

# **RURAL TRANSFORMATION IN KERALA - A CASE STUDY WITH REFERENCE TO THREE PANCHAYATS**

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C E R T I F I C A T E

Certified that the thesis "Rural Transformation in Kerala - A Case Study with Reference to Three Panchayats" is the record of bonafide research carried out by Jose, K.G. under my supervision. The thesis is worth submitting for the degree of Doctor of Philosophy in Economics.

  
Dr. K.C. Sankaranarayanan

DECLARATION

I declare that this thesis is the record of bonafide research work carried out by me under the supervision of Dr. K.C. Sankaranarayanan, Professor and Head of the Department of Applied Economics, Cochin University of Science and Technology, Cochin - 22. I further declare that this thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title of recognition.

Cochin - 682 022,

2nd July, 1990.

  
K.G. JOSE

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## CHAPTER - I

### I N T R O D U C T I O N

The State of Kerala came into being in 1956 following the reorganisation of the Indian States on linguistic basis. Kerala now comprises the erstwhile native states of Travancore, Cochin and Malabar. Kerala has a geographical area of 38,863 sq. km. and a population of 25,453,680 as per 1981 census. This accounts for 1.18 per cent of the area and 3.72 per cent of the country's population. With reference to population Kerala ranks twelfth among the states in India. The economy of the state is overwhelming agricultural and 81.26 per cent of the population live in rural areas.

The land mass of Kerala can be divided into three physiographic divisions; the highlands, the midlands and the lowlands each running almost parallel to each other from south to north. The highland zone generally consists of lands that have been brought

under cultivation in comparatively recent times. Plantation crops such as Tea, Coffee, Cardamom and Pepper are grown in the highlands. In some of the main peaks, pinching cold is experienced. The midlands have undulating terrain while the lowlands have near level topography. In the midlands, Arecanut, Cashew, Ginger, Turmeric, Rubber, Tapioca, Banana, etc. are grown. Paddy is the most important crop grown in low-lying fields of lowlands and on the terraced slopes and valleys of the midlands where water is abundant. The lowlands bordering the sea is densely covered with coconut gardens.

Diversity of crops and heterogeneity in cultivation are the keynotes of agriculture in the state. The state continues to be deficient in food and produces only 42 per cent of rice and 10 per cent of pulses it needs. Even then she is rich in her plantation and commercial crops. As a result of this food deficiency there is a tendency for prices of food products to be higher in Kerala. The inflow of gulf remittances adds to the price rise and owing to the centralised saving system through commercial banks, Kerala has not been able to get much of these remittances for productive investment.

The settlement pattern in the State is quite different from that in other states. Homesteads in Kerala are spread throughout the state; and as a result, a wide network of roads has been developed. Other types of communication facilities are also fairly well developed in the state. A Kerala village is unique in that it represents a continuous expanse of isolated houses covering the entire village. Unlike the villages in most other parts of India which have clusters of houses concentrated in a limited number of centres; in Kerala, each house is located at the centre of the garden plot and the houses are scattered more or less uniformly.

The Hindus, Christians and Muslims live in Kerala side by side each influencing and being influenced by the culture of the other. The Christians were the foremost in the area of commercial cultivation. To a lesser extent Ezhavas also followed the Christians. The Christians became an economic power and they acquired more area of land and land thus formed the most important asset. Other assets include buildings, durable household assets, livestock, etc.



As per 1981 census, Kerala has the highest literacy rate (70.42%) in the country as against an all-India rate of 36.03 per cent. This high trend has been maintained for decades inspite of the growing population which necessitates provision of additional schooling facilities for the younger generation. Female literacy is also the highest in Kerala - 65 per cent.

The population of Kerala rose from less than 16.5 million in 1961 to nearly 21.35 million in 1971 and 25.45 million in 1981. As a result the state is now one of the most densely populated parts of the world with about 655 persons per sq. km.

The attention given to the medical and public health services in the state in the latter half of the 19th century was commendable. The steps taken by the then rulers of the state in the field of medicine and health care were much ahead of times. Maharaja Marthandavarma (Uthram Thirunal) who ruled Travancore from 1849 to 1860 had an intense personal interest in western medicine and surgery. The role of Christian Missionary Institutions has also been an important one in the development of medical services in the state.

The spread of education and health services started by the earlier princely States was intensified during the plan era. As a result, the rate of literacy, level of education and health services are quite high in Kerala compared to the rest of the country. Because of the expansion of health facilities death rate of the state was reduced drastically. Expectation of life also went up. As per 1981 census the life expectancy of a Keralite is 62 years against the all-India average of 52 years. The intensive family planning drive brought down the birth rate. There has been considerable increase in the number of medical institutions and beds under all systems of medicine (See Table 5.26).

Development in the means of transport and communications have opened up the Kerala Village to outside influence. Kerala is better endowed than the rest of the country in the matter of roads. Kerala has a well developed mass communication system with more than 80 newspapers and a large number of periodicals, five Radio Stations and several Television Transmitting Centres. The traffic density in the roads in Kerala has been very high because the roads constitute the main mode of transport in the State.

Over the last 25 years village roads and motor vehicles have considerably increased. The number of registered vehicles in road increased from 13,457 in 1956-'57 to 78,168 in 1969-'70 and to 473,789 in 1987-'88. As could be seen from Table 1.1 the index of growth of Autorikshaw was the highest for the period 1969-'70 to 1987-'88.

The fisheries sector assumes particular importance in Kerala not only because of its employment and export-earning potential, but also because of its commercial linkage with the nutrition programmes in the State. Kerala is one of the leading fish producing States in India (See Table 1.2). Fish eating is popular in the State. About four-fifth of the population are accustomed to taking fish regularly.<sup>1</sup> Being rich in proteins, fish can form a valuable supplement to tapioca, which is deficient in protein. In fact a combination of rice, tapioca and fish can form a well balanced diet.

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<sup>1</sup> Sankaranarayanan, K.C. and Karunakaran, V. (1985) Kerala Economy, Oxford IBH Publishing Co., New Delhi, p.136.

Table No.1.1

## Growth of Vehicles in Kerala

Year	Goods Vehicle	Buses	Cars	Jeep	Auto Rickshaw	Scooter/Motor Cycle	Others	Total	Percentage increase over the previous year
1	2	3	4	5	6	7	8	9	10
1969-70	12,458	6,018	30,841	4,300	969	12,860	10,722	78,168	..
1970-71	13,162	6,563	33,294	4,828	1,062	15,117	12,208	86,234	10.32
1971-72	13,584	6,840	36,531	5,133	1,219	16,957	13,443	93,709	8.67
1972-73	14,164	7,176	48,559	NAS*	1,591	17,715	10,254	99,459	6.14
1973-74	13,921	6,795	50,289	5,512	1,958	21,492	4,498	1,04,465	5.03
1974-75	15,875	7,830	44,487	5,869	3,125	25,769	6,715	1,09,670	4.98
1975-76	15,882	8,268	40,667	6,420	3,734	26,110	16,995	1,18,076	7.67
1976-77	17,492	8,711	41,037	6,308	4,533	32,080	18,100	1,28,261	8.63
1977-78	18,196	8,608	45,350	7,082	4,585	38,123	19,749	1,41,693	10.47
1978-79	18,527	8,823	49,882	6,919	5,666	43,633	21,145	1,54,595	9.11
1979-80	21,121	9,547	54,381	7,023	7,937	50,943	23,752	1,74,704	13.01
1980-81	24,682	10,200	56,802	7,834	9,640	59,531	25,908	1,94,597	11.39
1981-82	27,734	11,030	60,412	9,030	12,727	70,498	29,302	2,20,733	11.43
1982-83	31,485	12,320	64,147	10,110	15,045	81,838	31,978	2,46,923	11.87
1983-84	33,358	13,647	68,511	11,839	17,724	96,478	35,424	2,76,981	12.17
1984-85	40,869	15,234	75,731	12,971	24,383	1,11,629	38,442	3,19,259	15.26
1985-86	45,325	16,149	82,222	14,721	30,537	1,30,992	41,671	3,61,617	13.27
1986-87	51,284	16,704	89,023	17,012	35,838	1,59,863	44,586	4,14,310	14.57
1987-88	57,388	18,121	1,01,731	19,893	44,116	1,85,349	47,191	4,73,789	14.36
Index of Growth (1969-70 to 1987-88)	460.65	301.11	329.86	462.63	4552.73	1531.28	440.13	606.12	

Source: Compiled from Kerala Economic Review (1976 to 1988), State Planning Board, Government of Kerala, Trivandrum.

\* Not Separately Available.

