knowledge about the demand in other countries in respect of screwpine mats.

Q. 16. No.

Qs. 17 and 18. The industry can be improved on a co-operative basis. Co-operative buying and selling is essential for the expansion of this handicraft. The Department of Industries should actively support the growth of this industry by frequently enquiring into the local market conditions. The sale and manufacture should be proportionately regulated. Grant should be given to screwpine mat-weaving schools. A sort of information bureau controlled by the department to popularise new methods of manufacture, to find out articles that will suit the taste of consumers, to encourage wider use of the products by proper advertisements, discovery of new and extension of the existing markets, etc. will be beneficial to the manufacturers. There should be some officer directly responsible for the conduct of this work. Industrial loans may be given to edgers and other middlemen on convenient terms.

The economic condition of the workers is miserably low. Most of the women manufacturers are forced to dispose of their mats within easy distance and for any price the middleman chooses to offer, as they have no other means of subsistence. Co-operative societies may purchase mats directly from the manufacturers and fix a minimum price for



the different qualities of finished articles and undertake to purchase them. This will enable the manufacturers to escape from the clutches of the middlemen. Similarly, sales also may be undertaken by co-operative societies. This system will regulate and organize the industry. Measures should be taken effectively to stop the *Vattapanam* system and other methods of lending money on exorbitant rates of interest. Issuing loans will greatly minimise the evils of such practices. Market dues on mats should be abolished. Different kinds of dyes and designs should be more extensively used in mat-weaving. Raw materials should be supplied to the manufacturers whenever they want. Efforts should be made to change their extreme conservatism by holding meetings, exhibitions and awarding prizes occasionally in these places. Co-operative societies can do much in all these directions. They are the only organisations that can successfully solve all these problems. I have to state with regret that, as it is, the existing co-operative societies in the locality take little interest in the industry. The Department of Industries should arrange either through departmental schools or grant-in-aid schools to give instruction to make suitable articles and to open a show room attached to the school exhibiting different models of manufactured articles and charts containing information regarding the industry. The Departments of Industries and Co-operative Societies should jointly work to develop this industry.

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# SURVEY OF INDUSTRIES.

## QUESTIONNAIRE.

The main objects for which the Committee has been set up are to enquire into the existing conditions for the expansion of both indigenous and joint stock banking with special reference to the needs of agriculture, commerce, and industry. So far as agriculture is concerned, an intensive survey is being conducted by a special staff of investigators working in select areas. Similarly, the Committee proposes to conduct an enquiry into the conditions of the important cottage industries in the State and the enquiry will be restricted to the ascertainment of the extent, the financial requirements and the existing credit facilities for the marketing of manufactured goods, etc. The industries about which an enquiry has to be conducted are hand-loom weaving, wicker works, screw-pine mat making, *etta* works, manufacture of coir yarns, mats and matting, palmyra fibre industry, manufacture of matches, manufacture of tiles, fishing, rice milling, soap making, oil pressing and manufacture of molasses. The following are the lines on which the information about these industries may be collected.

- (1) Locality, area, number of people employed in the industry (men, women) approximately.
- (2) The volume of manufacture per year.
- (3) The capital invested in the business.
- (4) How do manufacturers obtain the capital they require for initial outlay and current expenses—owned, or borrowed? If borrowed, from whom? (Joint stock banks, Hundi merchants, Co-operative Credit Societies, Imperial Bank of India, etc.). What is the rate of interest?
- (5) Which are the markets for the manufactured articles?
- (6) Do the manufacturers sell their goods directly to the consumers or to middlemen?
- (7) What part do middlemen play in financing the industries?
- (8) Are the manufacturers indebted to middlemen for advances received from them?
- (9) What are the credit facilities that the industries require for earning better profits?
- (10) Are these industries taking advantage of the Industrial Loan?
- (11) Mention instances where loans have been granted?
- (12) Is State-aid necessary for any of these industries? If so, what is the form that such aid should take?
- (13) Are any of the manufactured articles exported to foreign countries? If so, how are the sales arranged?
- (14) Are the banks in Travancore of any assistance to the export of such manufactured articles?
- (15) Do the manufacturers possess sufficient knowledge about the demands of their countries in respect of such articles? What has the Department of Industries done for the propagation of such knowledge?

