REPORT OF THE ECONOMIC SURVEY OF CHUNDAL VILLAGE

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ERNAKULAM:
PRINTED AT THE COCHIN GOVERNMENT PRESS.

1935.

ECONOMIC SURVEY OF CHUNDAL VILLAGE.

1. The survey of the village commenced on the 21st of May, and was concluded on the 22nd of July, 1934. The statistics collected from the village relate to the twelve months preceding this period. Introductory: date of survey.

2. Chundal is one of a group of villages in the west-south-west corner of Talappalli taluk. The trunk-road from Trichur to Kunnamkulam runs through the village. Kunnamkulam is about three miles to the north-west, and Trichur about twelve miles to the south-east, of the village and there is regular bus service between Kunnamkulam and Trichur. Situation.

3. The village has an area of 2,073·1 acres, distributed thus: Area.

			Acres.
(1)	Double-crop nilam (paddy land)	..	707·7
(2)	Single-crop nilam (Virippu)	..	16·2
(3)	Single-crop nilam (Mundakan)	..	266·6
(4)	Paramba (garden land)	..	927·8
(5)	Poramboke (Sirkar) land	..	*154·8
	Total	..	2,073·1

4. The village is one of varying levels. The nilams or wet-lands of the village are the lowest in level, and are very fertile, the soil being naturally rich. Moreover, they derive the full benefit of the floods with the accompanying silt from a large area in the north-east. They are, therefore, well adapted for the cultivation of paddy. Soil and crops.

The dry-land portion of the village consists of four separate blocks cut off from one another by the intervening wet-lands. These blocks are (i) Paranur, (ii) Thovanur, (iii) Chiraparambu and (iv) Chundal proper and Vettukad.

This dry-land portion (which is shown as paramba or garden land and poramboke in paragraph 3 above), may be divided into three more or less distinct sections according to their level and their adaptability for the cultivation of different crops.

The most valuable of the three is the low-level section bordering the wet-lands. This portion is very fertile and productive and is thickly planted with the arecanut palm which flourishes luxuriantly in the laterite soil of this tract,

*An extent of 42 acres out of this is reserved as grazing ground for cattle.

and which, together with paddy, forms the chief source of the villagers' wealth in a large area of Talappalli taluk. The banana and other varieties of plantains also are grown here. The mango and the jack fruit are very common. The pepper vine too is cultivated here and it is to be seen growing round the stems of most of the mango and jack trees in the gardens. There are cocoanut trees also, but only in small numbers, and kitchen vegetables like the yam, colocasia arum, etc., etc. thrive in this soil.

In the hilly or high-level section of the dry-land the cashewnut tree is grown. The cashewnut has been growing in importance of late and though there are no regular plantations in the village, the tree is found in considerable numbers.

Laterite quarrying (for building purposes) is also carried on in these high levels.

In the area between the hillocks and the low levels bordering the wet-lands, tapioca, the sweet potato, green gram (*Phaseolus mungo*), black gram (*Phaseolus radiatus*), Chāma (*Panicum miliare*) and gingelly (*Sesamum indicum*) are grown to a considerable extent. The slopes of the hillocks also are often utilised for this purpose.

The sago palm is a characteristic feature of this tract. It is tapped for toddy from which jaggery is manufactured.

Population.

5. There are 729 families in the village with a total *de jure* population of 4,487 (2,183 males and 2,304 females). The density of population is, therefore, 1,385 to the square mile, and each person will get 46 cents of land if it is evenly distributed.

At the 1931 Census, the *de facto* population of the village was 4,304, and the density of population of the taluk, as a whole, was 791 to the square mile The area selected for the survey is, therefore, one of the more densely peopled tracts in the taluk.

The distribution of population by communities is given in Appendix A, which shows that the numerically strongest of the communities are the Eazhuvas (31·3 per cent of the total population), the Christians (20·4 per cent), the Nayars (16·4 per cent) and the Muslims (11·3 per cent). The remaining 22 communities together form but 20·6 per cent of the population.

Assets distributed by community.

6. Appendix B shows the total assets of the 729 families in the village, and the distribution of these assets by communities. Valued according to the current depression rate of prices, the assets roughly amount to Rs. 10·7 lakhs. It will be clear from column 6 of the Appendix that the so-called caste-Hindu

communities (Elayath, Embran, Nambidi, Nambiyar, Nambudiri and Nayar) are by far the richest. The families of these 6 communities form only 18·3 per cent of the total number of families in the village, but they appropriate as much as 66·6 per cent of the total assets.

by kind, 7. The assets are classified below according to their kind:

A. IMMOVABLES.

	Extent (acres)	Value Rs.	Proportion per cent in total assets.
(1) Land.			
i. Nilam (paddy land)			
(a) in the same village ..	469·4	3,05,708	28·6
(b) elsewhere ..	87·5	59,982	5·6
Total ..	556·9	3,65,690	34·2
ii. Paramba (garden land)			
(a) in the same village ..	647·0	2,95,718	27·6
(b) elsewhere ..	40·6	20,037	1·9
Total ..	687·6	3,15,755	29·5
Total of i and ii (i. e., total for land) ..	1,244·5	6,81,445	63·7
(2) House property			
(a) Residential ..		1,87,835	17·5
(b) Farms ..		537	..
(c) Shops, etc. ..		16,399	1.5
Total ..		2,04,771	19·0
(3) Value of improvements in lands taken on lease ..		2,861	0·3
Total value of A (Immovables). ..		8,89,077	83·0
B. MOVABLES.			
(4) Furniture, utensils, etc. ..		24,094	2·2
(5) Value of livestock ..		14,907	1·4
(6) Value of agricultural implements, accessories, etc. ..		4,136	0·4
(7) Value of machinery, equipments, etc. ..		1,461	0·1
(8) Value of stock in trade ..		4,911	0·5
(9) Capital investments in money-lending concerns, shares in joint-stock companies or deposits in banks ..		1,966	0·2
(10) Amounts lent out on the security of landed property ..		44,564	4·2

		Value Rs.	Proportion per cent in total assets.
(11)	Amounts lent out on other securities or without security ..	25,538	2·4
(12)	Amounts invested is non-prized kuries ..	11,460	1·1
(13)	Amounts invested in jewellery, ornaments, etc. ..	34,355	3·2
(14)	Other miscellaneous items ..	13,908	1·3
	Total of B (Movables) ..	1,81,300	17·0
	Total of A and B (Immovables and Movables) ..	10,70,377	100·0

The statement shows that 64 per cent of the assets consists of land (items 1 and 3 in the list) and 19 per cent, of house-property (item 2). Other items of some importance are amounts lent out on interest with or without security (items 10 and 11 in the list) forming 6·6 per cent, and investments in the form of jewellery, ornaments, etc. (item 13) accounting for 3·2 per cent, of the total assets. Investments in non-prized kuries formed an important item in Nayarambalam, amounting to 7·3 per cent of the total assets of the village. In Antikkad this item was less prominent, the corresponding proportion being only 4·3 per cent. As we reach Chundal, kuries seem to lose much of their importance or popularity, and this form of investment is but a poor 1·1 per cent of the total assets.

and by occupation.

8. The occupational grouping of the families and the assets of each occupational group are given in Appendix C, which will show (i) that the chief land-owning classes (items 1, 2, 3 and 4 in the Appendix, forming 39·6 per cent of the total number of families) own as much as 92·1 per cent of the total assets, (ii) that the tenant classes (items 5, 6 and 7 in the Appendix, forming 14·8 per cent of the total number of families) get but 4·7 per cent, (iii) that the agricultural labourers (38·7 per cent of the total number of families) have only 2·9 per cent and (iv) that others (6·9 per cent of the families) retain only the balance of 0·3 per cent of the assets. The average assets of a family of the first group are valued at Rs. 3,410, but the averages for the second, third and fourth groups are only Rs. 470, Rs. 109 and Rs. 67 respectively.

If the total assets are evenly distributed, the share of each family in the village will be Rs. 1,468, and of each individual, Rs. 239. But from the figures given above it will be clear that the average for the second, third or fourth group is only a small fraction of the average for the first group.

Indebtedness: its incidence on population

9. The total indebtedness of the village is Rs. 1·57 lakhs (14·6 per cent of the total assets). The average indebtedness of a family is, therefore, Rs. 215,

and of an individual, Rs. 35. Out of the 729 families in the village, 647 (88·8 per cent) are actually involved in debts. The average debt per indebted family will thus be Rs. 242.

and on land

10. The inhabitants of Chundal own 1,116·4 acres (469·4 acres of nilam and 647 acres of paramba) out of the total area of 1918·5 acres of assigned land in the village, the remaining area being in the possession of absentee landlords residing elsewhere. In addition to this, an extent of 128·1 acres (87·5 acres of nilam and 40·6 acres of paramba, situated in other villages,) is also owned by the residents of Chundal. The total area of land owned by them is, therefore, 1,244·5 acres. The incidence of indebtedness on the land owned by the villagers will thus be Rs. 126 per acre, when their total debt is taken into consideration.

The debts that are actually secured on land amount to Rs. 1,03,695, and the land encumbered therefor is 413·5 acres. The incidence of indebtedness on encumbered land is, therefore, Rs. 251 per acre.

Indebtedness by occupation and by community.

11. Naturally there is much correspondence between the proportion of assets and of debts owned by each occupational group (Appendices C and E). Thus the land-owning and cultivating families account for 94·8 per cent of the debts and 96·8 per cent of the assets. But no such correspondence is to be seen between the proportion of assets and of debts owned by the different communities (Appendices B and D). The following statement will illustrate the point.

Community		Proportion per cent in the total no. of families	Proportion per cent of indebted families in the community	Proportion per cent of assets owned by the community	Proportion per cent of debts owned by the community
1		2	3	4	5
1. Christian	..	19·8	91·0	18·7	38·1
2 Eazhuvan	..	31·7	91·3	11·3	20·2
3. Muslim	..	11·8	88·4	1·7	3·0
4. Nambudiri	..	0·3	100·0	17·6	6·8
5. Nayar	..	16·2	86·4	43·0	26·0

Figures of three villages compared.

12. A comparison of the figures of indebtedness relating to the three villages, Nayarambalam, Antikkad and Chundal, will be of interest:

		Nayarambalam	Antikkad	Chundal
1,	Total debts of the village ..	Rs. 5,75,038	Rs. 3,40,679	Rs. 1,56,504
2.	Average debt per family ..	" 330	" 403	" 215
3.	Average debt per individual ..	" 59	" 72	" 35
4.	Average debt per indebted family ..	" 381	" 462	" 242
5.	Incidence of indebtedness on land (per acre) ..	" 649	" 350	" 126
6	Incidence of secured debts on encumbered land (per acre) ..	" 709	" 519	" 251
7.	Percentage of total debts in the total assets ..	29·1	27·1	14·6

Apparently conditions in the cocoanut and *Kole* tracts are much worse than in paddy and arecanut areas.

Purpose of debts·

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

(i) Repayment of old debts is the heaviest item in the liabilities. It accounts for a sum of Rs. 34,802 (22·2 per cent of the total debts). The purposes for which these old debts were incurred are not always specified.

(ii) Kuri liabilities amounting to Rs· 30,673 include (1) the subscription amount to be remitted towards prized kuries (Rs. 24,620) and (2) debts incurred for the payment of kuri subscriptions (Rs. 6,053). This item forms 19·6 per cent of the debts and stands next in importance. Here too no accurate information could be secured in all cases regarding the purpose for which the prize-amounts drawn from the kuries were spent. Repayment of old debts, purchase and improvement of land, construction of houses, and investment in trade or industry are among the purposes mentioned.

The annual amount of subscription due to prized kuries from the village as a whole is Rs. 5,421. If the subscription amounts are regularly paid, the kuri liabilities will, therefore, be cleared within 4½ years from the date of the investigation.

(iii) Purchase of land accounts for Rs. 24,774 (15·8 per cent of the debts), and construction, rebuilding, etc., of houses, for Rs. 3,789 (2·4 per cent of the debts).

(iv) Another item also is to be attributed to land. It is the amount borrowed for cultivation expenses and for the payment of pattom or rental to landlords, and of land-tax, etc. The accumulated arrears of pattom also form part of this amount. Its total is Rs. 6,637 (4·3 per cent of the debts). The economic depression is chiefly responsible for this item.

(v) The amount borrowed to meet domestic wants is a heavy item, standing next in importance to the purchase of land. Its total is Rs. 19,793 (12·6 per cent of the debts). This sum was borrowed for the purchase of daily necessaries, because the income did not suffice to meet the barest wants of the villagers. To a great extent this item is also to be attributed to the economic depression.

(vi) Loans raised for industrial and trade purposes amount to Rs. 9,321 (6 per cent of the debts). The depression is to a considerable extent responsible for this item also.

(vii) Social and religious items such as marriages, funerals, etc., account for Rs. 4,822 (3·1 per cent of the debts).