Table - 1.2: Statement Showing the State-wise Production of Fish

Sl. No.	Name of the State	Coast line in k.m.	Fish production in Tonnes				Value of Exports (Rs. in Lakhs)	
			1982-'83	1983-'84	1984-'85	1982-'83	1983-'84	
1.	Andhra Pradesh	974	1,18,034	1,51,284	1,64,557	3,407	3,159	
2.	Gujarat	1,215	1,89,988	1,87,315	2,79,000	1,660	1,861	
3.	Karnataka	280	1,16,066	98,410	1,67,410	1,67,362	1,790	
4.	Kerala	570	3,25,367	3,85,275	4,26,600	14,149	14,086	
5.	Maharashtra	653	3,20,433	3,33,173	3,19,831	4,344	5,775	
6.	Orissa	476	41,400	47,065	46,984	1,791	1,653	
7.	Tamil Nadu	907	2,14,769	2,44,360	2,83,000	3,351	4,150	
8.	West Bengal	157	31,000	39,000	36,000	4,334	4,412	
9.	Goa	160	48,464	50,878	53,711	1,310	955	
10.	Pondicherry	31	13,886	15,843	20,435	..	..	
11.	Andaman and Nicobar Islands	1,962	3,879	3,868	6,226	..	..	
12.	Laksha Dweep	132	4,201	4,301	5,331	..	..	

Source: Question answered in Parliament on 15th April 1985 by the Minister for Agriculture and Rural Development.

Kerala has several advantages which should contribute to a strong industrial base. It has abundant potential for hydro-electric power, river and internal navigation facilities, some of the world's rarest minerals like ilminite, monozite, a large part of India's fish landings, very rich forest resources and the most literate population. Provision of infrastructural facilities like roads, electricity, irrigation, etc. would definitely help to develop the rural backward areas. And the State is well ahead of the country in infrastructure for development.

During the quarter century from 1962-'87 agriculture in Kerala witnessed some major changes and retained some of its main characteristics. The increasing mechanisation of agriculture has also been accompanied by an impressive use of fertilizers. In spite of having a low per capita income, the State has achieved tremendous progress in the matter of improving the quality of life of its population and in providing basic infrastructure facilities.

Statement of the Problem

Rural transformation is a multi-dimensional phenomenon. Though it is close to rural development, it is not synonymous with either rural development or growth. It involves not only growth but development with distributive justice. The rural transformation policies are mainly aimed at:

1. Economic growth with distributive justice and
2. Changing the property relations in the rural areas.

Rural transformation calls for:

- i) transfer of labour force from low productivity areas to high productivity areas preferably non-farm activities
- ii) curtailment of population growth and
- iii) fuller utilization of locally available resources; land, manpower and capital.

Any study on rural transformation should have two dimensions, namely:

- i) development across the study region and
- ii) development across time.

Social and economic transformation in rural society is dependent upon interaction of several factors - technological, economic, social, demographic, etc. Such a rural transformation is universal but varying in degree depending on changes in the magnitude of factors.

Several developing nations appear to have found a democratic political system not suitable for bringing about the required socio-economic transformation which development calls for. A few countries like India have preferred the democratic political system for the process of social development and modernization. Since the Second World War and more particularly since 1950's States all over the world have taken upon themselves the responsibility of being active agents of change and of transformation.

Since independence, policy makers and planners in most of the developing Asian and Pacific nations have been emphasizing the need to transform rural areas where the overwhelming majority of their people are currently living. In each country several policy programmes and projects have been introduced to increase agricultural productivity, raise incomes



and living standards of the rural people, provide employment opportunities, facilitate participation of the people in local decision making and increased access of the rural poor to government facilities and programmes.

We hear of miracles achieved in the economic field in countries like Japan, West Germany and Russia. Nobody would hold that the Japanese soil is so much more fertile than our soil. The growth in Japanese economy has been truly impressive. Japan was able to transform herself rapidly from a poor agricultural nation into a rapidly growing industrial giant by the use of high yielding varieties, well planned irrigation, fertilizers, pesticides and mechanised farm operations. In Japan a significant part of resources was allocated to agricultural development resulting in rapid growth in that sector. Heavy investment in agricultural technology, extension services and infrastructure may indeed be the key to rapid development of many countries.<sup>2</sup>

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<sup>2</sup> Richard Garbowski (1985) "A Historical Reassessment of Early Japanese Development", Development and Change, Vol.16, No.2, p.249.

Planning for development in a country like India is essentially bringing about a transformation in the socio-economic conditions of the rural population.<sup>3</sup> Because of this, development of the rural areas has been one of the abiding concerns of the successive five year plans.

Generally the rural transformation is inescapably linked with the development of the agricultural sector as majority of the rural population depend upon agriculture. The establishment and development of industries in rural areas is an important factor in rural transformation for which infrastructural facilities, requisite materials and services are also to be developed in the rural areas. No socio-economic development in India can take place unless we develop the nearly six lakh villages where around three-fourth of the Indian population reside. Economic development brings structural transformation in the productive resources of an economy. It transforms the economy from a dominantly agricultural one to one

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<sup>3</sup> Lal Sahab Singh (1982) "Rural Development and People", Economic Times, December 10, p.5.

containing a large and growing urban industrial sector. For both agricultural and industrial development, motivation to social awareness and leadership are the catalytic agents in bringing out rural transformation.

Rural uplift is inescapably linked with the development of the agricultural sector. The problem of transformation of traditional agriculture is the problem of rationalisation of investment. This kind of investment not only proves profitable for the agricultural sector but also becomes a powerful vehicle of growth of the whole economy. Rationalisation of agriculture should aim at the transformation of the rural economic structure in which the units of operation, big or small, should be productive units with higher output per acre and per capita income for the community as a whole under the impact of suitable social organisation and effective local leadership. Rationalisation of agriculture means the creation of necessary arrangements for maximising production and for steady growth of income for all segments of the rural economy. In other words it should aim at transformation of the rural economic structure from a stagnant to a dynamic stage.<sup>4</sup>

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<sup>4</sup> Arun Mukhopadyay (1971) Agricultural Extension, Minerva Associates, Calcutta, p.157.

The urgency of the need for rural transformation was emphasized in the constitution. The concept of equality is the basis of social justice. This is envisaged in Article 14 of the Indian Constitution according to which the State would not deny any person equality before law. Article 15 prohibits discrimination at the hands of the state of any citizen on grounds of religion, race, caste, sex and place of birth. This particular clause has great significance in the context of India's multi-caste, multi-social and multi-religious set up.

For several decades, transformation of the rural communities has been the concern of the Government, voluntary organizations and the people. While voluntary endeavours to transform rural communities are claimed to be in vogue from historic past, more deliberate, systematic and organised attempts were made in the last decades of the 19th century. An active role in the field of rural transformation largely in the inaccessible parts of the country was played by religious missionaries since the middle of the 19th century, who aimed at an alround development of their followers.<sup>5</sup>

<sup>5</sup> Pande, V.P. (1967) Village Community Projects in India, Asia Publishing House, Bombay, p.117.

Mahatma Gandhi initiated the process of transformation of socio-economic life in Sevagram around 1931 based on his ideology of truth and non-violence. A wide range of methods has been attempted to bring about transformation in the quality of rural life, which include community organisations, social action, extension, education and training.<sup>6</sup>

Rural transformation encompasses intricate and varied problems that make it obligatory to combine all-India planning with grass roots programming. This is because a vast mass of community live in different parts of the country and are at different levels of socio-economic evolution. The pace of transformation can be accelerated and the paramount problems of rapid development can be faced only through citizens' participation in the political and administrative process of development.

The problems which the development functionaries have been facing in bringing about the desired transformations were quite many. Illiteracy,

<sup>6</sup> Charyulu, U.V.N. (1985) "Voluntary Organisations and Rural Transformation" in Rural Transformation Readings, National Institute of Rural Development, Hyderabad, p.78.

lack of motivation, vulnerability to social convictions, superstitions and powerlessness are the major factors working against the rural poor.

Proneness of the poor to exploitative arrangement is a pervasive feature of rural India. The rural poor may more readily acquire the habit of approaching a doctor when sick than acquire the habit of sending their children to school; the former is akin to consumption activity while the latter is more in the nature of a long term investment with returns uncertain and accruing mostly to the next generation.<sup>7</sup>

Atleast since the days of planned economic development several organised attempts have been made to change the rural scene; community development programmes, land reform legislations, irrigation projects, rural electrification schemes, rural industrialisation, high yielding varieties programme, co-operatives and a host of other credit and support institutions have been among the many and varied efforts of the past to bring change in rural areas. Because of all these, India's countryside has gone a long way along development since

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<sup>7</sup> Rao, V.M. (1981) "Nature of Rural Development - A Field View", Economic and Political Weekly, Vol.XVI No.41, p.1655.

independence. Even in remote areas, as in the hilly and tribal tracts of Orissa social and economic changes have occurred.<sup>8</sup> New techniques are noticeable practically everywhere, social relations are also changing under all sorts of circumstances.

The State of Kerala has gone through a pattern of economic development which is unique from the national point of view. In spite of having a low per capita income, the State has achieved tremendous progress in the matter of improving the quality of life of its population and in providing basic infrastructure facilities.<sup>9</sup>

The problem of rural transformation assumes great significance in Kerala when the government has an increasing social service role to play. Voluntary organisations with their uniqueness of the operational abilities have a crucial role to play in rural transformation. Land reforms - distribution of surplus land and abolition of tenancy - have to a great

<sup>8</sup> Gilbert Etienne (1984) India's Changing Rural Scene 1930-1979, Oxford University Press, Delhi, p.130.