(16) Are the manufacturers taking advantage of any information supplied by the Department?

(17) Mention the ways in which particular industries can be expanded, indicating the impediments in the way of their expansion and suggesting the means for their removal.

(18) State also how far the co-operative movement has been taken advantage of by the manufacturers generally, how the manufacturers can organize themselves co-operatively and how far there is scope for co-operative production and marketing.

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## QUESTIONNAIRE FOR INTENSIVE SURVEY.

Kara.

Pakuthi.

Taluk.

Division.

Situation of the village with  
reference to communications  
(Road, canal, back-water, railway  
and distance from the road or  
water-way or railway station.)

Nearest market or markets.

Total area of the kara in acres.

	Hindus.				Christians.				Mahomedans.	Others.
	Nairs.	Ezhavas or Nadars.	Pulayars, Parayars.	Others.	Roman Catholic.	Jacobite.	Marthoma.	Others.		
Population										
Number of families.										

*General description of the kara, its people and the nature of the soil.*

## AREA UNDER CULTIVATION.

Crops.	Area.		Amount of produce.			Average price.
	Acre.	Cent.	1102.	1103.	1104.	
(a) Paddy Crop						
i. Double						
(1) Kanni						
(2) Kumbhom						
ii. Single Crop						
iii. Dry land						
(b) Other food crops :—						
i. Tapioca						
ii. Yams and other roots						
iii. Plantains						
iv. Pulses						
v. Oil seeds						
vi. Market garden produce						
vii. Sugarcane						
(c) Cocoanut gardens						
(d) Pepper						
(e) Arecanut						

Paddy measure to be given in standard *para*. Pepper to be given in Candies of 672 lb. and Maunds of 32 lb. each. Cocoanuts to be given in number and local price noted.

- NOTE:—1. Some kind of fugitive paddy cultivation is generally carried on in dry lands which have not been developed into regular gardens or plantations. This is what is intended by (a) iii—Dry land.
2. The Investigator can easily observe that, in regard to garden lands the enumeration of food crops is not exhaustive at all. Unlike in British India, a garden in Travancore will consist of cocoanut palms, pepper vines, open space for growing tapioca etc., so that it may not be possible to specify with precision the area under each. The investigator need, therefore, give only the approximate area under each. Again, a garden may contain jack trees, mango trees etc., in a yielding state, in which case, this should be specified and average price of yield in total given.

VALUE PER ACRE OF DIFFERENT CLASSES OF LAND.

1. Paddy Fields.
  - (a) Single crop.
  - (b) Double crop.
2. Garden Lands.
  - (a) Cocoanut plantations.
  - (b) Other gardens containing  
a variety of trees such as  
jack and mango, pepper vines,  
arecanut                   ...                   ...
3. Puduval (Uncultivated.)

COST OF CULTIVATION PER ACRE.

(In calculating the cost of cultivation, the cost of labour of the agriculturist himself and his family should be excluded. Only *the wages paid to hired labourers* should be shown. A typical agriculturist should be selected, or an average taken of several typical agriculturists).

	Paddy.	Rs.	chs.	C.
1. Wages for ploughing	...	...	...	
2. Wages for sowing	...	...	...	
3. Wages for weeding	...	...	...	
4. Wages for reaping	...	...	...	
5. Wages for threshing	...	...	...	
6. Cost of seed	...	...	...	
7. Cost of feed of cattle (if owned)...		...		
8. Hire on cattle engaged for the season		...		
9. Land tax and Jenmi Michavaram		...		
10. Other expenses, if any	...	...	...	
Total		...		

*N. B.*—Similar statements should be prepared for tapioca, sugarcane, pepper, cocoanut, arecanut, plantain, etc.