(viii) Other purposes show a sum of Rs. 21,893 (14 per cent of the debts). These purposes include, among others, the payment of dowries, share-rights, etc. (Rs. 9,648), purchase of livestock (Rs. 3,208), education of children (Rs. 2,177), medical aid (Rs. 1,911), payment of interest on debts (Rs. 1,060) and litigation expenses (Rs. 880).

14. Secured and unsecured debts are classified below:

Serial No.	Kind of debt	Amount Rs.	Proportion per cent in the total debt	Secured and unsecured debts
1	Amount raised on pledges ..	6,395	4·1	
2	" " on the security of landed property ..	81,082	51·8	
3	" " on pro-notes ..	30,160	19·3	
4	Hand loans ..	7,309	4·7	
5	Pattom arrears, decree debts, etc. ..	3,711	2·4	
6	Petty shop-debts, etc. ..	3,227	2·0	
7	Kuri liabilities (amounts to be remitted in prized kuries) ..	24,620	15·7	
	Total ..	1,56,504	100·0	

Items 1 and 2 in the above list are both secured and form 55·9 per cent of the total debts. A sum of Rs. 22,613 out of the kuri liabilities of Rs. 24,620 is also secured on land. This forms 14·4 per cent of the total debts. In all, therefore, 70·3 per cent of the total debts is secured.

and their rates of interest.

The rates of interest charged for the different classes of debts are shown in Appendix G. 93·7 per cent of the amount borrowed on the security of land, 89 per cent of the amount raised by pawning jewellery, etc. and 79·3 per cent of the amount raised on pronotes have to pay interest only at rates not exceeding 12 per cent per annum.

In Appendix H the total amount of interest-bearing debts is distributed according to the rates of interest charged. The rate is 9 to 12 per cent (mostly 12 per cent) per annum for 50·9 per cent of this amount. It is below 9 per cent per annum for 38·4 per cent of the interest-bearing debts. The balance (only 10·7 per cent of the interest-bearing debts) pays interest at rates exceeding 12 per cent per annum. There are instances of small hand loans, and cash-loans raised on pledges, having to pay interest at rates which are as high as 75 per cent per annum; and loans in kind (paddy loans) are charged 10 to 30 per cent interest for a period of 2 to 3 months (i. e., 40 to 120 per cent per annum). But Appendix H shows that only a very small sum of Rs. 703 (0·6 per cent of the interest-bearing debts) pays interest at rates exceeding 24 per cent per annum.

Classes of creditors.

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

Serial No.	Classes of creditors	Amount Rs.	Proportion per cent in the total debt
1	Amount raised from joint-stock banks ..	8,971	5·7
2	" " from indigenous money-lending concerns ..	549	0·4
3	" " from Co-operative Societies ..	1,689	1·1
4	" " from private persons (mostly of the same locality) ..	1,13,737	72·7
5	Pattom arrears, decree debts, etc. ..	3,711	2·1
6	Petty shop-debts, etc. ..	3,227	2·0
7	Kuri liabilities (amount to be remitted in prized kuries—banks and private parties) ..	24,620	15·7
	Total ..	1,56,504	100·0

As at Nayarambalam and Antikkad, private parties (mostly of the same locality including neighbouring villages) form the chief source of credit in this village also, and they account for items 4, 5 and 6 in the list (77·1 per cent of the total debts as against 56·1 per cent at Nayarambalam and

61·5 per cent at Antikkad). A considerable proportion of item 7 also is derived from these private parties. Almost the whole balance is contributed by banks.

The only credit institution of some importance within the village is the Kshemodayam Bank run by ten share-holders, which has issued loans to the extent of Rs. 20,000. About 95 per cent of these loans has been issued on personal security and the rate of interest charged on these is 18 per cent. Several villagers, however, go in for credit to the banks at Kunnamkulam and Kiecheri, which lie within a radius of 3 miles of the village.

16. Item 3 in the statement given in the last paragraph shows that a small sum of Rs. 1,689 (1·1 per cent of the total debts of the village) is contributed by co-operative credit societies. There are no such societies in Chundal village, but there are one or two in the adjacent villages, and the amount in question has been borrowed from those societies. The short-term loan of the village amounts to Rs. 45,864 (items 1, 3 and 4 in the statement appended to paragraph 14 above), and the proportion derived from co-operative credit societies is only 3·9 per cent of the short-term debts. The co-operative movement has, therefore, been able to achieve but very little in this locality also. Co-operative credit.

17. The rates of interest charged by the different classes of creditors are shown in Appendix I. The terms offered by private parties are naturally more favourable than those of banks. The highest rate of interest charged by banks is 37·5 per cent, but the penalties for defaults have the effect of raising this rate very much higher. Creditors and rate of interest.

18. A sum of Rs. 1,190 out of the total debts of the village represents the value of 3,391 *paras* of paddy borrowed in kind. Loans of paddy are common in this locality and are generally raised in the month of Karkadagam when most people are in want. The families of poor, small-scale tenants and of agricultural labourers borrow paddy chiefly for domestic consumption from their more fortunate neighbours or land-lords. Such loans are to be returned after the harvest (i. e., in two to three months' time), the rate of interest for this short period varying from 1 to 3 for ten, or from 40 to 120 per cent per annum. Poor tenants have often to borrow seeds (paddy) during the sowing season, and these paddy loans also carry the same high rates of interest. Small-scale cultivators and agricultural labourers are not able to lay by anything during the harvest season on account of these paddy loans, because any small quantity of paddy which they can spare during the harvest months will hardly suffice to meet the full claims of their creditors. Loans in kind.

19. The remarks made in paragraph 17 of the Report on Nayarambalam regarding the demand for better credit facilities are equally applicable to Credit facilities.

Chundal village also. And it is for the co-operative movement to save the poor tenants and agricultural labourers from the heavy loss they are at present subjected to as a result of their resorting to loans in kind.

Income and expenditure.

20. Appendix J shows the distribution of the income and expenditure of the village by communities. It will be seen therefrom that the gross annual income of the 729 families in the village amounts to Rs. 2,88,821, that the expenditure excluding the family budget is Rs. 1,83,466, and that the net income available for household expenses is accordingly Rs. 1,05,355.

distributed according to sources.

21. Appendix K deals with the income and expenditure according to the occupation or *sources* from which the income is derived. For reasons already explained in paragraph 19 of the Report on Nayarambalam, the family or household is not taken as the unit for purposes of the classification of these sources of income. The appendix, therefore, deals with the number of persons, and not of families, deriving the income.

Agriculture.

22. From the occupational grouping of families given in Appendix C it will be seen that 397 families in the village are of the land-owning and cultivating classes and that 282 are of agricultural labourers. Out of the 729 families in the village, 679 (93·1 per cent) are, therefore, dependent on agriculture, and land is either the chief, or at least a subsidiary, source of their income. Groups 1 to 7 under Pasture and Agriculture—Cultivation—in Appendix K show that land is the principal source of income to 1,220 persons (555 males and 665 females) and a subsidiary source of income to 663 persons (516 males and 147 females). There are also 61 working dependents (51 males and 10 females) under the same head (*i. e.*, those who help the principal earners of their families with their services in return for which they receive no payment). In all, therefore, 1,944 persons, or 69·9 per cent of the total population aged 13 years and above, are more or less dependent on land for their living.

The gross income from agricultural occupations (groups 1 to 7 in Appendix K) amounts to Rs. 1,21,211 (42 per cent of the total gross income of the village). The corresponding expenditure is Rs. 61,550 (37·7 per cent of the total expenditure*). The net income from this source is, therefore, Rs. 59,661 (47·5 per cent of the total net income*).

*The total expenditure and the total net income for purposes of the calculations in paragraphs 22 to 28 (both inclusive) are taken to be Rs. 1,63,183 and Rs. 1,25,638 respectively, and not Rs. 1,83,466 and Rs. 1,05, 355 respectively as shown in Appendix J and paragraph 20 above. The difference of Rs. 20,283 in each case is the amount to be paid as interest on debts or as subscription instalments towards prized kuries, etc. (group 89 in Appendix K). As this amount cannot be shown as expenditure against any particular item of income, it is ignored here so that the proportion of the expenditure incurred for, and the net income derived from, each source may be correctly estimated.

It is also to be noted here that, of the 1,281 persons (including 61 working dependents) whose principal source of income is land, as many as 906 (310 men and 596 women) or 70·7 per cent, and of the 663 persons to whom land is a subsidiary source of income, 204 (114 men and 90 women) or 30·8 per cent are agricultural labourers. The total net income under agricultural labour (group 5 in Appendix K) amounts to Rs. 28,459, and forms no less than 47·7 per cent of the net income from agricultural occupations and 22·7 per cent of the total net income of the village.

23. The figures under groups 1 to 7 show that the direct income from agriculture in this tract is proportionately very much higher than the corresponding income in the cocoanut and *Kole* areas. Thus, while the net income from this source is 47·5 per cent of the total net income of the village, it is only 25·7 per cent in the *Kole* tract of Antikkad and 28·2 per cent in the cocoanut tract of Nayarambalam. The numbers engaged in agricultural occupations (groups 1 to 7) are also proportionately greater in Chundal than in Antikkad or Nayarambalam. We have already seen that groups 1 to 7 absorb 69·9 per cent of the population of Chundal, aged 13 years and above. The corresponding figures for Antikkad and Nayarambalam are only 52·8 and 37·8 per cent respectively. **Dependence on agriculture.**

24. The figures for nilam (paddy land) and paramba (garden land) are given separately in Appendix K. They show that the net income from paddy lands is but Rs. 12,541, whereas the net income from garden lands is Rs. 18,248. Arecanut is the chief produce of the garden lands, and by far the largest proportion of the income from garden lands represents the return from the arecanut crop*. And a substantial proportion of the income of Rs. 28,459 earned by agricultural labourers is also for work done in the arecanut gardens. **Importance of arecanut cultivation.**

25. The figures under group 9 (a)—cattle and buffalo breeders, etc.,—are misleading. According to these figures, the expenditure under this head exceeds the income by Rs. 2,364. For one thing, no income has been receipted here for the ploughing work done by the animals in their owners' fields. Again, the income from bullock carts (Rs. 1,428) is shown under group 39 (c), but the cost of feeding the animals is included under group 9 (a). Likewise the income from hiring the animals and bullock carts (Rs. 1,165) is shown under groups 60 and 60 (a), but no expenditure is entered under these heads. **Cattle breeding.**

*The gross income of Rs. 36,176 from parambas is made up of (i) receipts from arecanuts amounting to Rs. 21,494 (ii) receipts from cocoanuts amounting to Rs 2,303 and (iii) receipts from other kinds amounting to Rs. 12,379. *Other kinds* consist of the banana and other plantains, the mango and the jack fruit, pepper, cashewnut, tapioca, sweet potato, kitchen vegetables, etc., etc. The importance of the arecanut crop will be clear from the above figures.

There are 113 oxen (16 used for draught purposes and 97 for the plough), 395 buffaloes (25 used for draught purposes and 370 for the plough), 116 cows, 17 she-buffaloes, 157 cow-calves, 21 buffalo-calves, 274 goats and kids, and 5 pigs in the village. All these animals are together valued at Rs. 14,597. The animals here also are of inferior type, and are truly symbolic of the poverty of their owners. The average daily yield of a milch cow is only 1½ bottles (of 24 ounces each) and of a milch buffalo, about 2½ bottles. Apparently the cows and she-buffaloes are kept more for their manure than for their milk supply.

Poultry farming.

26. There are 114 cocks, 5[illegible]3 hens, 501 chickens and 14 ducks in this village, together valued at Rs. 310. The birds are reared for domestic use, and the annual net income derived from this source is but Rs. 116. Poultry farming is not pursued on a commercial scale by any one in the village.

Fishing.

27. Fishing (group 11) which is pursued by 13 persons as their chief occupation and by 27 persons as a subsidiary occupation, and which accounts for a net income of Rs. 783, refers to inland fishing chiefly in the adjacent villages where there are better facilities than in Chundal.

Other occupational groups.

28. A few of the more important among the remaining occupational groups or sources of income are examined below. The net income derived from Sub-class b, Industry (groups 15 to 36), is Rs. 14,025 (11·2 per cent of the total net income). Under this Sub-class, group 19 (basket makers, etc.,) supports 71 persons (37 men and 34 women), and the net income from this source is Rs. 951. The weaving of baskets out of bamboo materials and the manufacture of palm-leaf umbrellas are cottage-industries pursued by Parayas. Group 21 refers to the extraction of cocoanut and gingelly oil by means of country *chucks*. This too is pursued as a cottage-industry on a small scale. Group 23 (paddy-husking, etc.,) refers chiefly to the husking of paddy for domestic consumption by the women of the families concerned. Group 25 (jaggery manufacture) also deserves special notice. It refers to the manufacture of jaggery from sweet toddy drawn from the sago palm. It is the principal source of income to 22 persons and a subsidiary source of income to 10 persons, and the total net income derived from this source is Rs. 1,014.