<sup>9</sup> Rajeev, P.V. (1983) Economic Development and Unemployment, Asian Publication Series, Delhi, p.12.

extent, contributed to a reduction in the inequality of landholdings. The rural sector in the State is demographically predominant having more than 80 per cent of population of rural origin.

The statistical fact that the majority of Indians, some 524 million (76.6%) of the total population of 684 million (according to 1981 census) live in the rural areas is well known. But much less is known about the socio-economic characteristics of this high mass of people.

Little effort has been made to document what had been happening in the rural areas and what is going on there now. Now that we have completed 40 years of independence, it is worthwhile considering where we stand, what the achievements of the government have been, where it has failed, and above all, how the people at large look upon the changes brought about and what their attitude is.

Developments in the rural economy of Kerala are bound to affect, in a considerable measure, national efforts at the removal of poverty and backwardness. The problem of Kerala's development has been



a major concern of policy makers, planners, administrators and intellectuals for quite some time. Changes in the economic and social life of rural areas are of interest from many stand points. A study of the nature of rural transformation in Kerala and its beneficiaries assumes great significance in this respect. This study tries to provide a better understanding of the rural area. The task of comprehending the dynamics of rural transformation is indeed a stupendous one, for it demands a thorough analysis of disaggregated level data on varied facets of rural economy. This study is an attempt to present an integrated picture of the economic changes that have taken place in the rural economy of Kerala. Its limited purpose is to draw the attention of researchers and policymakers to an important but neglected dimension in rural analysis and planning.

Review of Literature

An attempt is made in this section to survey a few important studies related to rural transformation under the following heads:

Studies on Agricultural Transformation

Schultz<sup>11</sup> (1964) in examining means of transforming traditional agriculture found that when suppliers of modern (non-traditional) agricultural factors succeeded in producing and distributing such factors cheaply, investment in agriculture became profitable, and this then set the stage for farmers to accept modern factors and learn how best to use them. In that sense, the supplier of new factors of production holds the key to economic growth.

Arun Mukhopadhyay<sup>12</sup> (1971) examined the problem of Agricultural Extension and found that the present farmer's backwardness in outlook or the static farming behaviour was mainly due to their century-long isolation from the changing world and the lack of organising leadership forces inside the villages. Social and technical reforms, according to him, are the first two stages of what is known as rationalisation of agriculture.

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<sup>11</sup> Schultz Theodore W., (1964), Transforming Traditional Agriculture, Yale University Press.

<sup>12</sup> Arun Mukhopadhyay, (1971), "Agricultural Extension", Minerva Associates, Calcutta.

Rao<sup>13</sup> (1974) went into the problem of poverty and landlessness in rural areas and stressed the need for basing agricultural development on small family holdings and reducing disparity in ownership of land. According to him, diversification of the rural economy has to be achieved so that the rural poor have alternative channels of employment.

Appu<sup>14</sup> (1979) found that sufficient attention had not been paid to the question of enhancing labour absorption in agriculture. According to him, institutional factors play a large role in limiting labour absorption in agriculture. Appu's analysis pertinently links the prospects of economic growth to the eradication of poverty.

Dealing with employment and determinants in Indian Agriculture, Parikh<sup>15</sup> (1980) stated that the demand for labour depended on the cropping pattern. He classified farm innovation agriculture into three categories viz., new methods, new machines and new materials.

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<sup>13</sup> Rao, V.K.R.V., (1974), Growth with Justice in Asian Agriculture - an Exercise in Policy Formulation, United Nations Research Institute for Social Development, Geneva.

<sup>14</sup> Appu, P.S., (1979), The New Strategy for Alleviation of Poverty, The Ministry of Agriculture and Irrigation, Delhi, pp.53-54.

<sup>15</sup> Parikh, A., (1980), "Employment and Determinants in Indian Agriculture", The Asian Economic Review, Vol. XXVI, Nos.1 & 2, pp.1-17.

New methods include various agronomic practices such as crop rotation, improved cultural practices, use of proper doses of various farm inputs etc. New materials mean chemical and biological innovations such as the tractor, diesel engine, cane crusher, wheat thresher etc. In addition to technical change induced by seed-fertilizer technology and mechanisation one of the other important factors may be the change in the crop structure induced by irrigation and short duration of new varieties. He also found that small and large farmers differ in their access to credit facilities, with the former generally depending on the local money lenders and the latter on co-operative societies and banks. Obviously, small farmers pay a higher rate of interest than large ones.

Narayanan and Narayanan Nair<sup>16</sup> (1983) made a study on Linking Irrigation with Development. This paper evaluated the influence of irrigation in increasing and stabilising paddy yields; and explored the possible causes hindering proper use of irrigation water

<sup>16</sup> Narayanan, D. and Narayanan Nair, K., (1981), "Linking Irrigation with Development - The Kerala Experience", Economic and Political Weekly, Vol. XVIII, Nos. 45 and 46, pp. 1935-1939.

in paddy cultivation. Disproportionately high investment in irrigation projects has been an important aspect of Kerala's planned efforts for agricultural development. The study disclosed that irrigation has some impact on stabilising and improving paddy yields during the autumn crop. This paper provided a critical assessment of the impact of irrigation in the State of Kerala. Its main finding is that even if the management of irrigation projects were made more efficient, unless and until it is accompanied by significant improvement in the management of agricultural land, irrigation projects cannot add anything substantial towards increasing agricultural production and productivity.

Mohammed Sabinuddin Butt's<sup>17</sup> (1984) study uses the Cobb Douglas Production Function framework for analysing the 'worker effect' of different levels of formal education by introducing the education of farmers as an explicit input into the production function. It has been argued that secondary level of education by

<sup>17</sup> Mohammed Sabinuddin Butt, (1984), "Education and Farm Productivity in Pakistan", Pakistan Journal of Applied Economics, Vol.II, No.1.

broadening the information base of farmers, and thus inducing the greater use of yield-raising inputs, raises farm productivity more than does primary education. Farmers with more education, are likely to be more productive and adjust more rapidly to changing circumstances.

Venkateswaran<sup>18</sup> (1984) made a survey in Quilon District during February 1981 to study the changing cropping pattern and food economy of Kerala. He found that the process of conversion of paddy fields into coconut orchards/garden lands, even though gradual, continues unabated in the study region. The farmers' knowledge and the inducement given to them by the neighbouring cultivators has helped to accelerate the process. Conversion of paddy fields requires adequate financial support and hence it is mostly undertaken by the well-to-do middle class farmers. The study further revealed that the cost of production of paddy in Kerala was much higher than in other States. Further, unlike other States there is stiff competition in Kerala between cash crops and seasonal ones, especially between coconut and paddy. He stressed the fact that the area under seasonal crops once converted is lost for ever.

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<sup>18</sup> Venkateswaran, S., (1984), "Changing Cropping Pattern and Food Economy of Kerala", Agricultural Situation in India, Vol.XXIX, No.1, pp.9-14.

According to Krongkaew<sup>19</sup> (1985) in a dualistic economy where agriculture forms a large but backward sector while commerce and industry form a small but more progressive sector, the economic development is usually perceived as a transformation of the country from a predominantly agricultural economy to a predominantly industrial economy. For such a transformation to take place agriculture must have fulfilled several objectives; it must increase the provision of food for growing industrial sector, it must provide capital mainly in terms of expert earnings to the economic transformation. Modernisation of traditional agriculture is regarded as a precondition for transition growth.

Studies on Land Reforms and Agrarian Relations

Varghese<sup>20</sup> (1970) has examined the overall agrarian change in Malabar during the 19th century and the first half of the 20th century. Besides following the tenancy changes he has also examined the socio-economic developments affecting land relationships.

<sup>19</sup> Krongkaew, M.G., (1985), "Agricultural Development, Rural Poverty and Income Distribution in Thailand", The Developing Economics, Vol.XXIII, No.4, Tokyo, Japan.

<sup>20</sup> Varghese, T.C., (1970), Agrarian Change and Economic Consequences, Allied Publishers, Bombay.

According to Varghese, government policies followed in the second half of the 19th century were helpful to the peasantry as well as for the overall agricultural development. According to him, although tenurial conditions in Cochin were more favourable than in Malabar, lack of transport facilities stood in the way of opening up new plantations and expansion of farming.

Oommen<sup>21</sup> (1975) studied the achievements as well as the shortcomings of the land reform legislations in Kerala, both in terms of the laws and their implementation. He examined the implementation of Kerala Land Reforms Act under three heads: (i) abolition of intermediaries (ii) tenancy reforms and (iii) imposition of ceiling on holdings. He concluded that even though land reforms could not be expected to solve the major problems of development such as reduction of poverty, unemployment and inequality, it could have helped significantly. But the contributions of land reforms in Kerala have been at best marginal in this respect.

Raj<sup>22</sup> (1975) states that in our society where the whole apparatus of exploitation is an ownership of land, the case of redistribution of land cannot

<sup>21</sup> Oommen, M.A., (1975), A Study on Land Reforms in Kerala, Oxford and IBH Publishing Co., New Delhi.