Give a short note on the methods of cultivation showing the nature of improvements and state if any improvement in them or manure has been introduced and with what results.

## MARKETING.

1. To whom do the cultivators of the village sell their produce and how are the prices fixed between them and the purchasers? Note specially whether the price is fixed before, at the time, or after the produce is handed over and whether the seller exercises any real influence in fixing the prices. Mention cases of forward sales or of advances made by the hypothecation of standing crops.

2. How is the account settled? Does the purchaser pay at once in cash or does he credit the grower's account towards repayment of a prior debt, by way of adjustment against advance made by the purchaser or as a deposit for future withdrawal? If the latter, how long after the delivery can the grower withdraw his dues?

3. Do petty dealers forestall markets systematically and how do their prices compare with the market prices? Give the accurate number of these people, as far as possible.

4. If the sale is to a money-lender or middleman who has advanced money, does the grower get as good a price for his produce as in the open market? If not, please give concrete examples.

5. What means or conveyance is usually availed of by the grower in conveying his produce from his field or house to the place where it is sold? What is the average cost of such conveyance, head load or cart load, for different kinds of agricultural produce?

6. Does the grower keep back the produce for a better market? If so, give concrete instance during the year 1104. Does the local Co-operative Credit Society assist towards this end?

7. What are the articles manufactured in the village and how are they sold?

8. Is there any market or bazaar in the village? At what intervals in a week does the market assemble and what commodities are generally available in it? If there is no market in the village, which market do the villagers frequent? How far is it from the village, on what day does it assemble and what commodities are available in it?

9. What are the market dues and the rates charged?

## PURCHASE AND INDUSTRY.

1. How do the villagers purchase commodities required—

(a) for industrial uses

(b) for agricultural uses

(c) for their own household consumption?

2. What is the number of shop-keepers in the village and what commodities do they sell?

3. Do itinerant vendors (*e. g.* hawkers, pedlars, etc.) frequent the village? If so, what commodities do they sell?

4. Are goods purchased on credit or in cash? If the former, how are payments made and for how long do the credit accounts run? What are the disadvantages that result from credit purchases?

5. Do any cottage industries exist in the village? If so, give details. How are they financed? (Rice milling, dairy farming, molasses and jaggery making, handspinning, hand weaving, coir making, soap making, basket making, pottery, lace works, wicker works, screw-pine matting, poultry farming, oil pressing, etc.)

#### CO-OPERATIVE CREDIT SOCIETY.

(To be answered if there is a Co-operative Credit Society in the kara. If more than one kara is included in the jurisdiction of a single society, the figures in Part I should be given for the members who are residents of the kara only).

1. Name and number of Society.
2. Date of registration.
3. Date of starting.

#### PART I.

(Classify under men, women, agricultural, non-agricultural.)

4. Number of members.
5. Total amount of deposits made by the members since the starting of the Society.
6. Rate of interest on deposits.
7. Total amount of loans taken by the members in—
  - 1102
  - 1103
  - 1104
8. Rate of interest on loans.
9. After examining the ledgers of the members, please note whether repayments of loans are made on due dates by the members. If not, please note what steps are taken by the Society for enforcing punctual repayments.
10. Is there any complaint from the members—
  - (a) that applications for loans are unduly delayed;
  - (b) that the full amount of requirement is not lent;
 (If so, please state if the member has taken recourse to the local money-lenders.)
  - (c) against the conduct of the officials of the Society?
11. Has the establishment of the Society resulted in the reduction of the rate of interest charged by the local money-lenders? If so, give figures.
12. Are the benefits of the Society appreciated by the members, and is the membership of the Society increasing?



## PART II.

(The following figures should be given for the whole Society).