Group 27 (a)—arecanut curing—is the most important industry in the village. 97 persons are engaged in this industry, and the net income derived from it is Rs. 2,572. Considering the importance of the industry, this income cannot but be regarded as too low. How the industry is capable of development and how higher profits may be derived from it will be explained in a subsequent section* of this Report.

*Please see paragraphs 65—67 below.

Sub-class d—Trade—(groups 43 to 63d) accounts for a net income of Rs. 17,159 (13·7 per cent of the total net income of the village). It is the principal source of income to 105 persons and a subsidiary source to 58 persons. There are also 23 working dependents under this head. The most important groups here are 43—money-lending—(net income, Rs. 7,241), 50—hotels, etc.,—(net income, Rs. 1,070) and 51 to 59—dealers in food stuffs—(net income, Rs. 5,437).

One hundred and twenty persons are engaged in Public Administration and Liberal Arts comprising groups 66 to 80. The net income derived from this source is Rs. 10,253 (8·2 per cent of the total net income). The most important groups here are 68 to 70 (priests, religious workers, etc.), 73 (Ayurvedic physicians) and 76 (teachers of all kinds).

Group 82 (income such as contributions, etc.) is an important item, accounting for a net income of Rs. 19,288 (15·4 per cent of the total net income). The contributions are from several sources among which those from earning members of families, who are working elsewhere, and those from the husbands of women belonging to Marumakkathayam families may be specially mentioned.

Net income and standard of living.

29. As stated in paragraph 20 above, the net income (for a period of one full year ending about June, 1934,) of the 729 families in the village, available for household expenses, is Rs. 1,05,355. Appendix L shows the distribution of this amount among the various communities, the proportion in which it is distributed and the average net income of a family in each community. The figures for some of the most populous communities are examined below:

The Eazhuvas are numerically the strongest community in the village. As at Nayarambalam and Antikkad, they return various occupations. Thus there are land-owners, tenants, educated persons following learned professions, traders, agricultural, industrial and casual labourers, etc., etc., among them. The women of the poorer families go out for agricultural and other labour and are earning members. The average net income of an Eazhuva family is Rs. 106 and the average number of persons in the family is 6·1.

The Christians stand next in point of numerical strength and the remarks made above regarding the occupations pursued by the Eazhuvas equally apply to the Christians also. The average income of a Christian family is Rs. 128 and the average number of persons in the family is 6·3.

The Nayars in this village also are generally dependent on land, Government or private service, etc. In addition to this, domestic service in wealthy caste-Hindu families is more or less monopolised by Nayars (of both sexes) of impoverished families. The average number of persons in a Nayar family is 6·2 and the average income, Rs. 215.

The Muslims of the village are engaged chiefly in trading in fish, timber-sawing and running tea-shops. The women of the poorer Muslim families go out for agricultural labour and are earning members. The average income of a Muslim family is Rs. 113, and the average number of persons in it is 5·9.

The Pulayas and the Kanakkas are chiefly agricultural labourers. Their women also are wage-earners. The average income of a Pulaya family is Rs. 112, and of a Kanakka family, Rs. 115. The average number of persons is 6·2 for the Pulaya family and 5·4 for the Kanakka family.

Grading of families according to income.

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

	Total net income.		No. of families deriving such income.	Proportion per cent in the total number of families.
1	Up to Rs. 25	..	12	1·6
2	Rs. 26 to Rs. 50	..	68	9·3
3	Rs. 51 to Rs. 100	..	247	33·9
4	Rs. 101 to Rs. 200	..	283	38·8
5	Rs. 201 to Rs. 500	..	90	12·4
6	Rs. 501 to Rs. 1,000	..	9	1·2
7	Rs. 1,001 to Rs. 2,000	..	6	0·8
8	Above Rs. 2,000	..	2	0·3
	Total	..	717	98·3

Of the remaining 12 families in the village, 2 depend chiefly on alms, and therefore did not return any regular income, while 10 (1·4 per cent of the total number of families) returned a "minus-net-income", the explanation offered by them being identical with the one given by the minus-net-income families of Nayarambalam. (*Vide* paragraph 28 of the Report on Nayarambalam).

Average income.

31. If the total net income of the village is evenly distributed, each family will receive an annual income of Rs. 145, and each individual, Rs. 23. But the statement appended to the foregoing paragraph shows that the income of 46·5 per cent of the total number of families in the village (the figure includes the minus-net-income and beggar families also) is below Rs. 100. The average income of this section of the population must, therefore, be very low, and the standard of their living correspondingly poor.*

*The remark about the standard of living will not apply to the ten minus-net-income families. They belong to the landed class and maintain a comparatively high standard of living by raising loans, defaulting payment of interest, prized kuri instalments, etc., etc., in spite of the fact that their income has been very much reduced on account of the heavy fall in the price of agricultural produce.

32. Though the net income available for house-hold expenses is only Rs. 1,05,355, the amount alleged to have been actually spent for such expenses is Rs. 1,27,911 according to the returns received from the villagers. Thus there is an excess of Rs. 22,556 over the actual net income, to be accounted for. Deficits.

Of the 729 families in the village, 24 families show a balanced budget, their net income being just sufficient for their domestic expenses; 83 families have a surplus budget, their total surplus for the year after meeting all their house-hold expenses amounting to Rs. 7,699; and the remaining 622 families have a deficit budget, and are obliged to default payment of rental, interest on debts, and kuri instalments and often to borrow considerable sums in order to meet their house-hold expenses. The total annual deficit of these 622 families is Rs. 30,255. Deducting the surplus of Rs. 7,699 of the surplus budget families from the net income of Rs. 1,05,355, we have a balance of Rs. 97,656. To this we have to add the sum of Rs. 30,255 (the deficit of the deficit budget families) in order that the total expenditure of the village under the head of family budget may be arrived at. This total expenditure will accordingly be Rs. 1,27,911.

The sources from which the sum of Rs. 30,255, required to meet the deficit of the deficit budget families, is derived have to be examined here. The returns under indebtedness, income and expenditure furnish the following particulars:

Amount borrowed for family expenses within the year under review	.. Rs.	*10,489
Amount made available for family expenses by defaulting payment of interest on debts	.. Rs.	5,167
Amount made available for family expenses by defaulting payment of annual rental or pattam	.. Rs.	1,918
Amount made available for family expenses by defaulting payment of kuri instalments	.. Rs.	1,831
Miscellaneous items (sale of jewellery, cattle, etc., etc.)	.. Rs.	3,848
Total	.. Rs.	23,253

This leaves a balance of Rs. 7,002 (Rs. 30,255—Rs. 23,253) to be accounted for. The explanation for this difference is identical with the one given in the last section of paragraph 30 in the Report on Nayarambalam.†

*Out of the sum of Rs. 19,793 borrowed for domestic expenses (shown in column 9 of Appendix F), this sum of Rs. 10,489 represents the portion borrowed during the year under review, and the balance relates to previous years.

†The explanation is:—"This amount partly represents in terms of money the fall in the general standard of living familiar to the villagers in pre-depression days. The house-holders, particularly of the labouring classes, when questioned on their family budget, are generally

Average expenditure.

33. From the foregoing explanation it will be seen that the figures of the average annual net income per family and per individual—Rs. 145 and Rs. 23 respectively—,given in paragraph 31 above, do not represent the actual average expenditure of a family or individual. The actual amount spent by the 729 families in their house-holds is:

			Rs.
(1)	Amounts borrowed, payments defaulted, etc. (as shown in the last paragraph)	..	23,253
(2)	Net income (deducting the surplus of the surplus budget families)	..	97,656
	Total	..	1,20,909

This gives us an actual average expenditure of Rs. 166 per family and of Rs. 27 per individual.

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

Serial No.	Heads in the family budget		Amount Rs.	Proportion
1	Food	..	80,872	63·2
2	Clothing	..	8,965	7·0
3	Lighting, washing, oil, etc., for bath and other necessaries	..	9,577	7·5
4	Drink, drug, tobacco, and betel, etc.	..	8,226	6·4
5	*Social and religious items	..	9,128	7·2
6	Education of children	..	2,412	1·9
7	Medical	..	1,715	1·3
8	Miscellaneous	..	2,080	1·6
9	Thatching, repairs, etc., of dwelling houses	..	4,936	3·9
	Total	..	†1,27,911	100·0

inclined to furnish the figures of expenditure for a normal day—i. e., a day on which the earning members get work and wages and all members eat two meals in addition to a light morning repast. As a matter of fact, they get much less and spend much less for at least 6 months in the year. For there are many days in the year during slack seasons, when labour families get nothing to spend. Full allowance has not been made in the family budgets for these periods of semi starvation and reduced expenditure. And it is to be feared that a very large proportion of the amount should be attributed to this circumstance."

*This refers to *annual* social and religious festivals, and is a regularly recurring item of expenditure unlike the item shown in column 10 of Appendix F (purpose of debts), which relates to *lump* expenditure incurred for marriage celebrations, funeral ceremonies, etc.

†This includes the sum of Rs. 7,002 which has not been accounted for, because we do not know in what proportion the amount should be deducted from each head in the family budget.

The statement shows that items 1 (food including fuel, etc.), 2 (clothing), 3 (lighting, etc.), and 9 (thatching of houses, etc.), representing the barest wants, together absorb 81·6 per cent of the total expenditure. These four items together involve an actual expenditure of Rs. 1,04,350, distributed thus:

Food	..	77·5	per cent
Clothing	..	8·6	,,
Lighting, washing, etc.	..	9·2	,,
Thatching of houses, etc.	..	4·7	,,
Total	....	100·0	,,

The proportions given above do not perceptibly differ from those worked out for the Nayarambalam and Antikkad villages*.

34. As in other villages, the standard of living in Chundal also is by no means uniform, but it varies both according to the community and according to the income and social position of the family concerned. The average annual expenditure of an adult in the Nayar community (when the average for the whole village is struck excluding items liable to irregular and great variations like education, drink, drug, tobacco, etc., social and religious items, etc.) is Rs. 41. The corresponding figures for the Christian, Eazhuva, Muslim, Pulaya and Kanakka communities are respectively Rs. 32, Rs. 27, Rs. 26, Rs. 21 and Rs. 25. Among the Nayars the expenditure rises to Rs. 69 per adult in some of the richest families, while it is as low as Rs. 22 among the poorest. The corresponding highest and lowest figures are Rs. 59 and Rs. 22 for the Christians, Rs. 48 and Rs. 22 for the Eazhuvas and Rs. 42 and Rs. 22 for the Muslims. The difference is much less marked among the Pulayas and Kanakkas whose highest and lowest figures are Rs. 28 and Rs. 19, and Rs. 31 and Rs. 21 respectively. These figures also are exclusive of such items as education, drink, drug, etc., and social and religious items. Standard of living.

35. The diet of the villagers in Chundal does not differ much from that of the Nayarambalam people (described in paragraphs 33 and 34 of the Report on Nayarambalam). But fish is not available here to the same extent, and therefore its consumption among the poorer classes is more limited. In this respect conditions in Chundal are more or less identical with those in Antikkad. Diet

36. It has already been explained in paragraph 10 above that, out of a total assigned land area of 1,918·3 acres in the village, the inhabitants of the village owned but 1,116·4 acres, the remaining lands being in the possession of absentee landlords. Including the land owned in other villages by the residents Land and holdings.

*Paragraph 31 of the Report on Nayarambalam and paragraph 27 of the Report on Antikkad.

of Chundal, the total area owned by them is 1,244·5 acres. This area is owned by 436* families. The proportion of land-owning families in each community is shown below:

Community		Total no. of families.	No. of land-owning families.	Proportion per cent of land-owning families in each community
1. Christian	..	145	97	66·9
2. Elayath	..	2	2	100·0
3. Embran	..	4	4	100·0
4. Eazhuvan	..	231	142	61·5
5. Kanakkan	..	28	1	3·6
6. Marasari	..	19	14	73·7
7. Muslim	..	86	53	61·6
8. Nambidi	..	2	2	100·0
9. Nambiyar	..	4	4	100·0
10. Nambudiri	..	2	2	100·0
11. Nayar	..	118	91	77·1
12. Pulayan	..	35	7	20·0
13. Others	..	53	17	32·1
Total	..	729	436	59·8

The 436 land-owning families are graded below according to the extent of their holdings:

Size of holding		No. of families having such holdings	Proportion per cent in total no. of land-owning families
1. 0—25 cents	..	88	20·2
2. 26—50 „	..	63	14·4
3. 51 cents to 1 acre	..	60	13·7
4. 1—5 acres	..	143	32·8
5. Above 5 acres	..	82	18·9
Total	..	436	100·0

Size of holdings.