<sup>22</sup> Raj, K.N., (1975), "Agricultural Development and Distribution of Landholdings", Indian Journal of Agricultural Economics, Vol.XXX, No.1, pp.1-14.



be judged merely on the criterion of economic viability. Mobilisation of social and political forces on the basis of land distribution programmes is a necessary condition for the transformation of such societies.

Studying the changes in Agrarian Structure and Agrarian Relations in the States of India, Deshpande<sup>23</sup> (1982) found that large holders under-utilised the available water resources whereas the small holders made full use of it. Water is a land-augmenting factor and provision of proportionately more water to the small holders may be considered a kind of compensation to them for their small sized farms. There are many factors which go into the shaping of the total agrarian structure. Land transfers might originate from a variety of sources such as inheritance, gifts, sales, partitions, mutual exchange, land reforms, mortgages etc. Tribal agrarian structure generally gets neglected inspite of the fact that the tribals constitute a non-negligible proportion of the total population.

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<sup>23</sup> Deshpande, S.H., (1982), "Changes in Agrarian Structure and Agrarian Relations in the States of India since Independence", Indian Journal of Agricultural Economics, Vol.XXXVII, No.1, pp.29-33.

Radhakrishnan<sup>24</sup> (1983) Study of Land

Reforms and Social Change in Kerala revealed that the implementation of the Kerala Land Reforms (Amendment) Act of 1969 has brought about drastic changes in the land system in Kerala Society, mainly as a result of the abolition of landlordism and tenancy and enforcement of ownership rights on the cultivating tenants of the lands leased in by them. The post-reform agrarian situation in the village is marked by the absence of share-cropping and tenancy, and in such a situation land has to be cultivated either with family labour or with hired labour or with both. In the post-reform period, most of the important life ceremonies are not performed by the Nambootiris with the same pomp and festivity as in the pre-reform period. Some members of the pre-reform aristocratic community which traditionally led a leisurely life have taken to manual occupations in the post-reform period.

Theodore<sup>25</sup> (1984) in his study on

Agrarian Reforms in India found that agrarian reforms is a part of social change and thus interlinked with

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<sup>24</sup> Radhakrishnan, P., (1983), "Land Reforms and Social change - Study of a Kerala Village", Economic and Political Weekly, Review of Agriculture, December 1983, pp.A. 143-150.

<sup>25</sup> Theodore Bergman, (1984), Agrarian Reform in India, Agricole Publishing Academy, Delhi.

economic development, technical modernisation and cultural progress. Agrarian reform is a partial process only in transformation of the whole economic and social structure. He is of the view that socio-economic barriers can be overcome and have been largely overcome in the two states of Kerala and West Bengal by the conjunction of peasant movements supported by the Communist parties legislation and administration. He found that successful reform of land tenure in densely populated agrarian states, as in Kerala and West Bengal, led to a slow change of rural social relations and power structure, but did not overcome other socio-economic problems like unemployment and underdevelopment.

Burton Stein<sup>26</sup> (1985) has stated that South India has undergone several transformations which can only be grasped with reference to changes in agrarian relations. Agrarian property and productive relations were the most significant material relations of the South Indian socio-economic transformation.

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<sup>26</sup> Burton Stein, (1985), "Politics, Peasants and the Deconstruction of Feudalism in Medieval India", The Journal of Peasant Studies, Vol.12, Nos. 2 and 3, pp.54-86.

Thimmaiah and Abdul Aziz<sup>27</sup> (1985) made an attempt to evaluate the result of land reforms in Karnataka. The study suggests that government, bureaucracy, landed interest, tenants and landless labourers have played their 'self interest' roles through caste and class 'alignments' to frustrate formulation and implementation of radical land reforms. They are of the view that organised efforts should be made both by political parties and intellectuals to create a positive awakening among the weaker sections and organise them as an economic class to protect their interest.

#### Rural Studies

Dube<sup>28</sup> (1958) examined some of the important human factors involved in externally-induced and State-directed programmes of economic development and culture change in a technologically underdeveloped society. He found that under the community development programme attention had been focussed on agricultural

<sup>27</sup> Thimmaiah and Abdul Aziz, (1985), The Political Economy of Land Reforms, Ashish Publishing House, Delhi.

<sup>28</sup> Dube, S.C., (1958), "India's Changing Rural Scene", Allied Publishers, Bombay.

extension while public health problems and education had been touched only superficially. According to him very little was done for women and the younger people. The psychological resistance of the women can often effectively block the realization of many progressive aims of the development programme. Dube realized that receptivity to change was greater in the younger group and therefore energy and money should be invested in work with this group.

Daniel Thorner<sup>29</sup> (1962) made a study of the rural economy of India for the period 1760 to 1960 emphasising the village economy. His study revealed that the outstanding feature of the economy of India before the advent of British Power was the self-subsisting and self-perpetuating character of its typical unit, the village. The village itself consumed most of the foodstuffs and other raw materials it produced. Its needs for handicrafts were satisfied by the families of craftsmen associated with the village. It was this tight union of agriculture and hand industry which made the village economically independent of the outside world except for a few necessities like salt and iron.

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<sup>29</sup> Daniel Thorner, (1962), "Emergence of an Indian Economy 1760-1960", in Daniel and Alice Thorner (eds.), Land and Labour in India, Asia Publishing House, Bombay.

Pande<sup>30</sup> (1967) made a study of Village Community Projects in India. He found that an active role in the field of rural transformation, largely in the inaccessible parts of the country, was played by the religious missionaries since the middle of the 19th century, who aimed at an all round development (secular and spiritual) of their followers.

Sundaram<sup>31</sup> (1970) made a study on rural industrial development. He found that the prosperity of India (economic, social, cultural and therefore political) is increasingly interlinked with the revival and development of its rural economy and the provision of the basic essentials of a good life to the enormous population dependent on it. He is of the view that with improved means of communication, rural India cannot and will not remain isolated from the rapidly developing urban industrial India.

<sup>30</sup> Pande, V.P., (1967), Village Community Projects in India, Asia Publishing House, Bombay.

<sup>31</sup> Sundaram, J.D., (1970), Rural Industrial Development, Vora & Co., Bombay.

According to George<sup>32</sup> (1972) an adequately planned, well-administered and properly executed programme of education can mould the outlook and behaviour patterns of the coming generations in desirable ways. This is very important when social transformation is monitored by Government where there is no built-in mechanism for weeding out incompetent people from the productive system.

Kurien<sup>33</sup> (1978) made a study on Poverty, Planning and Social Transformation in India. He realised that all development efforts, within the existing property relations and with the prevailing kind of distribution of resources, can only ensure the growing affluence of the few and the continuing misery of the many. He asks, "can poverty and similar problems of society be eradicated by the decision that they will be eradicated?". In his opinion, poverty is not simply a matter of physical or material deprivation, but a much more complex social phenomenon, a dimension that can easily be lost sight of, if one does not have a conceptual frame which accommodates the social processes as well. He stressed that a process

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<sup>32</sup> George, E.I., (1972), "Psychological Barriers in Development of Kerala", PK.B. Nair (ed.), Development of Kerala - Problems and Promises, Department of Sociology, University of Kerala, Trivandrum.

<sup>33</sup> Kurien, C.T., (1978), Poverty, Planning and Social Transformation, Allied Publishers, Delhi.

of economic development, without positive and effective policy to ensure an equitable distribution of the gains of development, inevitably benefits the richer classes much more than it does the poorer classes.

Neera Desai<sup>34</sup> (1978) made a sociological study of the Gujarati Society as it existed prior to the British rule. She discusses the economic system of rural and urban Gujarat before and after the advent of the British and points out that the village economy showed positive signs of dissolution but the change was not revolutionary. Neera Desai also discusses how the emergence of the press and the printed word constituted a qualitative as well as quantitative change in the system of communication, and points out that this change was unprecedented in the history of Gujarat.

Madan<sup>35</sup> (1979) states that economic progress will not be desired in a community where the people do not realize that progress is possible. The experimental or scientific attitude is one of the conditions of progress. The greatest progress will occur in those countries

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<sup>34</sup> Neera Desai, (1978), Social Change in Gujarat: A Study of Nineteenth Century Gujarati Society, Vora and Co., Bombay.

<sup>35</sup> Madan, G.R., (1979), India's Social Transformation, Allied Publishers, Delhi.



where education is wide-spread and where it encourages an experimental outlook. According to him religious beliefs may also affect the initiative of people and in the accumulation of capital. Lack of interest in material things may be due to prevalence of another worldly philosophy which discourages material wants. Though many processes in modern factories do not require high skill or education on the part of workers, the low level of literacy in most under-developed countries is a great handicap to industrial growth.

Navin Chandra Joshi<sup>36</sup> (1980) is of the view that, today, professional skill and political will have combined together to provide an urgent breakthrough for rural transformation. He deals with various issues like agriculture, industry, infrastructure, rural banking, employment, poverty and community development in India's rural economy. He says that in implementing the schemes for rural development, we should keep in mind the human factor and entrust the work to devoted workers who can carry out the object as enthusiastic missionaries and not as bureaucratic officers. He discusses the

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<sup>36</sup> Navin Chandra Joshi, (1980), "Indian Rural Economy," Young Deva Publications, New Delhi.

several inter-connected aspects of rural development in terms of the progress achieved, the deficiencies and the probable solutions.