				Rs	ch.	c.
13.	Working Capital	...	...	...		
14.	Reserve Fund up to date	...	...	...		
15.	Share Capital paid up to date	...	...	...		
16.	Amount borrowed from the Central Bank in—					
				1102...		
				1103...		
				1104 ..		
17.	Rate of interest charged by the Central Bank.					
18.	Are repayments to the Central Bank punctual? If not, please examine the causes and note if they are sufficient.					

(Similar information should be given for Co-operative Societies that may be in the kara other than the Credit Society).

## VILLAGE SOCIAL ORGANIZATION.

1. Is there any village organization such as Karayogam?
2. If so, give a description of the organization, its constitution, membership, etc.
3. Is such organization socially exclusive?
4. Can such organization be made to serve as a unit for the purpose of rural reconstruction?

Dates of enquiry...

Date of submitting report...

Signature.

*Investigator.*

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## INSTRUCTIONS TO INVESTIGATORS FOR INTENSIVE SURVEY.

### 1. OBJECT OF INTENSIVE SURVEY.

The agricultural classes in Travancore as in other parts of India are generally considered to be overburdened with debt, with the result that the progress of agriculture is seriously hampered and the ryot has neither the zest nor the incentive to increase the productive capacity of the soil he cultivates. Various causes have been said to contribute to this state of affairs and various remedies to cure the evil have also been suggested. So far as Travancore is concerned, there are no statistics to show how far this economic phenomenon is present and to what extent it affects agriculturists; so that, it becomes essential first to collect accurate estimates regarding the agricultural wealth and indebtedness of the country. If it is found as a result of investigation that the agriculturist really suffers through indebtedness, it will then be necessary to find out the causes and suggest the necessary remedies. It is to this end that the intensive survey is now undertaken. The Investigator should bear in mind that the scope of the survey is circumscribed by the consideration that it has a very close association with agricultural credit and credit facilities and has, therefore, to be treated as a problem of agricultural finance and that, to this extent, it differs from the wider field of economic survey.

### 2. KARAS FOR SURVEY.

Eleven typical karas (villages) have been selected for the purpose of the intensive survey and the Investigator will have to carry on his investigation in two such karas and if time permits three karas. The Investigator will observe that the kara is not a definite area as the pakuthi, having well-defined boundaries in official records. But the boundaries are locally well-known and easily ascertained. For this survey, the boundaries fixed for the last Census can be adopted. It may also be noted that the properties of certain individuals living in a kara will lie partly within it and partly outside. In such cases, there is no objection to take into account the whole of their property. Another difficulty that may be encountered is in regard to the survey numbers falling within the kara. Survey numbers are serial only for the pakuthi, so much so that it will be difficult to find out which of the survey numbers or portions thereof constitute the kara. Here also, discretion will have to be exercised in including or excluding any survey number. In all these matters, the Proverthikar's advice should be freely taken.

### 3. WHAT THE INVESTIGATORS SHOULD DO.

Forms have been printed for collecting the statistics. The Investigator should at the outset study thoroughly the Questionnaire issued by the Committee, bearing in mind the central point of enquiry set forth in the first paragraph. The forms and the instructions for filling them should be studied equally thoroughly. Before he proceeds to record statistics, he should place himself in close touch with the Proverthikar

of the pakuthi in which the kara is situate. Information on the following points should be collected first as a basis for the investigation :—

(1) Area and population of the kara. Figures obtained at the previous Census should be examined and indications, if any, of any increase or decrease in the population noted.

(2) Rainfall, facilities for irrigation, situation of the village with reference to communications (road, canal, back-water, railway) and the distance from the road or waterway or Railway Station, nearest market or markets.

The Investigator should then proceed to fill up the statements with the utmost care.

*Statement I.* This statement is for collecting statistics relating to the holdings and occupation of the landholders. Some of the information required could be gathered from the Revenue accounts with the assistance of the Proverthikar. After collecting the information so available, he should make a house-to-house visit in the course of which he should check the figures he has already obtained with the existing conditions and record the additional information required in the statement.

*Statements II and IIIA.* Simultaneously with the first, he should also fill in Statements II and II A which relate to indebtedness.