37. From the figures given in the last paragraph it will be seen that the average size of an owner's holding is but 2·9 acres. But the holdings that are

*In the occupational grouping of families given in Appendix C, the number of land-owning and tenant families together is only 397. Here, however, their number is 554 (including the 118 tenant families mentioned in paragraph 37 below). There is thus an excess of 157 families. The difference rises from the fact that the 157 families in question fall under the head "Agricultural Labour" in Appendix C, because they own, or have taken on lease, only a few cents of land (where they have their huts or cottages) and agricultural labour is a much more important source of income to them.

below one acre in extent (48·3 per cent of the total number of holdings) are mostly parambas planted with the arecanut and other trees, where the villagers have their residential houses also. Further it is to be noted here that the owner's holdings are different from those of cultivators, because all owners are not cultivators and there are as many as 118* families which do not own land but have taken lands on lease for cultivation or residential purposes. The total extent of land thus taken on lease by the 118 families is only 108·6 acres (55·3 acres of nilam and 53·3 acres of paramba), so much so that the average size of a tenant's holding is but 0·9 of an acre. The 118 tenant families are graded below according to the extent of their holdings:

	Size of holding		No. of families having such holdings	Proportion per cent in total no. of tenant families
1.	0—25 cents	..	41	34·8
2.	26—50 cents	..	50	25·4
3.	51 cents to 1 acre	..	22	18·7
4.	1—5 acres	..	24	20·3
5.	Above 5 acres	..	1	0·8
	Total	..	118	100·0

The statement shows that the majority of these holdings are extremely small, and hardly of any economic value.

The total number of cultivators' families (including both owner cultivators and tenant cultivators) may be approximately taken to be 540†, and the total extent of land cultivated by them is 1,376·7 acres. The average size of a cultivator's holding is, therefore, only 2·5 acres. That the holdings are far too small to be economic will be clear when the net return from an acre of cultivated land is examined.

Moreover most of these holdings consist of small plots lying scattered about, so much so that there is considerable waste involved in their cultivation. This circumstance aggravates the evil noticed above.

Fragmentation of holdings

38. The process of fragmentation of holdings has been as active here as in Nayarambalam and Antikkad, and the reasons therefor are identical with those given in paragraph 37 of the Report on Nayarambalam. It is seen that

*Please see foot note to paragraph 36 on page 18.

†A few non-cultivating owners have to be eliminated from the total of 554 families.

the area of 647 acres of paramba owned by the inhabitants of Chundal in the same village is divided into about 750 separate plots or gardens. The average extent of a garden will thus be only 0·9 of an acre, about three-fourths of the number of gardens being much below the average. Likewise the area of 469·4 acres of nilam owned by the residents of Chundal in the same village is divided into about 350 separate plots, and as many as 75 per cent of these plots are below one acre in extent, even though the average size of a plot is 1·3 acres. These proportions must naturally hold good for the remaining area of paramba and nilam in this village, which is in the possession of absentee landlords.

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

Year		Total area of assigned land (nilams and parambas) Acres	No. of pattadars	Average extent of a pattadar's holding Acres
1084 M. E.	...	1,912·0	272	7·0
1109 M. E.	..	1,918·3	362	5·3

(Here the Land Revenue *sub-pattas* and Devaswam *pattas* have also been taken into account).

The figures show that the increase in the number of *pattas* since 1084 M. E. is 33·1 per cent and that the average extent of a pattadar's holding has fallen from 7 acres to 5·3 acres. But even these figures are defective, as separate *pattas* have not yet been issued for many recent sales or divisions. It may, however, be noted here that the percentage of increase in the number of pattas in this village is considerably lower than that of Nayarambalam (69·9 per cent) and of Antikkad (59·1 per cent).

Yield from land: parambas (arecanut gardens).

39. The yield from land and the cultivation and other expenses incurred are examined below. The figures for arecanut gardens are:

		Amount Rs.	A.	P.	Proportion per cent of gross yield
Average annual gross yield from one acre of land with 530 bearing arecanut trees, about 150 plantain trees, etc.	..	*121	8	0	100·0
Labour and other expenses	..	48	0	0	39·5
Manure	..	16	0	0	13·2
Land revenue (average)	..	6	0	0	4·9
Net income	..	51	8	0	42·4

*Arecanut (green) has been valued at Rs. 10 for three *thulams*, this being the average price fetched by the commodity during the year under review. It has since fallen by about 30 per cent.

Here the owner cultivator will get a net income of about Rs. 52 (42·4 per cent of the gross yield) from an acre of land of average quality. The price of the land in pre-depression days was about Rs. 1,100 per acre, so much so that the owner would now receive a return of 4½ per cent interest on his investment. If the land is encumbered, as it very often is, this return will be reduced, because the owner will have to pay the interest on his debts from this amount. Owner's share.

Arecanut gardens are mostly cultivated by the owners themselves. Leases are very rare. In the few instances where gardens were leased the annual rental for an acre of arecanut garden was about Rs. 50, (the land revenue being paid by the owners). This leaves but a small margin of about Rs. 7 as the tenant's share. Tenant's share.

40. The figures for double-crop nilam are given below: Double-crop nilam

		Amount Rs.	A.	P.	Proportion per cent of gross yield
Average annual gross yield from an acre	..	*83	12	0	100·0
Labour expenses	..	25	6	0	29·8
Manure	..	13	12	0	16·6
Seeds	..	10	0	0	11·9
Land revenue (average)	..	4	0	0	4·8
Net income	..	30	10	0	36·9

The pre-depression price for an acre of double-crop nilam was about Rs. 1,500. The owner-cultivator therefore gets a return of only 2 per cent on his original investment. Owner's share.

The tenant-cultivator has to pay a rental of about Rs. 29 (85 paras of paddy), the land revenue being paid by the owner. Here too, therefore, the tenant's share is not much. Tenant's share.

41. The figures for single-crop (Mundakan) are: Single-crop nilam-Mundakan.

		Amount Rs.	A.	P.	Proportion per cent of gross yield
Average annual gross yield from an acre	..	43	2	0	100·0
Labour expenses	..	13	6	0	30·2
Manure	..	7	0	0	16·3
Seeds	..	5	0	0	11·6
Land revenue (average)	..	3	2	0	7·0
Net income	..	14	10	0	34·9

The pre-depression price of an acre of single-crop nilam (Mundakan) was about Rs. 750. The owner-cultivator, therefore, gets a return of 2 per cent on his initial outlay. Owner's share.

*Paddy has been valued at 5½ annas per para. This was the average price fetched by the commodity during the year under review.

Tenant's share.

The tenant-cultivator has to pay a rental of about Rs. 14 (40 paras of paddy), the land revenue being paid by the owner. Here again the tenant's share is not much.

42. Separate figures are not given here for single-crop *Virippu* land and for *Puncha* raised as a third crop in double-crop lands, because the areas concerned are too small to deserve special mention. The cultivation expenses and the net return from single-crop *Virippu* are more or less the same as those of single-crop Mundakan. The output from *Puncha* cultivation (third crop) is but just sufficient to cover the cultivation expenses incurred therefor. It is chiefly resorted to by agricultural labourers and petty cultivating tenants in order that they may find work for themselves during the slack season from Makaram to Medam. This cultivation is carried on in the paddy lands immediately adjacent to the Kiecheri stream, where there is full facility for irrigating the land with the waters of the stream. Lifts worked by man-power are used for the purpose.

43. The explanation given in paragraphs 41 and 42 of the Report on Nayarambalam regarding the position of the cultivating tenant, and the remarks on the deterioration of land contained in paragraph 43 of the same Report are generally applicable to Chundal also.

Labour and unemployment.

44. The extent of unemployment in the village cannot be ascertained from Appendix K in as much as the word *occupation* in that table means the *source of income* and not necessarily *employment*. Thus the non-cultivating owners and the non-cultivating tenants (groups 1 and 3 (b) under Cultivation) derive their income from leasing and sub-leasing lands. Their occupation, therefore, does not give them any employment. Many of the cultivating owners (group 2 under Cultivation) have little more than supervision work to do in order to earn their income, and for this reason they are not fully employed on land. There are many groups of a like nature in the occupation statistics.

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

	Males	Females	Total
(1) Total population	2,183	2,304	4,487
(2) Children aged 0—5	436	385	821
(3) School-going population of all ages	342	205	547
(4) Children aged 6—12 not attending school	181	205	386
Total of items 2, 3 and 4	959	795	1,754
Balance available for employment	1,224	1,509	2,733

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

The numbers available for employment may be divided into three distinct categories:

i. fully employed,
ii. partially employed and
iii. unemployed.

Among males we find

822 (67·2 per cent) more or less fully employed,
306 (25·0 per cent) partially employed and
96 (7·8 per cent) unemployed.
1,224 (100·0 per cent) total.

Thirty-six boys aged 6 to 12, 14 of whom have been returned as fully employed and 22, as partially employed, should be added to the above numbers.

Fully employed men.

45. *Fully employed* does not necessarily refer to persons getting a full day's work on all working days in all seasons. Those employed in Government or private service (groups 66, 67, 76, 76 a, 85, etc., etc. in Appendix K); skilled labourers like sawyers (group 17), carpenters (group 18), blacksmiths (group 20), workers in other metals (group 20b), potters (group 20c), those engaged in toddy-drawing and jaggery manufacture (groups 25 and 26), beedi manufacturers (group 27), washermen and barbers (groups 30 and 31), masons and stone-cutters (group 33), etc.; traders doing regular business throughout the year (several groups from 44 to 63 d); and a few other occupational groups have justly been included in the category of the fully employed. Those who follow agricultural labour (group 5) as their chief occupation, porters, etc. (group 39), casual labourers (group 87), and a few others also are shown as fully employed, even though the labourers concerned are forced to remain idle for many days in the year during slack seasons.

Partially employed men.

46. The partially employed comprise such groups as cultivating owners and tenants (groups 2 and 3), those engaged in fishing (group 11), basket-makers, etc., (group 19) persons engaged in oil industry (group 21), rice-pounders, etc. (group 23), makers of pappatom (group 26 a), persons engaged in arecanut curing (group 27 a), labourers employed on roads and owners of bullock-carts (group 39 a and c), and those following several of the trades from group 46 a to 63 d etc., etc. Many of the vocations referred to in the above group cannot be pursued throughout the year and the period of employment of those following the above vocations varies from a few days to many weeks in the year according to the nature of the occupation concerned.

Fully employed women.

47. Turning to the female population, we find

984 (65·2 per cent) more or less fully employed,
428 (28·4 per cent) partially employed and
97 (6·4 per cent) unemployed.
1,509 (100·0 per cent) total.

There are also 21 girls aged 6 to 12 who have been returned as fully employed and 39 in the same age-group who have been returned as partially employed.

The fully employed consist chiefly, if not almost wholly, of the women of the labouring classes who are wage-earners and who, in addition to their domestic duties (cooking, washing, nursing children, etc.), attend regularly to agricultural and other kinds of paid labour.

Partially employed women.

48. The partially employed comprise those women of all communities who attend to domestic duties at home and thus effect a saving in the family budget by obviating the necessity for paid service. Those included in this category are not regular wage-earners. Considerable numbers of this group consisting of women of the labouring classes go out for agricultural labour during the harvest season and thus earn a small income. But they are not regular wage-earners like the fully employed women referred to in the last paragraph. In the category of the partially employed women we also find those engaged in petty trades, paid menial service, etc., etc., because these pursuits give only occasional or partial employment.

The reasons for the presence of such large numbers of partially employed men and women in the village are the same as those given in Nayarambalam and Antikkad. Want of suitable work and false notions of prestige among people who are socially high are factors that are equally responsible for this state of affairs.

Unemployed.

49. There remain 96 unemployed men and 97 unemployed women. Of these, 40 males and 8 females are children aged about 14 or 15 and 34 males and 72 females are too infirm or old to work. The remaining 22 men and 17 women belong to families of some social status. They have neither the aptitude nor the training required for the pursuit of any useful occupation at home and their false notions of prestige will not allow them to turn to such types of out-door labour as are available in the village. Six of these numbers are English-educated, 2 of them (1 male and 1 female) being graduates.

Unemployment and emigration.

50. Want of suitable employment in the village is chiefly responsible for the emigration of a small section of the village population. The particulars of the emigrants are given below:

Emigrants to places within the State.

		Male	Female	Total	Contribution to their homes Rs.
Employed	..	50	4	54	785
Unemployed	..	10	..	10	..
Total	..	60	4	64	785

Emigrants to places outside the State.

		Male	Female	Total	Contribution to their homes Rs.
Employed	..	107	..	107	1,772
Unemployed	..	21	..	21	..
Total	..	128	..	128	1,772

Emigrants whose particulars are unknown.

Male	Female	Total
10	..	10

		Male	Female	Total	Contribution to their homes Rs.
Grand total	..	198	4	202	2,557

Only 12 of these emigrants are English-educated.

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

MEN.

	Type of labour	Communities generally following it	No. of days in the year when work is available	Average daily wages Rs. A. P.	Total annual income Rs. A. P.
1.	*Work in nilam and paramba (ploughing, sowing, reaping, fencing, spade-work, etc.)	Pulayan, Kanakkan, Eazhuvan and Christian	217	0 3 7	48 12 0
	** do do ..	Chiefly Pulayan	300	0 2 1	39 1 0
2.	Plucking arecanuts ..	Eazhuvan	90	0 6 0	33 12 0
3.	Arecanut curing ..	Eazhuvan and Christian	100	0 4 0	25 0 0
4.	Quarrying ..	Eazhuvan and Pulayan	240	0 5 0	75 0 0

*Independent labour.