Iyengar, Nanjappa and Sudharshan<sup>37</sup> (1981)

made a study on Inter-district differentials in Karnataka's Development. In their view, development is a dynamic, multi-dimensional process, where progress along one dimension may in certain cases, preclude advances along others. For example, a growth in per capita income may be accompanied by a widening of the income disparities. The following dimensions are the most important: (1) Technical Development (2) Economic Development (3) Social Development and (4) Political Development. The variables included in this study are: (i) Per capita income at current prices, (ii) per capita cultivable land, (iii) percentage of gross area irrigated to gross area sown, (iv) Gross value of agricultural output per head of working population engaged in agriculture (v) Average yield of food grains per hectare, (vi) percentage of factory employment, (vii) number of towns and villages electrified, (viii) length of railway line (ix) length of roads, (x) number of hospital beds per

<sup>37</sup> Iyengar, M.B., Nanjappa and Sudharshan, P., (1981), "A Note on Inter-District Differentials in Karnataka's Development", The Journal of Income and Wealth, Vol.5, No.1,

lakh of population, (xi) number of banks per lakh of population, (xii) number of post offices per lakh of population and (xiii) number of registered vehicles. According to their calculations, all districts of Karnataka registered development. The Hyderabad Karnataka region recorded an impressive development, Bidar district registering the maximum followed by Gulbarga and Raichur. One significant finding of their study is that the districts which were economically more advanced initially, experienced a lower pace of development. With the help of a composite measure of development, they have found that ranking of districts by income criterion alone is not sufficient; there are non-economic factors as well. They are of the view that in any index of development, it will be desirable to include changes in values like land and building, as well as changes in the level and distribution of consumption.

Kurien<sup>38</sup> (1981) has studied the changes that have come about through major changes in the institutional structure of the economy of Tamil Nadu between the years 1950 and 1975; primarily in the ownership and

<sup>38</sup> Kurien, C.T., (1981), Dynamics of Rural Transformation: A Study of Tamil Nadu - 1950-'80, Orient Longman, Madras.

distribution of land. He also tried to find out how these changes affect different sections of rural society, particularly the large and the small farmers and the non-farmers. His study revealed that over the past quarter of a century the rural areas of Tamil Nadu have experienced a new dynamism unknown in the days of the past - substantial increase in output, major changes in production techniques and in organisational patterns. Another aspect of the rural transformation in Tamil Nadu is that it has been substantially induced, primarily by the efforts of the State. The survey disclosed the role of science and technology in the rural transformation of Tamil Nadu. To him, rural transformation is essentially a social phenomenon.

Saradamoni<sup>39</sup> (1981) studied living levels and opportunities of the population which fell within two panchayats, Venganur and Vizhinjam, twenty kilometres south of Trivandrum. To her the present insufficient development and limited opportunities keep the poor apart. Her conclusion is that it is predominantly economic and not social factors that keep a section of people deprived.

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<sup>39</sup> Saradamoni, K., (1981), Divided Poor - Study of a Kerala Village, Ajanta Publications, Delhi.

Dealing with agricultural change in Tamil Nadu and Kerala, Kurien<sup>40</sup> (1982) stated that to understand the nature of the agricultural transformation, we need to know what has been happening to land distribution, commercialisation, industrial development and above all the State policy related to each of these. He found that the distribution of assets became more skewed in Tamil Nadu over the sixties. Kurien's study revealed that the agrarian economy of Kerala is much more diversified than Tamil Nadu's. One of the most visible aspects of agricultural change in Kerala has been in the cropping pattern namely the decline in the share of land under foodgrains in general and paddy in particular inspite of the absolute increase in area under these crops. Consequently there has been an increase in the share of the cash crops, particularly rubber, cashew, coffee and cardamom. The main feature of change in the agriculture of both the States has been increasing commercialisation. He concluded that for a proper development of agriculture the broad socio-economic milieu within which agrarian changes take place must receive greater attention than the physical and technological aspects.

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<sup>40</sup> Kurien, C.T., (1982), "Agricultural Change - A Comparison of Tamil Nadu and Kerala", in Pillai, P.P. (ed.), Agricultural Development in Kerala, Agricole Publishing Academy, Delhi.

Rekha Mehra and Saradamoni<sup>41</sup> (1983) made an attempt to explain as to why government policies and programmes have failed to effect any significant improvement in the socio-economic life of women. Rekha Mehra shows that the combined home-extension-welfare programme for women operating through Mahila Mandals could not be a success. Few women were reached by the Community Development Programme, fewer still were benefitted from it and even less participated in their organising or running. The evaluation studies of the scheme blamed rural women (they were ignorant and inaccessible) and the implementation of the programme. She argues that any attempt to integrate women into development must mean their productive employment.

Saradamoni's study of changing land relations and women in the Palghat district of Kerala traces the various historical changes and legislations that upset the balance of the 'Marumakkathayam' (Matrilineal) system of social organisation prevailing there. Though these land reforms were progressive and tried to protect the interests of tenants and poor cultivators

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<sup>41</sup> Rekha Mehra and Saradamoni, K., (1983), Women and Rural Transformation, Indian Council of Social Research and Centre for Women's Development Studies, Concept Publishing Company, New Delhi.

they did not consider the interests of women. Instead of enjoying ownership of land, women dominated as agricultural labourers and family helpers on farms. Women who entered industries also worked as unskilled workers or as typists and clerks. On the whole, the transformation of the society in Kerala brought women to a low position. The author points out that this transformation disproves Boserup's thesis that with development the role of women reduces. To Saradamoni, in our male-dominated society, the progressive concepts like 'modern values', 'disruptive justice', etc., also are defined in a biased fashion ignoring the interests of women. It seems that women's struggle is tougher than what is normally imagined.

Venkaiah<sup>42</sup> (1983) is of view that proper integration and co-ordination between agriculture and industry ensures intensive and extensive development of agriculture thereby creating additional employment for the rural population. Integrated rural industrialisation through agro-based industries is a dynamic, interdepending and self-generating process. The growth of agro-industries depends upon the development of agriculture.

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<sup>42</sup> Venkaiah, V., (1983), Rural Industrialisation will go a long way", Kurukshetra, Vol.XXXII No.1.

Ajit Kumar Singh<sup>43</sup> (1984) made a study on the Dynamics of Rural Transformation in Uttar Pradesh (U.P.) in two phases viz., 1950-'53 to 1963-'66 and 1963-'66 to 1976-'79. Regional variations, land reforms, growth of agricultural workers, regional pattern of growth, tenancy, poverty line, unemployment and underemployment were the major areas dealt within the study. To study the changes in the economic conditions of non-agricultural rural workers they have examined the trends in wages of masons and carpenters. The study revealed that the wages of skilled non-agricultural rural workers are almost double the wages received by agricultural labourers in all regions of U.P. To estimate the trends in population below the poverty line, both the minimum nutritional requirement approach and the minimum necessary expenditure approach were used. To find out the degree of concentration of land assets in U.P. as compared to the country as a whole and to ascertain the concentration of operational holding other than that of ownership holdings, Gini Co-efficient was used. This brief survey of different aspects of the rural economy of U.P. revealed unmistakably the signs of a major transformation since the beginning

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<sup>43</sup> Ajit Kumar Singh, (1984), "Dynamics of Rural Transformation in U.P.", Man and Development, Vol.1, No.1, 1984, pp.43-77.



of planning in 1951. The typical village of U.P. no longer resembles the traditional traditional picture of an unchanging isolated and sleepy village. Development in the means of transport and communications have opened up the villages to outside influence. The study came to the conclusion that there is, significant rise in output and productivity acceptance of modern technology, creation of a vast network of administration, credit and extension services, development of the means of irrigation, transport, power, etc.

Baker<sup>44</sup> (1984) has tried to project India and her rural people in his work by tracing the history of the countryside in Tamil Nadu from 1880 to 1955 by examining "how labour was utilised on the land, how agrarian trade was organised, how internal and external trade were connected, how the market for capital functioned, what were the links between countryside and town and what was the role played by the State in rural society and economy". He stated that the new era of State management led to the growth of modern systems overlaid on old practices.

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<sup>44</sup> Christopher John Baker, (1984), An Indian Rural Economy - 1880-1955. - The Tamil Nadu Countryside, Oxford University Press, Delhi.

Gilbert Etienne<sup>45</sup> (1984) made a study of India's changing rural scene. He found that a great number of villages are still dependent on bad water or, worse, have no water at all for several months. Still, India's countryside has come a long way since independence and, even in remote areas as in the hilly and tribal tracts of Orissa, social and economic changes have occurred. New techniques are noticeable practically everywhere, social relations are also changing under all sorts of circumstances and in certain areas, there are growing tensions which have often led to violence. Yet the overall process of growth and diversification of the economy has not gathered enough momentum to lead to an expansion wide enough to affect a large number of the poor. He suggested that our dieticians and nutritionists who sit in the cool of their urban offices must go out to the fields and then study the diets of the ordinary people over a one year cycle.