*Statement III.* In the course of his investigation, the Investigator will have to ascertain the general economic condition of the people of the kara and he will be able to select a few typical families for more detailed study. He should select 6 such families—2 agriculturists, 2 artisans and 2 traders—one of each of such group should be such as living in comparative comfort and the other in poverty. The Investigator should prepare a family budget for each of these families in Statement III.

#### 4. QUESTIONNAIRE FOR INTENSIVE SURVEY.

After having filled all these statements, the Investigator should prepare his notes on the questionnaire for Intensive Survey. It is supplied to him in the form of a book and sufficient space is given to record his notes on each problem. If necessary, he may add additional sheets. This, along with the statistics in the four statements, will form the basis for his report of Intensive Survey on the kara.

#### 5. REPORT OF INTENSIVE SURVEY.

The report should be in the form of a narrative and it should follow the questionnaire for Intensive Survey and the entries in the various statements. As far as possible, information regarding indebtedness should be classified and totalled under the headings given in the statement.

The Investigator should specially note that the forms are not intended to tie him down to the points specifically raised so much as to facilitate the collection of information on uniform lines. No hard and fast rules are proposed to be laid down as many matters depend upon local conditions which cannot all be expected to be provided for in the forms. These are therefore left entirely to the Investigator's discretion and he is expected to embody all such information in his report.

## INSTRUCTIONS FOR FILLING UP STATEMENT I.

*General.* The Survey is of the several families in the kara, including those who do not hold land in the kara and do not follow agricultural pursuit.

*Column 1.* Serial number to be given for the family which should be taken as the unit.

*Column 2.* The name of the head of the family should be first entered in Column 2 under one serial number and the names of all the members of the family who hold lands in their names or have any occupation should be entered below the name of the head. The names of absentee landlord also should be given and the fact specially noted in the column.

*Column 3. Caste or Religion.* Hindus should be entered according to the main castes such as Nair, Nanjinad Vellala, Ezhava, Nadar, Pulaya, Paraya, and 'other depressed classes'. In the case of Christians, enter them under the main denominations such as Roman Catholic, Jacobite, Mar Thoma, Protestants, converts.

*Column 5.* The main occupation in a large number of cases will be agriculture. In the case of those who do not actually till their lands, the fact should be noted in the remarks column. In the column for subsidiary occupation, any industry such as rice milling, dairy farming, molasses and jaggery making, etc., referred to in question 6 of the Questionnaire should be entered. If they are only wage-earners working on the lands of others, that fact should be noted in the column for main occupation. It may happen that a landholder works in his own farm for a few days and on the farms of others on other days. In this case, his occupation may be entered as agriculture in column 5 (a) and wage-earner in column 5 (b).

*Column 6. Garden Lands.* Gardens which have been fully developed with the nature of the improvements and lands newly reclaimed and are in process of improvement should be brought under this column but shown separately, the first written over and the second below a line as a fraction.

*Paddy Lands.* The double crop lands on which a third crop is usually raised such as gingily, horsegram, etc., should be specified by repeating the extent in another line with a note 'third crop' under column 5.

*Column 8.* The kist or tax to Government should be shown first and the *Michavaram* below a line, when both are paid.

*Column 9.* The area would be out of what is entered in column 6.

## STATEMENT II.

*Column 2.* Along with the names of the members, the serial number of the family as in *Statement I* should be given, so as to identify the family for purposes of checking.

*Columns 3, 4 and 5.* The class of persons under 'others' should be specified in the remarks column.

## STATEMENT II A.

*Column 2.* Same as for Column 2 of Statement II.

# STATEMENT J.

Name of Kara.  
Name of Pakuthi.