**Dependent labour.—260 days at $2\frac{1}{2}$ *edangazhies* of paddy

		Rs. A. P.
a day (for ordinary agricultural labour)	..	22 5 6
40 days at 5 *edangazhies* of paddy a day (for harvest)	..	6 14 0
Occasional meals and other free gifts from the landlord	..	5 14 0
Presents on festive occasions, etc. from the landlord	..	3 15 6
Total	..	39 1 0

WOMEN.

Type of labour	Communities generally following it	No. of days in the year when work is available	Average daily wages Rs. A. P.	Total annual income Rs. A. P.
*Agricultural labour in nilam such as manuring planting, weeding, harvest, etc. ..	Pulayan, .. Kanakkan, Eazhuvan, Christian and Muslim	215	0 2 0	26 14 0
** do do ..	Chiefly Pulayan	300	0 1 6	28 2 0

Here too, as at Antikkad, we find some difference between dependent and independent labour in respect of their period of employment and wage-rates. It is agricultural labourers, chiefly Pulayas, that continue to be more or less dependent on their landlords. The conditions in which such dependent labourers work are not different from those explained in paragraph 46 of the Report on Antikkad. It is, however, to be noted that dependent labour is fast disappearing.

The wage-rates given above are those current since the depression set in. They were higher in pre-depression days by about 50 per cent.

Labour conditions.

52. Here too, as at Nayarambalam and Antikkad, labour is not organised. There is discontent among the dependent labourers, because their plight is really miserable. All the same, they are helpless and have to put up with their lot. There is, therefore, no open conflict between labour and capital. The statement given in the above paragraph will show that there is considerable unemployment among labourers during slack seasons, and the very low rates of wages aggravate the hardship. Instances of independent labourers migrating, and dependent labourers absconding, to towns are not unknown.

Methods of paddy cultivation.

53. The ryots in this tract also follow old and primitive methods of cultivation. There is general and wide-spread ignorance about improved methods. In the cultivation of paddy, for instance, there is no selection of seeds or effective

*Independent labour.

		Rs.	A.	P.
**Dependent labour.—260 days at 1½ *edangazhies* of paddy a day (for ordinary agricultural labour)	..	13	6	6
40 days at 5 *edangazhies* of paddy a day (for harvest)	..	6	14	0
Occasional meals and other free gifts from the landlord	..	4	1	0
Presents on festive occasions, etc., from the landlord	..	3	12	6
Total	..	28	2	0

manuring. The manure used for paddy lands consists of cattle manure, ash and green leaf. The supply of green leaf is inadequate, because there is no forest tract in this area. Each cultivator makes use of the ash and cattle manure collected from his own household. Such manure is not collected or stored properly. It is generally dumped into a pit where it lies exposed. Before it is taken to the paddy lands, it is exposed to the sun and converted into a dry powder-like stuff. The urine is thus wholly wasted. The supply of manure collected from households will be quite insufficient, but most of the ryots are too poor to purchase manure; nor will it pay them to do so because of the heavy fall in the price of paddy. Those who want an adequate supply of manure and can afford to purchase it have to get it from Velur, Wadakkancheri, Mundur, Peramangalam and other places*. The quality of the manure thus purchased is in no way superior, and the cost of transport by bullock-carts makes it dear, so much so that the return received from the lands is not proportionate to the cost incurred.

54. If, in spite of these defective methods of cultivation, the natural fertility of the soil were to yield a tolerably fair return, there are other obstacles in the way which very often render paddy cultivation an unprofitable pursuit; and it is an irony of fate that the first crop (*virippu*) in Chundal is damaged by heavy floods and the second crop (mundakan) by severe droughts. Thus a large area of fertile and valuable double-crop paddy lands in the village, lying on either side of the Trichur-Kunnamkulam road between the 10th and 11th mile-stones, is always affected by floods during the south-west monsoon, so much so that the first crop has almost invariably been lost for many years. The fields lying on the northern side of the road suffer more than those on the southern side. The floods have been so heavy and so regular that no *virippu* cultivation is carried on in a considerable area (not less than 50 acres in extent) where the damage is heaviest. This area is now a single-crop one for all practical purposes and only the second crop (mundakan) is raised there, though it has been assessed as a double-crop area.

Damage by floods.

During the heavy south-west monsoon rains, a vast volume of water from the north and north-west has to find its way across these fields in order to reach its outlet to the sea. The Trichur-Kunnamkulam road lies as a barrier, obstructing the free passage of this flood. The few culverts in the particular section of the road and the Chundal canal crossing the road from the north to the south are utterly inadequate for the purpose they are intended to serve. The canal has been silted up to a considerable extent. The culverts are narrow and their beds uneven and of insufficient depth. As a result, during floods, the waters that reach the road from the north do not find a free or ready outlet across the road to the south, so that they stand one or two feet higher in level than the

*These places are within a distance of about 12 miles.

waters on the southern side of the road. It is for this reason that the fields on the northern side of the road suffer more heavily than those on the southern side; and it is also for the same reason that the Trichur-Kunnamkulam road is breached at several points in this particular section every year during the rainy season.

The following are but some of the measures to be adopted if the above situation is to be remedied.

(1) The culverts have to be remodelled and their beds deepened, so that they might afford free and quick passage for a much larger volume of water than at present. One or two new culverts also may be built at the points where the road is usually breached.

(2) The Chundal canal should be deepened and widened.

(3) From Survey No. 864 to Survey No. 1258, there is a big curve described by the canal through high and rocky grounds. The usefulness of the canal is very much reduced by this curve and waters take a long time for their passage through this area. A new diversion of the canal from Survey No. 864 to Survey No. 1084, and thence to Survey No. 1258 where it will join the original canal, will remove the defect. (From Survey No. 1084 to Survey No. 1258, there is already a small water channel which makes the work easy.) The present curve may be left in tact, so that the waters of the area now served by it might find their outlet as at present.

The amount which the Government will have to spend on items (2) and (3) may be recovered from the land owners in easy instalments. And a long-standing and very real disability under which the ryots of the locality have been labouring may thus be removed without strain to the public funds.

and by droughts.

55. The mundakan crop is often affected by droughts in the absence of good rains during the north-east monsoon (and this monsoon is very often a failure), because the lands are not properly irrigated. The silting up of the main irrigation canals like the Chundal canal or *thodu* has made the situation worse. Measures should be adopted for getting a more adequate supply of water from the Kiecheri stream, the existing irrigation canals should be deepened and maintained under proper repair, and new canals should be opened. Several hundred acres of very fertile land may then be properly irrigated and the mundakan crop will no longer be affected by droughts.

If measures are adopted to have an adequate storage of water in the Kiecheri stream during the hot months also, the third (puncha) crop now raised from a small area adjoining the stream may well be extended over a much wider area. This will give work to many labourers during one of their slack seasons.

56. Arecanut cultivation began to grow in importance about 15 years ago, when the price of cured arecanuts improved perceptibly. More arecanut palms were planted in the gardens and new gardens were opened. The gardens were regularly manured with ash, cattle manure, etc. When the local supply was insufficient, manure was purchased from Wadakkancheri, Mundur and other places. During the rainless months (*i. e.*, for about 6 months in the year) the gardens were irrigated regularly with water drawn from wells. Lifts worked by bullocks were used for the purpose. And the Department of Agriculture showed how the *mahali* pest which attacked the arecanut crop could be controlled. On the whole, arecanut cultivation developed apace, and the ryots derived a good income from this source. Arecanut cultivation.

For the last few years, however, the profits have been falling. The economic depression and the difficulties in marketing cured arecanuts have been partly responsible for this state of affairs. Moreover, the yield from the gardens has been diminishing, apparently on account of the over-crowding of trees with the consequent exhaustion of the soil and of the inadequate supply of water for irrigation purposes during the hottest months of the year. The fall in yield is reported to range from 25 to 35 per cent. At the same time the labour charges and the expenses involved in manuring, in irrigating the gardens for six months and in fighting pests, have continued to be heavy. In the circumstances there is no wonder if the gardens do not now receive that care and attention at the hands of their owners, which they received in the days of the arecanut boom. And it is to be feared that, unless the price of cured arecanuts appreciates and marketing conditions improve, arecanut cultivation can hardly prosper as of old.

57. The cultivation of the tapioca and the sweet potato developed when the price of paddy stood very high. These articles were much in demand at the time among poor labourers who could not afford a full rice-diet because of the prohibitive cost of rice. A handful of rice, together with a considerable quantity of the cheap tapioca, was then the usual diet of the poorest classes. Since the depression set in, the demand for these articles has very much decreased, for rice is very cheap and labourers have no occasion to consume tapioca in the place of rice. The cultivation of the tapioca and sweet potato has, therefore, ceased to be profitable, and the area under these crops has decreased considerably during the last few years. Other crops.

The banana and other plantain crops have not been affected by the depression to any appreciable extent. But banana cultivation is expensive and laborious and requires a rich soil with exceptional facilities for irrigation. The area under this crop is, therefore, only a few acres. The average yield from a banana tree is 8 to 12 annas as against an expenditure of 4 to 6 annas. Other varieties of plantain trees are grown in between the arecanut palms in the arecanut gardens. Cultivation expenses here are but nominal, but the income is very considerable.

Manure depot and model farm.

58. The Department of Agriculture can be of real help to the cultivators here. A manure depot supplying cheap and useful manure for paddy, arecanut and bananas cannot but be popular, because many ryots have now to purchase manure of poor quality from distant places at heavy cost. And a demonstration farm where the several crops of Chundal are raised on improved lines may be of considerable benefit to the villagers.

Marketing of agricultural produce: exports and imports.

59. All the paddy produced in Chundal is not consumed in the village, but a considerable portion of it goes to absentee land-owners living elsewhere. Needy ryots sell their paddy to merchants from neighbouring places like Kunnamkulam. And cheap varieties of rice are imported from Trichur for the consumption of the poorer classes in the village. A considerable quantity of paddy also is imported from Chelakkara and neighbouring places. Other articles required for local consumption are also got from Kunnamkulam, Trichur and other centres. Bullock-carts are used for purposes of transporting goods.

The banana and other plantains find a ready market in Trichur and Kunnamkulam. This commodity is taken even to distant places like Alathur (in British Malabar).

The arecanuts (green) are sold in the adjacent markets of Koonanmoochi and Kiecheri. They are also purchased on the spot by local agents or dealers who are engaged in the industry of arecanut curing.

Need for co-operative marketing.

60. It is to be noted here that, in the marketing of their agricultural produce, the ryots follow methods that are quite uneconomic. As a result they incur very considerable losses. Many of the ryots are so poor and in such needy circumstances that they have to sell their paddy as soon as it is harvested at the very low rates of prices current immediately after the harvest. The owners of arecanut gardens at times take small advances from arecanut agents or dealers, and have therefore to sell the whole produce of their gardens to these creditors at prices which are not always advantageous. Banana cultivators also go in for small advances from agents or dealers, and when the crop is ready they have to part with it for absurdly low prices. Here is an ideal field for the co-operative movement to demonstrate what it can do to improve the economic condition of the poor cultivators. If societies are organised to advance small short-term loans to the ryots for meeting their immediate requirements, and to

undertake the sale of their produce in the most favourable markets, the profit derived by the ryots will be very much higher.

61. Co-operative societies cannot, however, be expected to solve the larger problem of the indebtedness of land-owners and cultivators. As explained in paragraph 19 of this Report, the latter stand in need of better credit facilities than are available now. Their salvation lies in long-term loans raised on easy terms, to be repaid in instalments spread over several decades. Ordinary co-operative credit societies, banks or private parties cannot accommodate them in this respect or give them permanent and substantial relief. Suitable credit facilities for such long-term loans also have, therefore, to be supplied at the very outset. Credit facilities.

62. There is scope for the development of dairy and poultry farming in this area though neither is pursued on a commercial scale at present. In addition to the common grazing ground in the village, there are open spaces for providing good pasture lands, and the cultivation of fodder crops may be introduced with advantage. Kunnamkulam and Trichur are easily accessible markets for the produce. Dairy and poultry farming.

63. Paddy-husking is growing into a factory industry in Chundal. The Union Rice Mill, Koonanmoochi, is a concern run by four partners. It was started but recently (in April, 1934). The machinery, equipment, etc., have all been hired. The mill does not purchase paddy and sell the rice after husking, but it only undertakes to husk the paddy sent by its customers (boiled and dried ready for husking) at fixed rates. It employs but four persons—a driver, a cleaner, a clerk and a servant. The average quantity of paddy husked daily is only 100 paras; and because of the competition of a neighbouring mill in the adjacent village, the husking charges have been reduced from half-an-anna to two pies per para. If the rate is not raised soon, the mill cannot but stop working, because its income will not be sufficient to meet even a portion of the running charges. Industries; Rice-mill.