Ninan<sup>46</sup> (1984) found that the education of farmers brings about a transformation in the outlook

<sup>45</sup> Gilbert Etienne, (1984), India's Changing Rural Scene - 1903-1979, Oxford University Press, Delhi.

<sup>46</sup> Ninan, K.N., (1984), "Farmer Education and Agricultural Development", Southern Economist, Vol. 23, No.3, pp.18-20.

of the peasants and makes them receptive to new ideas and innovations. It makes them more alert to problems of allocation of resources, particularly in adjusting the levels and composition of their inputs and outputs to the prevailing prices. Further, through the acquisition of skill, it leads to improvements in the quality of the worker.

Oommen<sup>47</sup> (1984) stated that one needs an inter-disciplinary perspective to observe and analyse social change or transformation. He has tried to focus his attention on the nature of the state intervention in tackling the special problems of the agrarian poor, the Scheduled Castes and the Scheduled Tribes. The author tends to endorse the view that the growth that was recorded did not percolate to the lower stratum of the rural society.

Somayajulu and Mahanath<sup>48</sup> (1984) have made a study on Rural Transformation in two districts of Andhra Pradesh namely West Godavari and Nalgonda. They studied

<sup>47</sup> Oommen, T.K., (1984), Social Transformation in Rural India: Mobilization and State Intervention, Vikas Publishing House, Delhi.

<sup>48</sup> Somayajulu, V.V.N. and Mahanath, K., (1984), "Rural Transformation in Two Districts of Andhra Pradesh", Social Change, Vol.14, No.4, pp.41-46.

the structural changes and cropping pattern movement: 1964-'65 to 1979-'80. Mechanisation of Agriculture, infrastructural facilities, financial institutions, industries, social services, commercial establishments, life styles, landlord labour relationships and awareness of various legislations in these two districts were also studied. They concluded that the traditional feudal or semi-feudal modes of production relations between the rich farmers and landless labourers, servants, etc. still persist in many pockets of villages. It was also found that irrigation facilities have positive effects on rural transformation.

Srivastava's<sup>49</sup> (1984) study has revealed that skewed distribution of assets and gross inequalities in the distribution of income can be seen everywhere in the country. The most alarming feature of income distribution is that the disparity between rural and urban incomes is not only wide but is also further widening. Srivastava has found that a major transformation has taken place in the Indian economy since 1956 and that the country is now in a position to produce a vast variety of industrial

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<sup>49</sup> Srivastava, G.C., (1984), Rural Industrial Development, Chugh Publications, Allahabad.

goods, of which some are highly sophisticated. But it is a sad commentary on the country's planning process that this development has made little change in the fate of a large mass of people, which continues to be below the poverty line.

Charyulu<sup>50</sup> (1985) examined the role of voluntary organisations in Rural Transformation. His study revealed that a wide range of methods have been attempted to bring about transformation in the quality of rural life, which include community organisations, social action, extension education and training. He suggested that voluntary organisations could be involved in matters like smooth flow of credit from the financial institution and can also provide useful feedback to the implementing authority in monitoring and evaluation of I.R.D.P. "The voluntary organisations, with their uniqueness of the operational abilities have a crucial role to play in rural transformation", he added.

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<sup>50</sup> Charyulu, U.V.N., (1985), "Voluntary Organisations and Rural Transformations", in Rural Transformation Readings, National Institute of Rural Development, (N.I.R.D.), Hyderabad, pp.73-92.

Gopalakrishna Asari<sup>51</sup> (1985) conducted a study on the Impact of Technological Change in Rural Areas. The nature of technological change was studied in terms of the kind of tools, techniques and products diffused in different sectors of production and consumption. Its impact was studied in terms of the changes brought about on the traditional sectors of production and consumption as well as on the socio-economic conditions of the people engaged in these sectors. The data regarding the socio-economic characteristics of households and the kind of new production tools and techniques by them were collected from a survey of two villages viz., Amaravila and Vizhinjam. The study brought out that the technological change in the rural areas occurred mainly as a result of transfer of tools and techniques and products to different sectors of production and consumption. The study suggested that since structural inequalities existed at various levels, resources, skill, education and infrastructure needed adequate attention in the development programmes.

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<sup>51</sup> Gopalarishna Asari, V., (1985) "Impact of Technological Change in Rural Areas", J.N.U. News, Jan-Feb. 1985, p.19.

Madan and Tara Madan<sup>52</sup> (1985) made a composite well-structured and significantly planned analysis of the problem of village development in India. It is a comparative study of the total development of two U.P. villages with a population of about 500 each. One village is designed as "progressive" and the other "backward" or less developed. The investigations for data collection were conducted in 1965-'66. The study found that the people were more favourably disposed to the need for adult education, family planning and modern methods of medical treatment and the eradication of such social customs as the dowry system. But the levels achieved in village development have not been fully evaluated in terms of gains trickling down to the lower rung of the ladder.

Mumtaz Thaha<sup>53</sup> (1985) dealt with the role of environment in rural transformation. He emphasized the significance of village sanitation. The study

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<sup>52</sup> Madan, G.R., and Tara Madan, (1985), Village Development in India - A Sociological Approach, Allied Publishers, New Delhi.

<sup>53</sup> Mumtaz Thaha, (1985), "Planning and Management of Rural Environment", in Rural Transformation Readings, N.I.R.D., Hyderabad, pp.131-148.

revealed that even in those villages where community latrines are provided, due to poor maintenance, unhygienic conditions prevail. Although a number of water supply and electrification projects have been taken up in rural areas there has not been comparable work in the improvement of sanitary condition. Lack of sanitation may have a greater impact on health than in urban context because people in rural areas largely depend on surface water for drinking purpose. During rainy season, most of the roads function as drainage channels rendering them unserviceable after rains. In the rural areas, the buildings, in general, lack ventilation and rooms are not oriented to the wind direction. Cooking is done in a corner of the room and bathrooms and toilets are absent. A part of the residential building is used for rearing the cattle and sheep. In a corner of the house the cowdung is stored. The housing problem in rural areas is not only one of quality but also of quantity. Most of the beaches in the country are often polluted by the human excreta. This causes contamination of the fish and is a potential health hazard to the people. Mumtaz Taha is of opinion that all scientific analysis, planning, etc. of the rural environment becomes futile unless the common man is made environment conscious. He suggested the introduction of



environmental education in the school curriculum right from the primary level which would enable the students to become environment conscious.

To Srinivarty Thakur<sup>54</sup> (1985) in India the spread effects of industrialisation from metropolitan cities and big towns are extremely poor with the result that a dual economy has come into being with the rural population untouched by the dynamic influence associated with modern economic development. The main problem of the rural poor is their little access to technology and services. To promote dynamic socio-economic change in rural areas, it would be vitally necessary to set up output-based industries like sugar and related industries. Such industries could help to transform the rural economy through powerful backward and forward linkage effects. The programme of rural industrialisation can hardly succeed unless it is backed by adequate outlays for rural electrification. Srinivarty Thakur is of view that to carry the message of dynamic socio-economic change to the country's rural interior, the focus of industrialisation

<sup>54</sup> Srinivarty Thakur, (1985), Rural Industrialisation in India, Sterling Publishers, New Delhi.

and urbanisation should be widely diffused and shifted towards suitable growth centres around villages. He concludes that rural industrialisation will pave the way for modernisation and socio-economic transformation by ensuring the integrated development of the rural areas through interaction between agriculture and industry.

Venkataraman, Prahladachar and Deshpande<sup>55</sup>

(1985) have endeavoured to present an interconnected picture of the rural transformation that took place in Karnataka in the period 1955-'56 to 1975-'76 through:

- (1) identifying changes in income, employment and population,
- (2) analysing the structural changes in land ownership and assets of the rural population,
- (3) examining infrastructural development,
- (4) analysing the change in agriculture, especially with reference to land use, cropping pattern, irrigation and new agricultural technology and
- (5) examining the changes in wages and consumption pattern and rural poverty.

To them, though poverty levels continue to be high and agricultural growth rate has decelerated, rural transformation in Karnataka has taken place in the period covered by the study.

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<sup>55</sup> Venkataraman, L.S., Prahladachar, M. and Deshpande, R.S. (1985), Dynamics of Rural Transformation in Karnataka 1956-'76, Institute for Social and Economic Change, Bangalore.

Chandha's<sup>56</sup> (1986) study revealed that no part of Punjab State has remained untouched by its rapid agricultural growth; the whole State has made significant economic progress over the period 1960-'85. He examined the reasons that enabled Punjab to overcome the many institutional and social constraints which operate in India. He further examined the role played by the central and State Governments and the policies they introduced in particular land reforms, market mechanisms and the development of infrastructure such as irrigation, power, rural credit, rural roads, price controls and support. Chandha studied the impact of the new techniques in the production structure in terms of changes in land area patterns, cropping intensity and input structure. He also provided a detailed account of the changes that have occurred in the agrarian structure in general and asset distribution in particular. It is found that rapid agricultural growth had led to a perceptible decline in the incidence of rural poverty in Punjab. The role played by the Sikh religion, the social institutions and the peoples' enterprise in assisting a remarkable growth in Punjab have also been discussed. It was found

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<sup>56</sup> Chadha, G.K., (1986) The State and Rural Economic Transformation, The Case of Punjab 1950-'85, Sage Publications, New Delhi.

that in terms of the overall asset position of the lower strata of land owners, the near landless are not the worst placed; the worst placed are the categories with a slightly higher land base. The near landless make up for their lack of land in terms of non-land assets - most strikingly live-stock - which assures them a higher level of employment and income, compared with the prospective gains of tilling their own tiny piece of land. As a positive feature of the rural economy of Punjab it is pointed out that the glaring inequalities in the distribution of land are reduced by a much less unequal distribution of other production assets, most notably livestock.