## HOLDINGS, OCCUPATION AND WEALTH OF LANDHOLDERS.

1	2	3	4	5	6	7	8	9	10	11	12	13	
Serial No. of families in the kara.		Names of members of the family who hold lands or are employed.		Caste or religion.		Mcn.		Women.		Children.		(The name of head of the family, whether holding land or not, should be given and underlined.)	
				Size of farm.		Occupation.		(a) Main.		Holdings.		Survey No. if available.	
								(b) Subsidiary.					
						Paddy lands.		Double crop.		Tenure.		Land tax and jenmi michavaram.	
				Single crop.				Area of holdings sublet					
				Paddy.									
				Land taken on lease from others for cultivation.		Annual gross income from.		Area of garden land.		Agriculture.		Other sources.	
								Double crop.					
				Wealth of family.		Value of land, other property and earnings.		No. of ploughs.		Cattle.		Holdings in column 6.	
								Bullocks.					
				Cash Earnings.		Invested in Bank etc.		Cows.		House.		Gold and silver.	
								Goat, sheep, etc.					
				Lent to others.		Other assets.		Rs.		P.		Rs.	
								Rs.					
				Total.		Remarks.		No.		P.		Rs.	
								No.					
				No.		No.		Rs.		P.		Rs.	
								Rs.					
				No.		No.		Rs.		P.		Rs.	
								Rs.					
				No.		No.		Rs.		P.		Rs.	
								Rs.					
				No.		No.		Rs.		P.		Rs.	
								Rs.					
				No.		No.		Rs.		P.		Rs.	
								Rs.					









## STATEMENT III.

## FAMILY BUDGET.

Please give actual Family Budgets for the year 1104 of two typical families of each of the following classes, one living in comparative comfort and the other in indigence. Also mention the number of adult males, adult females and minor children in the family.

(a) Agriculturists.

(b) Artisans.  
Income.

(c) Traders.

Source.	Family in comfort.		Family in indigence.	
	Rs.	oh c.	Rs.	oh c.
1. From agriculture (gross value of produce)				
2. From exploitation of other raw materials, <i>e. g.</i>				
(a) Fruit or vegetables.				
(b) Milk or Milk produce.				
(c) Poultry and eggs.				
(d)				
(e)				
(f)				
3. Rent received in cash or kind.				
4. Handicrafts, <i>e. g.</i>				
(a) Hand spinning and hand weaving.				
(b) Coir making.				
(c) Basket making.				
(d) Pottery.				
(e) Lace making.				
(f) Screwpine mat making.				
(g)				
(h)				
(i)				
(j)				
5. Salaries, wages, and other payments in cash or kind for service rendered, <i>e. g.</i> , as—				
(a) Labourer.				
(b)				
(c)				
(d)				
6. Other sources of income, <i>e. g.</i> ,—				
(a) Loans incurred in the year in cash or kind.				
(b)				
(c)				
7. Total Income.				

## Expenditure.

Items.	Family in comfort.			Family in indigence.		
	Rs.	ch	e.	Rs.	ch	e.
I. Land Tax, Michavaram, cesses, rates etc.						
II. Food:—						
(a) Rice.						
(b) Tapioca						
(c) Pulses						
(d) Vegetables						
(e) Fish, egg, meat, etc.						
(f) Milk.						
(g) Cooking oil and ghee.						
(h) Salt.						
(i) Sugar, Jaggery, etc.						
(j) Tobacco.						
(k) Betel leaf, arecanuts, etc.						
(l) Spices for cooking.						
(m) Fuel.						
(n) Fodder for cattle.						
(o)						
III. Dress.—						
(a) Mundu.						
(b) Thorthu.						
(c) Neriathu.						
(d) Pudava.						
(e) Coat.						
(f) Shirt.						
(g) Slippers.						
(h)						
(i)						
(j)						
IV. Kerosene or other lighting oil.						
V. Repairs or renewals of house, furniture and utensils.						
VI. Education of children.						
VII. Medical expenses.						
VIII. Intoxicating drinks and drugs.						
IX. Social and religious ceremonies.						
X. Cost of cultivation.						
XI. Cost of journeys.						
XII. Purchase of luxuries.						
XIII. Cost of litigation.						
XIV. Interest paid on loans.						
XV. Loans in cash repaid.						
XVI. Payment of Pattam.						
XVII.						
Total Expenditure.						