64. In Chundal, as in Antikkad, there appear to be facilities for the manufacture of flooring and roofing tiles on factory lines. Suitable clay for the purpose is said to be locally available in sufficient quantities. Means of communication and transport facilities are not defective. A tile factory will provide full-time work for many labourers. Tile factory.

65. It was stated in section 2 of paragraph 28 of this Report that arecanut curing was the most important industry in the village. It is a cottage industry. The raw material is locally available and the process of curing is simple. When the nuts are tender or green, they are plucked from the trees and the kernal is separated from the husks. It is then sliced, boiled and seasoned, and thus made ready for the market. But the marketing of the finished product is the chief problem at present, which vitally affects not Arecanut curing.

only the dealers engaged in the business but also the garden-owners, because the price of the raw material naturally depends on that of the finished product.

and marketing.

66. The chief market for this commodity is Ottupara (in Wadakkancheri), about 12 miles from Chundal. All arecanut dealers of this village and of several other villages have to market their produce at Ottupara, where agents from Tamil districts purchase the article and export it to their districts for consumption. There is no other market of such importance for arecanut trade in this area of Talappalli taluk, and Ottupara, therefore, enjoys a virtual monopoly in this trade.

In marketing the commodity the producers are subjected to much hardship and loss. Already the arecanut industry has been hit hard by competition and economic depression. A cheaper variety of arecanuts imported from outside India is preferred by the poorer classes of consumers in spite of its inferior quality. This has led to an appreciable fall in the price of our arecanuts. Some of the local producers purchase this cheap stuff, mix it with their superior product and offer the adulterated stuff for sale. This dishonest process also has affected the price. And the prevailing economic depression too has been responsible to a certain extent for the depreciation of price. The cumulative effect of all this has been to reduce the margin of profit to such an extent that the producers find it hardly worth their while to pursue the industry.

If, in spite of the adverse circumstances explained above, there is still a small margin of profit left to the producers, the methods of marketing and the middle-men who stand between them and the consumers not only devour this small profit but also put the producers to considerable loss. The complaint of those that market their wares at Ottupara is that the purchasers or their agents from the Tamil districts, who would appear to have pocketed the market authorities, are allowed to control the market and arbitrarily fix the market-rate for the commodity to suit their own interests. The price thus fixed has often no reference to the expenditure incurred in the production of the article, and may not cover even the actual cost of production, leave alone the question of profits. The producers are poor people, doing business on a small scale with funds borrowed at high rates of interest. They cannot afford to stock their goods indefinitely till the price appreciated. Nor can they afford the cost of double transport of the goods. *In the circumstances they have to sell their goods even when the price offered is actually less than the cost involved in the production.* And this is what takes place on many a market day at Ottupara.

Nor is it all. The market dues, brokerage, commission, compensation, etc., etc., are heavy items, levied both in cash and kind. These items consume not less than 5 per cent of the value of the goods sold.

And finally when the transaction is completed and the producer has parted with his goods at considerable loss to himself, he finds that he cannot receive ready cash in payment. The market-owner gives him a kind of credit slip for the amount due to him. This can be cashed only on the next market day in the following week. There are, however, certain agents in the market ~~who are permitted by the market-owner to cash such notes~~ (alleged to be employed by the market-owner himself) who are ready to cash the credit slips on discount. And because the producer cannot afford to wait even for a single day, he allows the discount also and receives payment from the agents. It is no wonder that the arecanut producers of this tract who have to sell their wares at Ottupara characterise the whole procedure as licensed robbery.

Co-operative marketing.

67. The only salvation for the arecanut dealers (and indirectly for the garden-owners too) is to organise co-operative marketing. Even if the monopoly of the Ottupara market, which has had the effect of fattening a few middle-men at the expense of many poor and hard-working producers, is cancelled and licenses are issued for other markets also in the locality, there is no guarantee that the producers will fare much better, because they shall still have to deal with greedy middle-men or agents. A sales society can get into direct touch with the dealers or distributors in Tamil districts, and send the goods directly to them*. Middle-men will be eliminated thereby and a much better price can be secured by the producers. The society can also finance the producers so that they may have no occasion to borrow money at rates of interest high enough to eat up any small profit they may get. If the industry is organised on a co-operative basis and the marketing undertaken by co-operative societies, the income from the arecanut crop and the arecanut industry will, it is hoped, rise at least by 15 to 25 per cent.

Jaggery Industry.

68. The manufacture of jaggery from sweet toddy is another industry which is capable of being developed. Sago palms may be leased for a low monthly rental. The average daily out-put from a yielding palm is about 1½ gallons from which about 1¼ lbs. of jaggery (valued at 10 to 12 pies a lb.) is obtained. The methods of manufacture now followed are primitive, wasteful and dirty. If improved methods are adopted and a more refined product obtained, the article will be more in demand and will secure a better price.

Means of communication.

69. There are certain areas in the village where the means of communication are defective and stand in urgent need of improvement. One such area is Chiraparambu which is an isolated block lying to the south of the trunk-road, surrounded on all sides by wet-lands. There are about 30 families residing here. For several weeks during the south-west monsoon every year, Chiraparambu

*It is understood that a few large-scale arecanut producers at Pazhanji near Kunnamkulam have direct dealings with merchants in Tamil districts where they have a paid agent and that they are, therefore, able to secure better prices for their goods.

is converted into an island cut off from the mainland by the floods referred to in paragraph 54 above. A track or foot-path which connects it with Chundal proper in the west is submerged during this period; and a Panchayat concrete bridge at the point where the foot-path crosses the *Chundal Thodu* looks like a tiny structure floating in the floodwaters. (The bridge is 3 to 4 feet higher in level than the foot-path.) There is no ferry for the people to cross over to Chundal, and they are, therefore, completely isolated during the floods.

The absence of a good road connecting Chiraparambu with Chundal is a serious handicap to the residents of the block even in normal times. For they have to transport their agricultural produce by head-load for a considerable distance. Accordingly their transport charges are heavy and eat away much of their profit. No cart can ply along the track referred to above, for the track and the bridge are too narrow for cart traffic. A good road connecting Chiraparambu with Chundal in the west and Thovanur in the east is an urgent necessity.

The Panchayat bridge over the *Chundal Thodu*, known as the *Kanipalam*, is also much too narrow for cart traffic. Before the bridge was put up bullock-carts laden with manure for the paddy lands of this area could be safely taken across the *Thodu* during the hot months, when there would be but little water in it. When the bridge was constructed, a flight of steps also was put up on the bank of the *Thodu* at this point. The result is bullock-carts are held up there, and tons of manure have now to be transported by head-load if the paddy lands are to be manured. The Panchayat bridge is, therefore, a hindrance to the people, and it has to be widened considerably if it is to serve any useful purpose.

The shortest route between Guruvayoor and Trichur is via this *Kanipalam*, which is now the terminus of an extension of the Guruvayoor-Koonanmoochi road. Villagers from Paranur, Thovanur and Chiraparambu, who have to make their purchases from Koonanmoochi bazaar, also follow the same route as it is the shortest. Pilgrims bound for Guruvayoor leave the main road at the point where it touches Thovanur, cross the paddy lands in a straight line and reach the *Kanipalam*. If a road is constructed along this route, it will serve very large numbers.

Conclusion.

70. The foregoing sections may give an idea of some of the most outstanding disabilities under which the villagers of this tract are labouring, of the urgency that exists for the adoption of relief measures, and of the approximate lines on which such measures may be adopted. The statistics discussed in the earlier sections of this Report must show that Chundal is a typically agricultural village, a very large majority of its population being dependent on the cultivation of paddy and arecanut. Whatever may have been the degree of prosperity

enjoyed by the villagers in normal times and conditions, their present lot is far from enviable. Nature has been persistently unkind to the ryots and the droughts and floods have been causing enormous damage. The price of agricultural produce has fallen heavily as a result of the economic depression. And the absence of suitable facilities for cheap credit and the disabilities experienced in the marketing of the village produce, and particularly of cured arecanuts, have also been operating against the villagers' interests and thus aggravating the evil. The result of all this is apparent not only in the large figures of indebtedness and of partial employment, but also in the low incomes and the very poor standard of living. If conditions are not to deteriorate further and if the evil is to be checked, remedial measures like those suggested in the Report have to be adopted without delay.

APPENDIX A.

Distribution of population by communities.

Serial No.	Community	Number of families	Proportion per cent in total number of families	Population			Proportion per cent in total population
				Males	Females	Total	
1	2	3	4	5	6	7	8
1	Christian ..	145	19·8	414	470	914	20·4
2	Elayath ..	2	0·3	2	6	8	0·2
3	Embran ..	4	0·6	16	12	28	0·6
4	Eazhuvan ..	231	31·7	687	723	1,410	31·3
5	Kalarikkal Panikkar..	2	0·3	8	5	13	0·3
6	Kallasari ..	1	0·1	1	1	2	..
7	Kanakkan ..	28	3·8	76	76	152	3·4
8	Kaniyan ..	4	0·6	15	15	30	0·7
9	Kollen ..	8	1·1	24	24	48	1·1
10	Kootan ..	1	0·1	3	4	7	0·2
11	Kusavan ..	2	0·3	8	5	13	0·3
12	Marar ..	1	0·1	2	..	2	..
13	Marasari ..	19	2·6	58	76	134	3·0
14	Muslim ..	86	11·8	263	247	510	11·3
15	Nambidi ..	2	0·3	11	19	30	0·7
16	Nambiyar ..	4	0·6	14	16	30	0·7
17	Nambudiri ..	2	0·3	9	12	21	0·5
18	Nayar ..	118	16·2	340	397	737	16·4
19	Panan ..	3	0·4	6	7	13	0·3
20	Parayan (Sambavan)..	17	2·3	41	43	84	1·9
21	Pulayan ..	35	4·8	113	104	217	4·8
22	Purodan ..	1	0·1	1	..	1	..
23	Thattan ..	2	0·3	8	5	13	0·3
24	Velan ..	6	0·8	18	22	40	0·9
25	Velakkathalavan ..	2	0·3	6	7	13	0·3
26	Veluthedan ..	3	0·4	9	8	17	0·4
	Total (26) ..	729	100·0	2,183	2,304	4,487	100·0

APPENDIX B.

Distribution of Assets by communities.

Serial No.	Community	Number of families	Proportion per cent in the total number of families	Total assets Rs.	Average assets per family Rs.	Proportion per cent of assets in the total assets
1	2	3	4	5	6	7
1	Christian ..	145	19·8	2,00,220	1,381	18·7
2	Elayath ..	2	0·3	7,363	3,682	0·7
3	Embran ..	4	0·6	21,056	5,264	2·0
4	Eazhuvan ..	231	31·7	1,20,427	521	11·3
5	Kanakkan ..	28	3·8	609	22	0·1
6	Marasari ..	19	2·6	4,993	263	0·5
7	Muslim ..	86	11·8	18,674	217	1·7
8	Nambidi ..	2	0·3	14,246	7,123	1·3
9	Nambiyar ..	4	0·6	20,919	5,230	1·9
10	Nambudiri ..	2	0·3	1,88,352	94,176	17·6
11	Nayar ..	118	16·2	4,60,403	3,902	43·0
12	Parayan (Sambavan) ..	17	2·3	341	20	..
13	Pulayan ..	35	4·8	1,047	30	0·1
14	Others (13 communities) ..	36	4·9	11,727	326	1·1
	Total (26) ..	**729**	**100·0**	**10,70,377**	**1,468**	**100·0**

APPENDIX C.

Distribution of Assets according to Occupation.

Occupation or Source of income	No. of families	Proportion per cent in total number of families	Value of house property and lands Rs.	Kuri investments Rs.	Amounts lent out Rs.	Other items Rs.	Total assets Rs.	Proportion per cent in the total assets of the village
1	2	3	4	5	6	7	8	9
LANDOWNERS AND CULTIVATORS.								
1. C. O. as chief occupation.	99	13·6	3,32,313	4,855	9,469	32,009	3,78,646	35·4
2. C. O. as subsidiary "	173	23·7	1,97,491	3,760	18,949	23,680	2,43,880	22·8
3. N. C. O. as chief "	11	1·5	2,53,433	200	16,250	16,005	2,85,898	26·7
4. N. C. O. as subsidiary "	6	0·8	50,877	914	22,176	3,089	77,056	7·2
5. C. T. as chief "	34	4·7	14,095	190	1,573	5,023	20,881	1·9
6. C. T. as subsidiary "	73	10·0	14,367	637	660	8,778	24,442	2·3
7. N. C. T. as chief "	1	0·1	4,547	..	400	484	5,431	0·5
Total ..	397	54·4	8,67,123	10,556	69,487	89,068	10,36,234	96·8
					Average assets per family=Rs. 2,610			
AGRICULTURAL LABOUR.								
1. A. L. as chief occupation.	205	28·1	16,894	442	705	4,835	22,876	2·1
2. A. L. as subsidiary "	77	10·6	4,831	222	574	2,312	7,339	0·8
Total ..	282	38·7	21,725	664	1,279	7,147	30,815	2·9
					Average assets per family=Rs. 109			
OTHERS. ..	50	6·9	229	240	1,302	1,557	3,328	0·3
					Average assets per family =Rs. 67			
Total for the whole village. .	729	100·0	8,89,077	11,460	72,068	97,772	10,70,377	100·0
					Average assets per family for the whole village =Rs. 1,468			

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

APPENDIX D.