#### Objectives of the Study

The objectives of the present study are:-

1. To identify changes in income, employment and population.
2. To analyse the structural change in land ownership and other assets of the rural population.
3. To analyse the changes in agriculture, especially with reference to land use and cropping pattern and

4. To examine the extend of rural indebtedness.

These aspects are studied with reference to three Panchayats - Thazhava, Pananchery, Mutttil - which are taken as case studies.

#### Data and Methodology

There are 1001 Panchayats in Kerala but the scope of the present study is confined to three Panchayats; one each from the erstwhile Travancore, Cochin and Malabar, namely Thazhava, Pananchery and Mutttil. Mutttil in Wynad district comes under high land according to geographical classification. But Thazhava of Quilon district is a low land whereas Pananchery of Trichur district is mid land.

In Kerala 26 Panchayats were surveyed in 1961-'62 by the Government of Kerala of which three are resurveyed for this study. The entire geographical area surveyed in 1961-'62 are resurveyed in each of the panchayats. The basic survey was conducted on the following dates:

- Thazhava - Between 10th and 30th April 1961
- Pananchery - Between 13th January and 11th  
February 1962
- Muttill - Between 8th and 29th May 1962.

All the three areas were resurveyed between January and December 1987.

A word or two about the panchayats selected for the study may not be out of place. Thazhava is an old settlement area going back to not less than 500 years. Screwpine called "Thazha" in Malayalam grows abundantly everywhere in this panchayat. The mats manufactured here are famous for their finish and softness and the industry plays a vital part in the economy of the panchayat. For the last so many years screwpine plant was the bread-winner for a large number of mat weavers. In Kerala, the worst economic ills are maximally felt on the sea coasts and Thazhava is a coastal area. Thazhava is selected to represent an old established low income area with dense population.

Generally the paddy fields in all parts of the Pananchery panchayat are very fertile and the area is irrigated with the help of Peechi canal water. Further this area has only slightly above 100 years of settlement history.

The most important purpose for which Muttill panchayat is selected for the study is to find out the social and economic changes that have taken place in the hilly areas of the Malabar region. Muttill is a typical area of the Travancore settlers and the changes that have taken place in recent years give a glimpse of the changes taking place in other Malabar villages occupied by them.

The data were collected from three panchayat areas totalling 703 households. Such a larger number is selected to incorporate greater variety of problems - physical and socio-economic - in the course of the study and to make the data more representative and reliable. Although statistical data were collected only relating to the households living in the surveyed area, an attempt is made to project the study to the whole panchayat in a general manner.

Methodically the study is a venture to combine the survey research technique with observation technique. The study consists essentially of empirical documentation and analysis of variety of aspects of the changes in the rural economy of Kerala during the quarter century 1962-'87. Using the printed questionnaire, the

data for the survey were collected from households by interviewing the head of the households or other competent persons in the households. The fixed survey recorded material traits like settlement pattern of the village, house types, landholdings, diet, dress, ornaments and footwear, furniture, common means of transport of goods and passengers. It also aimed at putting group questions with a view to sensing changes in attitude and behaviour in such fields as marriage, inheritance, family planning, indebtedness, education, etc. The field survey also tried to examine the social and economic process set in motion through land reforms and other laws, legislative and administrative measures, technological and industrial changes. The detailed data and information regarding various aspects of rural life of the people collected through discussions and sometimes physical observation and recorded outside the technical frame of the questionnaire schedules have been used in the course of analysis.

The present study is both descriptive and analytical - descriptive in the sense that it traces the historical growth and present performance and analytical in the sense that it analyses and



interprets the data and also projects future trends. The focus of the study is the socio-economic position of the village economy.

#### Limitations of the Study

The entity to be studied is the rural society and society is too complex a factor to be handled. Three panchayats in Kerala (Viz., Thazhava, Pananchery and Muttill) were selected for the study. These panchayats were taken not as samples but as case studies. Therefore no generalisation or statistical inferences from the sample to the universe have been attempted.

#### Scheme of the Study

The study is divided into six chapters. The first chapter provides a brief introduction to the study. It also includes the statement of the problem, objectives of the study, method of data collection, limitations of the study and a brief review of literature.

The second chapter deals with people and their material equipments. It discusses about the house types, dress and ornaments, footwears, use of toilet and washing soaps, furniture and other accessories.

Economic resources, land and land utilisation, cropping pattern, animal wealth, main and subsidiary occupations, changes in traditional occupation - household expenditure and savings of the surveyed households constitute the core of the third chapter.

The fourth chapter deals with indebtedness. Sources and uses of credit in general and indebtedness of Scheduled Castes and Scheduled Tribes in particular are dealt with in this chapter. It also includes the problems faced by the rural poor in availing credit.

Social and cultural life is discussed in the fifth chapter. Age and sex distribution, age at marriage, dowry, literacy, migration and its effects, family structure and attitude on family planning are also analysed.

Sixth chapter is the concluding chapter. This chapter presents the summary of the study and also highlights some of the policy implications emerging from the study.

List of tables and selected bibliography are given at the end.