## INVESTIGATION OF URBAN TRADE INTERESTS.

*Questionnaire.*

*Note* : - The main object of the investigation is to take stock of the existing banking facilities for the financing of the trade of the town with a view to suggest improvements. It is thought that an enquiry more or less on the lines suggested below would elicit the information available on all relevant points.

1. What is the area and population of the town ?
2. Give a brief account of the volume of the trade in the town specifying local produce, imports and exports.
3. What are the facilities available for financing the trade ?
  - (a) The Imperial Bank of India.
  - (b) Joint Stock Banks.
  - (c) Exchange Banks and Agency Banks.
  - (d) Indian and European firms.

Give in a tabular statement the capital invested, the deposits (fixed, current, and savings bank) and the Reserve Funds (as they stood on the date on which the accounts were last closed) of the Imperial Bank of India and of each of the Banks, under classes *b*, *c* and *d* above, operating in the town.

Give also an account of the nature of the business transacted by each of these banks with the volume of business under each head, what security each insists on—land, house property, gold, surety (joint signatures or single signature)—for what period each usually grants advances and at what rate or rates of interest such advances are granted.

(e) Indigenous Bankers.

Give in a tabular statement all such bankers in the town, with their capital (owned and borrowed separate). On what terms do they borrow ? What are the different classes of deposits they receive and what rate of interest do they pay on them ? Give an account of the nature of the business transacted by each, with the volume of business under each head, what security each accepts, the period for which and the rate of interest at which each finances the different classes of business.

(f) Co-operative Banks.

Furnish the same particulars as above with additional information as to the sources from which these banks draw their capital.

(g) Nidhis.

Give a complete list of such with their capital (which in this case means deposits and reserve fund, if any). Give the same particulars as under item (*d*) above. Give a brief account of the regulations governing them.

(h) Chitties or Kuries.

Give the same particulars as under (*g*) above.

(i) What is the inter-relationship between the above institutions? To what extent and on what terms do they give accommodation to each other? To what extent, if any, do the organized banks discount the instruments of credit of the Indigenous Bankers and what is the disinclination, if any, to discount such documents due to? What defects are there in the facilities afforded by these financing agencies and what remedies do you suggest?

Do the financing agencies referred to above experience any appreciable difficulty in recovering the advances?

4. (i) Describe the method of marketing the principal article produced in or exported from the town.

What are the credit facilities now available for marketing and what additional facilities are required?

(ii) What part do the financing agencies referred to above play during the process of marketing?

5. Describe the methods by which the goods consumed in the town are distributed, specifying the part played by the importer, the wholesaler and the retailer. What facilities are provided in these by different financing agencies referred to above?

6. Describe the methods by which Indigenous Banks finance inland trade of merchants (not carrier). Describe the difficulties, if any.

7. Describe the part played by negotiable instruments in the trade of the town and difficulties, if any, experienced in connection with them.

8. What are the different classes of hundis current? What are the peculiarities of each? Give sample wording.

9. Are the hundis emanating from your town discounted locally or are they sent to other town or towns and discounted there? Or are they held by middlemen, merchants or commission agents?

10. What instruments of ownership of goods and produce, *e. g.* railway receipts, bill of lading, etc., are employed in raising money during the process of marketing? Are any difficulties experienced in the use of these instruments and what suggestions have you to make to remedy such difficulties? Can Government do anything towards remedying those difficulties?

11. Give an account of the manner in which the trade is financed in your town in the industries noted below: -

Rice milling.	Fishing.
Butter making.	Manufacture of tiles and terra
Hand spinning.	cotta.
Hand-loom weaving.	Palmyra fibre industry.
Wicker works, etc.	Manufacture of matches.
Screwpine mat making.	Coir yarns.
Boot and shoe making.	Coir mats and matting.
Beedi making.	Oil pressing.

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