Distribution of Debts by communities.

Serial No.	Community	Number of families	Number of indebted families	Proportion per cent of indebted families in the total number of families	Debts Rs.	Proportion per cent in the total debt	Average debt per family Rs.	Average debt per indebted family Rs.
1	2	3	4	5	6	7	8	9
1	Christian ..	145	132	91·0	59,685	38·1	412	452
2	Elayath ..	2	2	100·0	370	0·2	185	185
3	Embran ..	4	4	100·0	2,677	1·7	669	669
4	Eazhuvan ..	231	211	91·3	31,537	20·2	137	149
5	Kanakkan ..	28	21	75·0	199	0.1	7	9
6	Marasari ..	19	17	89·5	707	0·5	37	42
7	Muslim ..	86	76	88·4	4,665	3·0	54	61
8	Nambidi ..	2	2	100·0	648	0·4	324	324
9	Nambiyar ..	4	4	100·0	2,456	1·6	614	614
10	Nambudiri ..	2	2	100·0	10,600	6·8	5,300	5,300
11	Nayar ..	118	102	86·4	40,696	26·0	345	398
12	Parayan (Sambavan) ..	17	14	82·4	167	0·1	10	12
13	Pulayan ..	35	30	85·7	334	0·2	10	11
14	Others (13 communities)	36	30	83·3	1,763	1·1	49	59
	Total (26) ..	729	647	88·8	1,56,504	100·0	215	242

v

APPENDIX E.

Distribution of Debts by Occupation.

Occupation or Source of income	No. of families	No. of indebted families	Debt Rs.	Average debt per family Rs.	Average debt per indebted family Rs.	Proportion per cent of debt in total debt
1	2	3	4	5	6	7
LAND OWNERS AND CULTIVATORS.						
1. C. O. as chief occupation ..	99	98	71,525	722	730	45·7
2. C. O. as subsidiary ,, ..	173	167	41,700	241	250	26·6
3. N. C. O. as chief ,, ..	11	10	16,311	1,483	1,631	10·4
4. N. C. O. as subsidiary ,, ..	6	4	1,697	283	424	1·1
5. C. T. as chief ,, ..	34	34	6,701	197	197	4·3
6. C. T. as subsidiary ,, ..	73	67	9,095	125	136	5·8
7. N. C. T. as chief ,, ..	1	1	1,426	1,426	1,426	0·9
Total ..	397	381	1,48,456	374	390	94·8
AGRICULTURAL LABOUR.						
1. A. L. as chief occupation ..	205	169	5,659	28	33	3·6
2. A. L. as subsidiary ,, ..	77	65	1,836	24	28	1·2
Total ..	282	234	7,495	27	32	4·8
OTHERS. ..	50	32	553	11	17	0·4
Total for the whole village ..	729	647	1,56,504	215	242	100·0

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

APPENDIX F.

Purpose of Debts (by communities).

Serial No.	Communities	Kuri liabilities Rs.	Repayment of old debts Rs.	Purchase of land Rs.	Construction, re-building, etc., of houses Rs.	Other expenses on account of land such as arrear pattom, etc. Rs.	Industrial and trade purposes Rs.	Domestic wants Rs.	Social and religious items such as marriages, funerals, etc. Rs.	Other purposes Rs.	Total Rs.
1	2	3	4	5	6	7	8	9	10	11	12
1	Christian ..	13,325	13,139	13,756	645	1,819	6,790	4,033	1,126	5,052	59,685
2	Elayath ..	150	..	..	..	..	..	20	..	200	370
3	Embran ..	1,265	1,000	..	20	240	..	102	..	50	2,677
4	Eazhuvan ..	6,810	7,329	4,045	376	1,907	1,069	5,316	2,081	2,604	31,537
5	Kanakkan ..	16	..	..	38	6	..	78	54	7	199
6	Marasari ..	41	173	50	8	..	..	198	104	133	707
7	Muslim ..	133	1,317	383	15	169	1,199	932	196	321	4,665
8	Nambidi ..	290	140	..	..	42	..	176	..	..	648
9	Nambiyar ..	757	..	250	35	..	..	494	400	520	2,456
10	Nambudiri ..	..	..	..	2,000	..	..	1,300	300	7,000	10,600
11	Nayar ..	7,828	11,314	5,920	435	2,452	257	6,338	367	5,785	40 696
12	Parayan (Sambavan) ..	48	2	..	8	1	..	63	28	17	167
13	Pulayan ..	..	..	95	12	1	..	156	10	60	334
14	Others (13 communities) ..	10	388	275	197	..	6	587	156	144	1,763
	Total (26) ..	**30,673**	**34,802**	**24,774**	**3,789**	**6,637**	**9,321**	**19,793**	**4,822**	**21,893**	**1,56,504**
	Proportion per cent in the total debts ..	19·6	22·2	15·8	2·4	4·3	6·0	12·6	3·1	14·0	100·0

APPENDIX G.

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

Class of debt	Proportion per cent in the total amount of each class of debt bearing										
	No interest	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	Total
1	2	3	4	5	6	7	8	9	10	11	12
1 Amount raised by pledging jewellery, etc. ..	1·7	0·5	..	37·5	49·3	4·9	1·7	0·3	2·2	1·9	100·0
2. Amount raised by mortgage of landed property ..	..	2·9	18·0	21·4	51·4	2·3	2·6	c·1	1·2	0·1	100·0
3. Amount raised on pronotes ..	..	0·2	0·1	28·6	50·4	2·7	10·2	1·8	5·3	0·7	100·0
4. Hand loans ..	85·1	..	..	..	4·8	..	0·7	5·1	0·7	3·6	100·0

APPENDIX H.

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

Class of debt	Amount in each class of debt bearing interest at the rate of									
	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	Total
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11
1. Amount raised by pledging jewellery, etc. ..	30	..	2,390	3,152	316	110	21	142	123	6,284
2. Amount raised by mortgage of landed property ..	2,395	14,617	17,319	41,684	1,825	2,147	50	940	105	81,082
3. Amount raised on pronotes ..	60	17	8,632	15,202	816	3,067	551	1,603	212	30,160
4. Hand loans with interest ..	..	..	..	349	1	51	371	53	263	1,088
Total ..	**2,485**	**14,634**	**28,341**	**60,387**	**2,958**	**5,375**	**993**	**2,738**	**703**	*** 1,18,614**
Proportion per cent of each column in the total interest-bearing debt	2·1	12·4	23·9	50·9	2·5	4·5	0·8	2·3	0·6	100·0

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

APPENDIX I.

Rates of Interest according to Class of Creditors.

Class of Creditor	Proportion per cent in the total amount lent by each class of creditor bearing										
	No interest	6 per cent and below	Above 6 per cent to 7½ per cent	Above 7½ per cent to 9 per cent	Above 9 per cent to 12 per cent	Above 12 per cent to 15 per cent	Above 15 per cent to 18 per cent	Above 18 per cent to 21 per cent	Above 21 per cent to 24 per cent	Above 24 per cent	Total
1	2	3	4	5	6	7	8	9	10	11	12
Banks ..	..	0·7	..	23·0	56·2	3·1	11·9	0·9	3·8	0·4	100·0
Indigenous money-lending concerns ..	..	..	..	82·0	14·6	..	0·7	..	2·7	..	100·0
Co-operative Societies ..	..	..	..	33·3	66·4	..	0·3	..	..	..	100·0
Private persons ..	5·5	2·2	12·9	22·2	47·6	2·3	3·8	0·8	2·1	0·6	100·0

APPENDIX J.

Distribution of Income and Expenditure by community.

Community	Number of families	Proportion per cent in the total number of families	Annual income Rs.	Proportion per cent in the total income	Annual expenditure excluding family budget Rs.	Proportion per cent in the total expenditure	Net income available for family expenditure Rs.	Proportion per cent in the total net income
1	2	3	4	5	6	7	8	9
1. Christian ..	145	19·8	92,786	32·1	74,159	40·4	18,627	17·8
2. Elayath ..	2	0·3	464	0·2	201	0·1	263	0·2
3. Embran ..	4	0·6	1,826	0·6	908	0·5	918	0·9
4. Eazhuvan ..	231	31·7	73,303	25·4	48,747	26·6	24,556	23·3
5. Kanakkan ..	28	3·8	3,453	1·2	244	0·1	3,209	3·0
6. Marasari ..	19	2·6	3,779	1·3	552	0·3	3,227	3·1
7. Muslim ..	86	11·8	33,154	11·5	23,477	12·8	9,677	9·2
8. Nambidi ..	2	0·3	2,191	0·7	416	0·2	1,775	1·7
9. Nambiyar ..	4	0·6	1,757	0·6	916	0·5	841	0·8
10. Nambudiri ..	2	0·3	10,049	3·5	4,275	2·3	5,774	5 5
11. Nayar ..	118	16·2	52,825	18·3	27,408	14·9	25,417	24·1
12. Parayan .. (Sambavan)	17	2·3	2,070	0·7	479	0·3	1,591	1·5
13. Pulayan ..	35	4·8	4,063	1·4	127	0·1	3,936	3·7
14. Others .. (13 communities)	36	4·9	7,101	2·5	1 557	0·9	5,544	5·2
Total (26) ..	729	100·0	2,88,821	100·0	1,83,466	100·0	1,05,355	100·0

APPENDIX K.

Income and Expenditure classified according to Occupation.

(The classification of occupations has been adapted from the occupation table of 1931 Census.)

Total earners		2,415
,, working dependents		227
,, non-working dependents		1,845
,, **Population**		**4,487**
Annual Income		**Rs. 2,88,821**
Annual Expenditure exclusive of Family Budget		**Rs. 1,83,466**

Class	Sub-class	Order	Group	Occupation or Source of Income	Total number of persons following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
A. PRODUCTION OF RAW MATERIALS.	a. Exploitation of animals and vegetation.	1		**Pasture and Agriculture.**	2,009	601	669	51	10	528	150	1,29,769	71,846
				CULTIVATION.									
			1	Non-cultivating proprietors taking rent in money or kind	37	9	4	3	..	16	5		
				(i) of Nilam (paddy land) only ..	17	3	1	..	..	10	3		
				(ii) of Paramba (garden land) only ..	5	2	..	1	..	..	2		
				(iii) of Nilam and Paramba ..	15	4	3	2	..	6	..		
			2	Cultivating owners ..	494	159	47	40	4	215	29		
				(i) of Nilam only ..	2	..	..	..	..	..	2	(Nilam) 56,163	(Nilam) 43,622
				(ii) of Paramba only ..	328	68	31	12	4	187	26		
				(iii) of Nilam and Paramba ..	165	92	16	28	..	28	1		
			3	Tenants ..	287	68	18	8	6	165	22	(Paramba) 36,176	(Paramba) 17,928
				(a) Cultivating tenants ..	285	67	18	8	6	164	22		
				(i) of Nilam only ..	134	28	7	4	2	87	6		
				(ii) of Paramba only ..	105	25	13	..	2	50	15		
				(iii) of Nilam and Paramba ..	64	30	..	4	2	27	1		
				(b) Non-cultivating tenants ..	2	1	..	..	..	1	..		
				(i) of Nilam only ..	2	1	..	..	..	1	..		
			4	Estate Agents and Managers of owners (pay) ..	9	6	..	..	..	2	..	391	..
			5	Agricultural labourers ..	1,110	310	596	..	..	114	90	28,459	..
			7	Collectors of grass ..	7	3	..	..	..	3	1	22	..
			8	Wood-cutters and charcoal burners ..	8	8	..	..	..	..	..	498	5

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
A. PRODUCTION OF RAW MATERIALS.—(*CONT.*)	a. Exploitation of animals and vegetation.—(cont.)			**Stock raising.**									
			9	(a) Cattle and buffalo breeders and keepers (Many house-holds where no one returned this as occupation also share the income and expenditure) ..	4	2	..	..	..	1	1	7,927	10,291
				(b) Poultry farming (only the no. of families could be ascertained) ..	..	..	..	..	..	..	..	116	..
			10	Herdsmen, shepherds and breeders of other animals ..	34	19	2	..	..	11	2	16	..
		2		**Fishing and Hunting.**	42	10	3	1	..	28	..	808	10
			11	Fishing (b) Inland fishing ..	41	10	3	1	..	27	..	793	10
			12	Hunting (shooting birds) ..	1	..	..	..	..	1	..	15	..
				Total Sub class a and Class A ..	2,051	611	672	52	10	556	150	1,30,577	71,856
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.	b. Industry.	3		**Textiles.**	4	..	2	..	..	2	..	19	..
			15	Making and repairing of fishing nets ..	4	..	2	..	..	2	..	19	..
		4		**Wood.**	113	54	24	2	2	22	9	4,379	442
			17	Sawyers ..	11	11	..	..	..	..	..	590	2
			18	Carpenters, turners and joiners, etc. ..	31	30	1	..	..	..	..	2,454	56
			19	Basket-makers and other industries of woody materials ..	71	13	23	2	2	22	9	1,335	384
		5		**Metals.**	19	10	..	1	4	..	4	906	164
			20	Blacksmiths, other workers in iron, makers of implements, etc. ..	17	9	..	..	4	..	4	706	148
			20(b)	Workers in other metals (tinkering) ..	2	1	..	1	..	..	..	200	10

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	b. Industry.—(cont.)	5(a)		**Ceramics.**	6	2	..	4	..	..	..	157	43
			20 (c)	Potters and makers of earthen-ware ..	6	2	..	4	..	..	..	157	43
		6		**Chemical products, properly so called, and analogous.**	9	2	2	1	..	3	1	1,640	1,352
			21	Manufacture and refining of vegetable oils ..	9	2	2	1	..	3	1	1,640	1,352
				(a) Capital ..	6	1	..	1	..	3	1	1,610	1,352
				(b) Labour ..	3	1	2	..	..	..	..	30	..
		7		**Food Industries**	501	81	85	3	3	52	277	31,131	24,417
			23	Rice-pounders and huskers and flour grinders ..	358	..	81	..	1	1	275	2,135	15
			25	Sweet toddy drawers and jaggery manufacturers ..	32	21	1	..	..	9	1	1,206	192
			26	Toddy drawers ..	4	3	..	..	..	1	..	291	30
			26(a)	Makers of pappatom ..	7	3	2	..	2	..	..	5,342	4,745
			27	Manufacturers of beedi ..	3	3	..	..	..	..	..	150	..
			27(a)	Arecanut curing ..	97	51	1	3	..	41	1	22,007	19,435
				(a) Capital ..	23	7	1	3	..	12	..	20,136	19,435
				(b) Labour ..	74	44	..	..	..	29	1	1,871	..
		8		**Industries of dress and the toilet.**	32	9	17	3	1	1	1	1,111	254
			29	Tailors ..	3	..	1	2	..	..	..	6	..
			30	Washermen ..	20	3	15	1	1	..	..	688	235
			31	Barbers ..	8	6	1	..	..	..	1	413	19
			32	Umbrella repairers ..	1	..	..	..	..	1	..	4	..
		9		**Building Industries.**	15	14	..	..	..	1	..	1,010	41
			33	Lime burners, cement workers, masons, stone-cutters and well-sinkers ..	15	14	..	..	..	1	..	1,010	41

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
B PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES—(CONT.)	b. Industry—(cont.)	10		**Miscellaneous undefined Industries** ..	5	5	..	..	..	..	..	405	20
			34	Printing (Compositors) ..	1	1	..	..	..	..	..	90	..
			36	Makers of jewellery, ornaments, etc. ..	4	4	..	..	..	..	..	315	20
				Total Sub-class b ..	704	177	130	14	10	81	292	40,758	26,733
	c. Transport.	12		**Transport by road** ..	63	32	..	1	..	28	2	8,238	5,461
			39	Porters and messengers ..	17	7	..	..	..	10	..	153	..
			39(a)	Labourers employed on roads ..	27	13	..	..	..	12	2	525	..
			39(c)	Owners, managers and employees excluding personal servants connected with other (not mechanically driven) vehicles (bullock-carts) ..	15	10	..	..	..	5	..	1,428	61*
			39(e)	Persons other than labourers employed in the construction, etc, of roads (contractors) ..	4	2	..	1	..	1	..	6,132	5,400
				Total Sub-class c ..	63	32	..	1	..	28	2	8,238	5,461
	d. Trade.	14		**Banks, Establishments of credit, Exchange and Insurance** ..	..	..	..	..	..	..	..	7,241	..
			43	Interest on amounts lent out or deposited in banks and dividends from shares of banks, etc. (The no. of families alone could be ascertained, but not of persons) ..	..	..	..	..	..	..	..	7,241	..
		15		**Brokerage Commissions and Export** ..	35	18	..	4	..	13	..	1,343	18
			44	Brokers and Commission agents ..	35	18	..	4	..	13	..	1,343	18
		16 (a)		**Trade in Wood.**	1	1	..	..	..	..	..	1,151	1,050
			46(a)	Trade in wood (not fire-wood) ..	1	1	..	..	..	..	..	1,151	1,050

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

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual Income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
B. PREPARATION AND SUPPLY OF MATERIAL SUBSTANCES.—(CONT.)	d. Trade.—(cont.)	17		**Trade in Chemical products (analogous)**	6	3	1	..	..	2	..	1,909	1,884
			48	Trade in medicines and medicinal herbs ..	6	3	1	..	..	2	..	1,909	1,584
		18		**Hotels, Cafes, Restaurants, etc.**	25	11	8	2	2	2	..	5,062	3,992
			50	Owners and managers of tea and coffee hotels and their employees ..	25	11	8	2	2	2	..	5,062	3,992
		19		**Other Trade in Food stuffs.**	105	44	9	13	2	36	1	55,330	50,893
			51	Dealers in sweet-meats ..	7	..	6	..	1	..	..	601	431
			52	Dealers in dairy products, eggs and poultry ..	2	1	1	..	..	..	..	450	285
			54	Dealers in fish ..	25	18	..	6	..	1	..	8,284	6,589
			55	Dealers in fodder, etc., for animals ..	17	3	..	..	..	14	..	2,140	1,620
			55(a)	Dealers in pulses and grains ..	9	2	2	3	..	1	1	14,905	14,266
			56	Dealers in other food stuffs ..	33	16	..	2	1	14	..	2[illegible],884	20,986
			59	Dealers in arecanuts, etc. ..	12	4	..	2	..	6	..	7,066	6,716
		20		**Trade in means of transport.**	4	3	..	..	..	1	..	1,168	..
			60	Dealers in, and hirers of carts ..	3	2	..	..	..	1	..	815	..
			60(a)	Dealers in and hirers of cattle ..	1	1	..	..	..	..	..	350	..
		21		**Trade in fuel.**	4	3	..	..	..	1	..	1,194	883
			61	Dealers in firewood, charcoal, cowdung, etc. ..	4	3	..	..	..	1	..	1,194	883
		22 (a)		**Trade of other sorts**	6	4	..	..	..	2	..	792	608
			63(c)	Dealers in manure ..	5	4	..	..	..	1	..	760	608
			63(d)	Vendors of stamps ..	1	..	..	..	..	1	..	32	..
				Total Sub-class d ..	186	87	18	19	4	57	1	76,187	59,028
				Total Class B ..	953	296	148	34	14	166	295	1,25,183	91,222

APPENDIX K.—(*cont*,)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation Males	As principal occupation Females	As working dependents Males	As working dependents Females	As subsidiary to other occupation Males	As subsidiary to other occupation Females	Annual income Rs.	Annual expenditure Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.	f. Public Administration.	24		**Public Administration ..**	8	8	..	..	..	..	..	991	..
			66	Municipal and other local service ..	3	3	..	..	..	..	..	195	..
			67	Village officials and servants, other than watchmen ..	5	5	..	..	..	..	..	796	..
				Total Sub-class f	8	8	..	..	..	..	..	991	..
	g. Professions and Liberal Arts.	25		**Religion.**	37	20	1	1	8	7	..	1,997	56
			68	Priests, ministers, etc. ..	12	11	..	..	..	1	..	886	..
			69	Other religious workers..	10	5	..	..	..	5	..	339	2
			70	Servants in religious edifices, burial and burning grounds, circumcisors, etc. ..	15	4	1	1	8	1	..	772	54
		26		**Law.**	4	2	..	..	..	2	..	471	..
			71	Panchayat Court Vakils, etc. ..	3	1	..	..	..	2	..	375	..
			72	Petition writers ..	1	1	..	..	..	..	..	96	..
		27		**Medicine.**	21	14	..	..	..	6	1	2,387	26
			73	Persons practising the healing art without being registered (Ayurvedic physicians) ..	18	14	..	..	..	4	..	2,373	26
			74	Midwives ..	3	..	..	..	..	2	1	14	..
		28		**Instruction.**	22	19	1	..	..	2	..	3,267	..
			76	Teachers of all kinds ..	21	19	1	..	..	1	..	3,243	..
			76(a)	Servants connected with education ..	1	..	..	..	..	1	..	24	..
		29		**Letters, Arts and Sciences (other than Public Administration)**	28	17	..	1	..	9	1	1,245	23
			79	Horoscope casters, astrologers, fortune-tellers, etc. ..	14	7	..	..	..	6	1	896	1
			80	Musicians (composers and performers other than military), actors, dancers, etc. ..	14	10	..	1	..	3	..	349	22

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
C. PUBLIC ADMINISTRATION AND LIBERAL ARTS.—(CONT.)	g. Professions and Liberal Arts—(cont.)			**Total Sub-class g** ..	112	72	2	2	8	26	2	9,367	105
				Total Class C..	120	80	2	2	8	26	2	10,358	105
D MISCELLANEOUS.	h. Persons living on their income	30		**Persons living principally on their income.**	1	1	..	..	..	..	..	19,348	..
			82	Income such as contributions, stipends, allowances, etc. (The no. of families alone could be ascertained, but not of persons) ..	..	..	..	..	..	..	..	19,288	..
			82(a)	Pensioners ..	1	1	..	..	..	..	..	60	..
				Total Sub-class h ..	1	1	..	..	..	..	..	19,348	..
	i. Domestic Service	31		**Domestic Service** ..	1,348	42	511	1	106	16	672	453	..
			83	Domestic Service ..	1,347	41	511	1	106	16	672	393	..
				(a) Paid ..	22	13	5	..	..	1	3	149	..
				(b) Unpaid (in their own homes) ..	1,302	27	490	1	103	15	666	..	..
				(c) Menials ..	23	1	16	..	3	..	3	244	..
			83 (a)	Private motor drivers ..	1	1	..	..	..	..	..	60	..
				Total Sub-class i ..	1,348	42	511	1	106	16	672	453	..
	j. Insufficiently described occupations	32		**General terms which do not indicate a definite occupation.**	75	43	3	..	..	29	..	2,866	..
			84	Petty contractors ..	2	..	..	..	..	2	..	6	..
			85	Cashiers, accountants, book-keepers, clerks and other employees in unspecified offices and shops ..	10	8	..	..	..	2	..	652	..
			86	Apprentices in mills ..	1	1	..	..	..	..	..	96	..
			87	Casual labourers ..	62	34	3	..	..	25	..	2,112	..
				Total Sub-class j ..	75	43	3	..	..	29	..	2,866	..

APPENDIX K.—(*cont.*)

Class	Sub-class	Order	Group	Occupation or Source of Income	Total following the occupation	As principal occupation		As working dependents		As subsidiary to other occupation		Annual income	Annual expenditure
						Males	Females	Males	Females	Males	Females	Rs.	Rs.
1	2	3	4	5	6	7	8	9	10	11	12	13	14
D. MISCELLANEOUS.—(CONT.)	k. Unproductive.	33		**Beggars, Vagrants, etc.** ..	6	1	5	..	..	..	..	36	..
			88	Beggars and vagrants ..	6	1	5	..	..	..	..	36	..
				Total Sub-class k ..	6	1	5	..	..	..	..	36	
			89	Expenses such as interest on debts, subscription instalments towards prized kuries, etc. (The number of families alone could be ascertained, but not of persons) ..	..	..	..	..	..	..	..	..	20,283
				Total Class D ..	1,430	87	519	1	106	45	672	22,703	20,283
				Grand Total ..	4,554	1,074	1,341	89	138	793	1,119	2,88,821	1,83,466

APPENDIX L.

Distribution of Net Income by Community.

Serial No.	Community	No. of families	Proportion per cent in the total no. of families	Net income available for family expenditure Rs.	Proportion per cent in the total net income	Average net income per family Rs.
1	2	3	4	5	6	7
1	Christian ..	145	19·8	18,627	17·8	128
2	Elayath ..	2	0·3	263	0·2	132
3	Embran ..	4	0·6	918	0·9	230
4	Eazhuvan ..	231	31·7	24,556	23·3	106
5	Kanakkan ..	28	3·8	3,209	3·0	115
6	Marasari ..	19	2·6	3,227	3·1	170
7	Muslim ..	86	11·8	9,677	9·2	113
8	Nambidi ..	2	0·3	1,775	1·7	888
9	Nambiyar ..	4	0·6	841	0·8	210
10	Nambudiri ..	2	0·3	5,774	5·5	2,887
11	Nayar ..	118	16·2	25,417	24·1	215
12	Parayan (Sambavan) ..	17	2·3	1,591	1·5	94
13	Pulayan ..	35	4·8	3,936	3·7	112
14	Others (13 communities) ..	36	4·9	5,544	5·2	154
	Total (26)	729	100·0	1,05,355	100·0	145