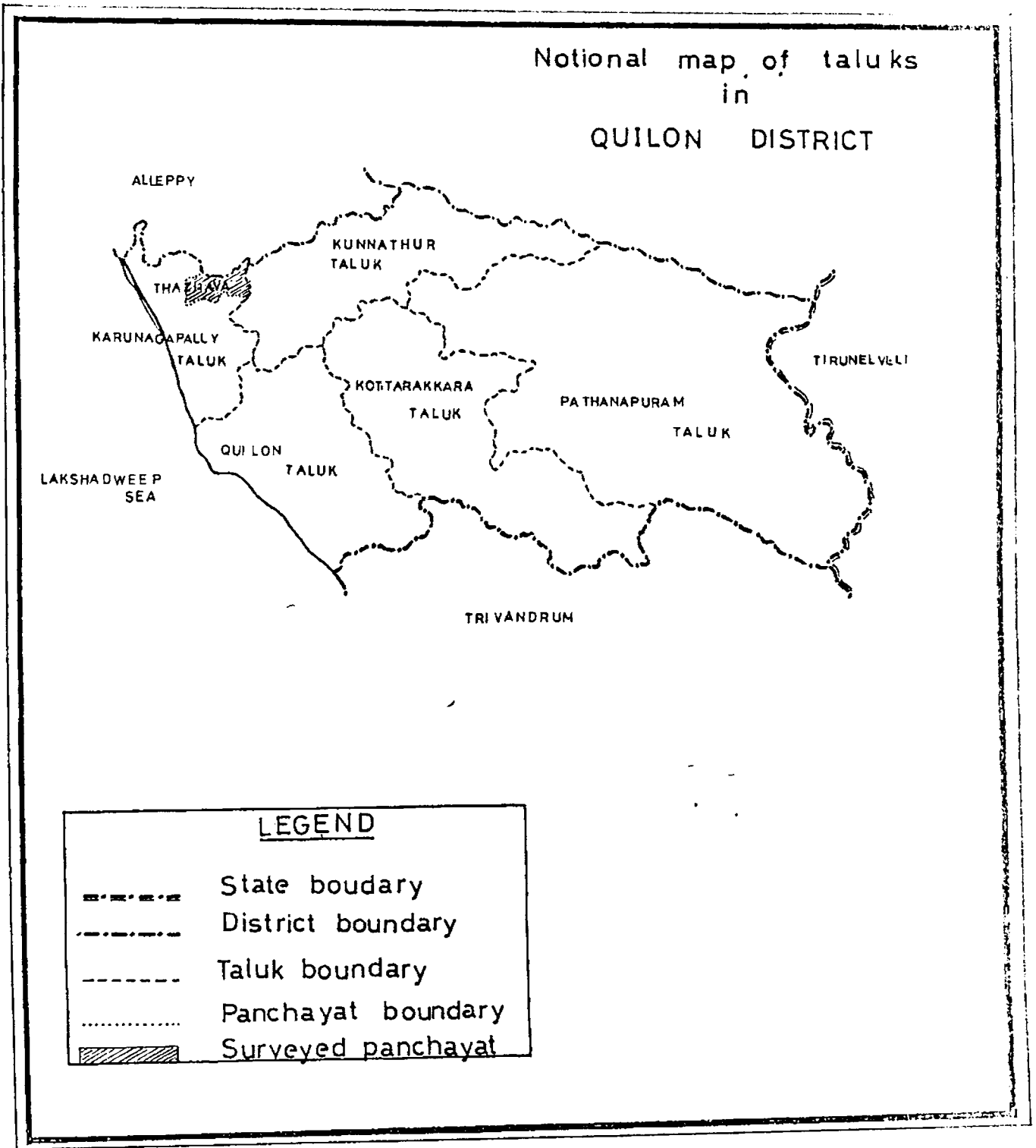
### Location of the Surveyed Area

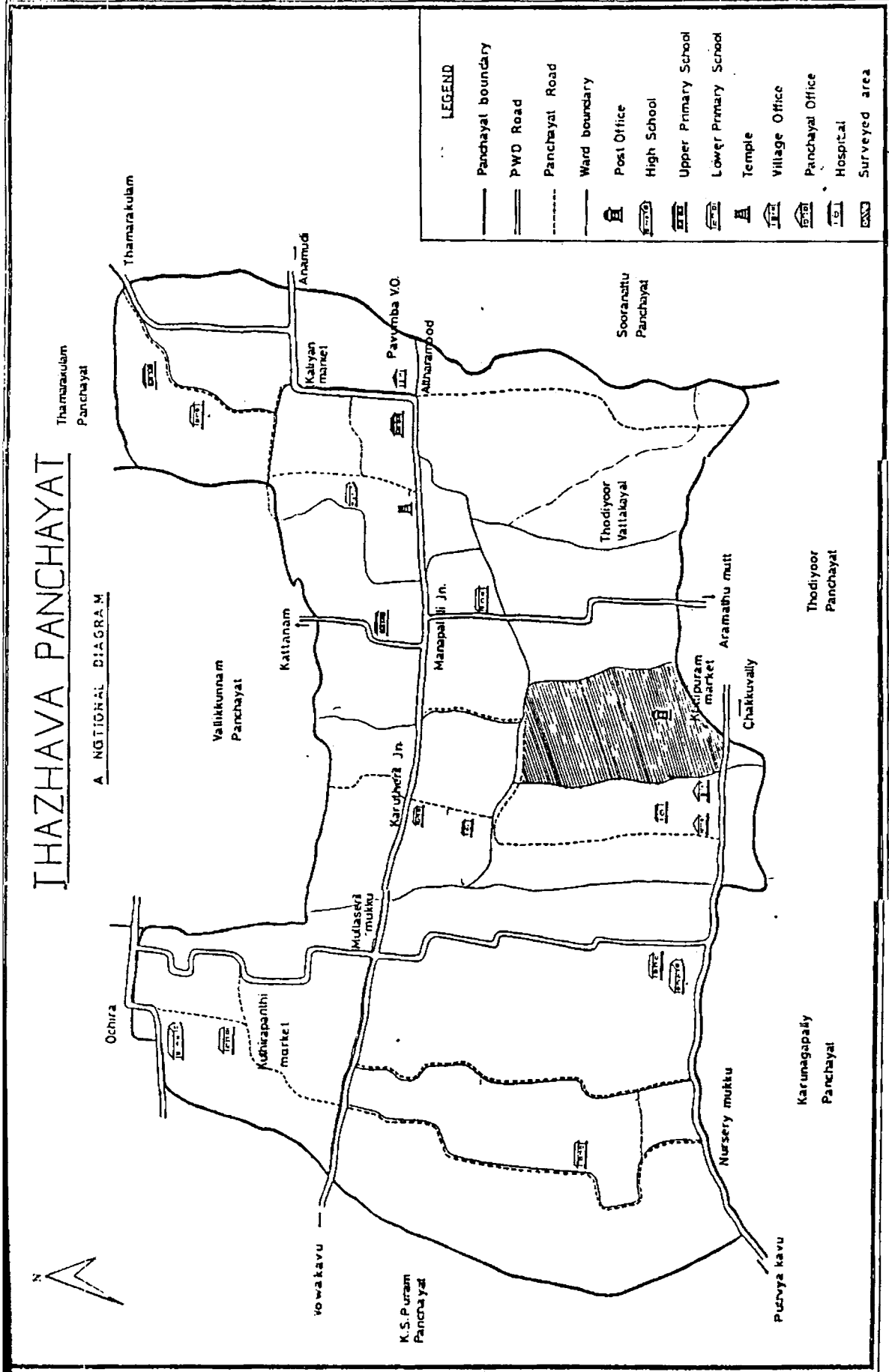
Thazhava lies along the north eastern corner of Karunagappally Taluk in Quilon District. On the western side of Thazhava lies Kulasekharapuram panchayat and on the southern side Thodiyoor panchayat. The Trivandrum-Ernakulam Railway line passes through its western extremity. According to geographical classification this panchayat falls within the low land of Kerala, the Arabian sea being only six kilometres away.

In Thazhava Panchayat, nearly sixty nine (68.80) hectares in the northern side of the Puthiyakavu-Chakkuvally road were taken for intensive survey. A large number of households belonging to different communities engaged in screw pine mat-weaving are concentrated in this locality, 'Kuttipuram'. Years ago the surveyed area was an uninhabited waste land covered with shrubs from which it derived the name 'Kuttipuram'.

The Pananchery panchayat is located on the easternmost extremity of Trichur Taluk in Trichur district. Varandarappally panchayat is on the south and Ollukara panchayat on the west. Along the three

Map 1.1



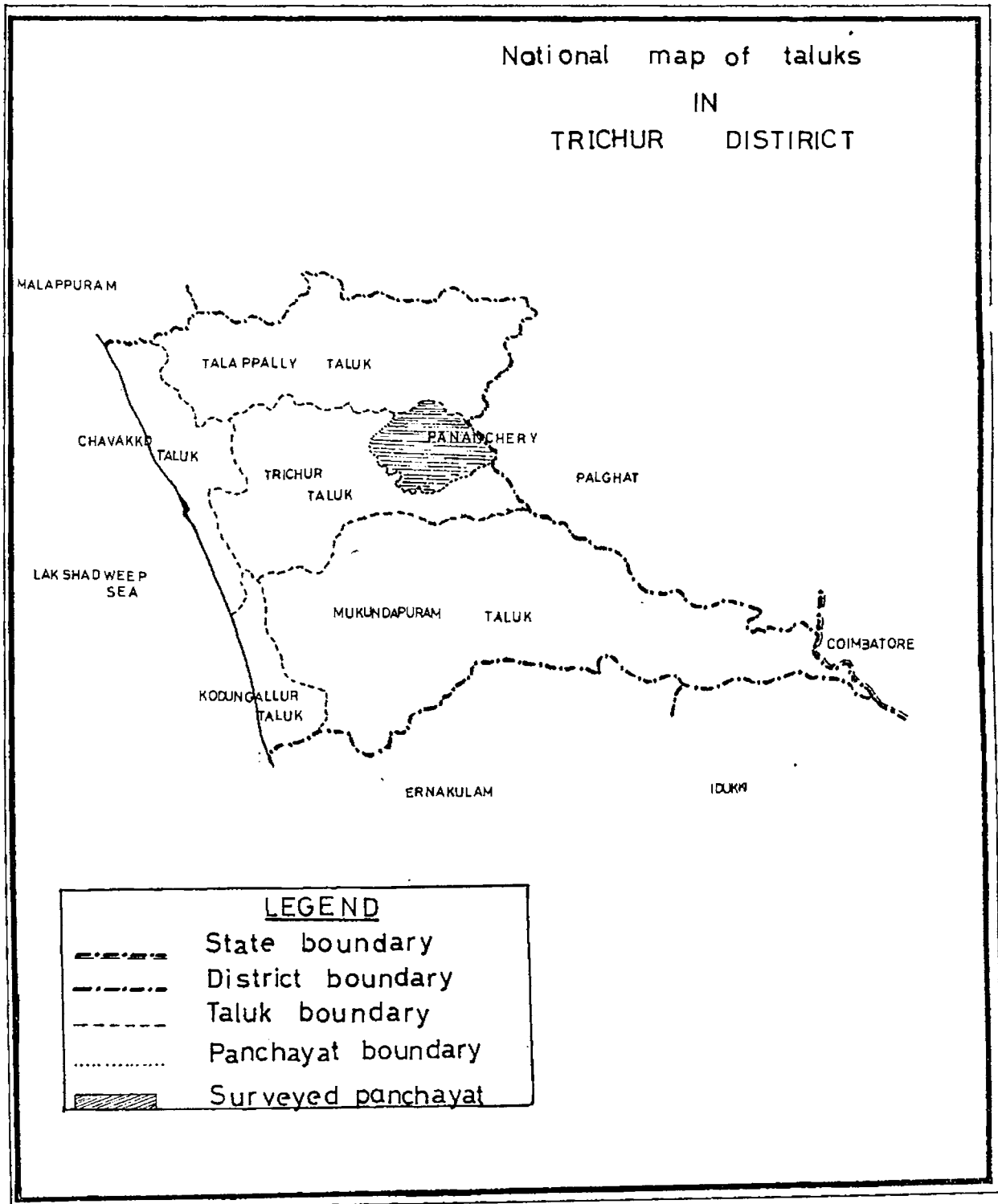


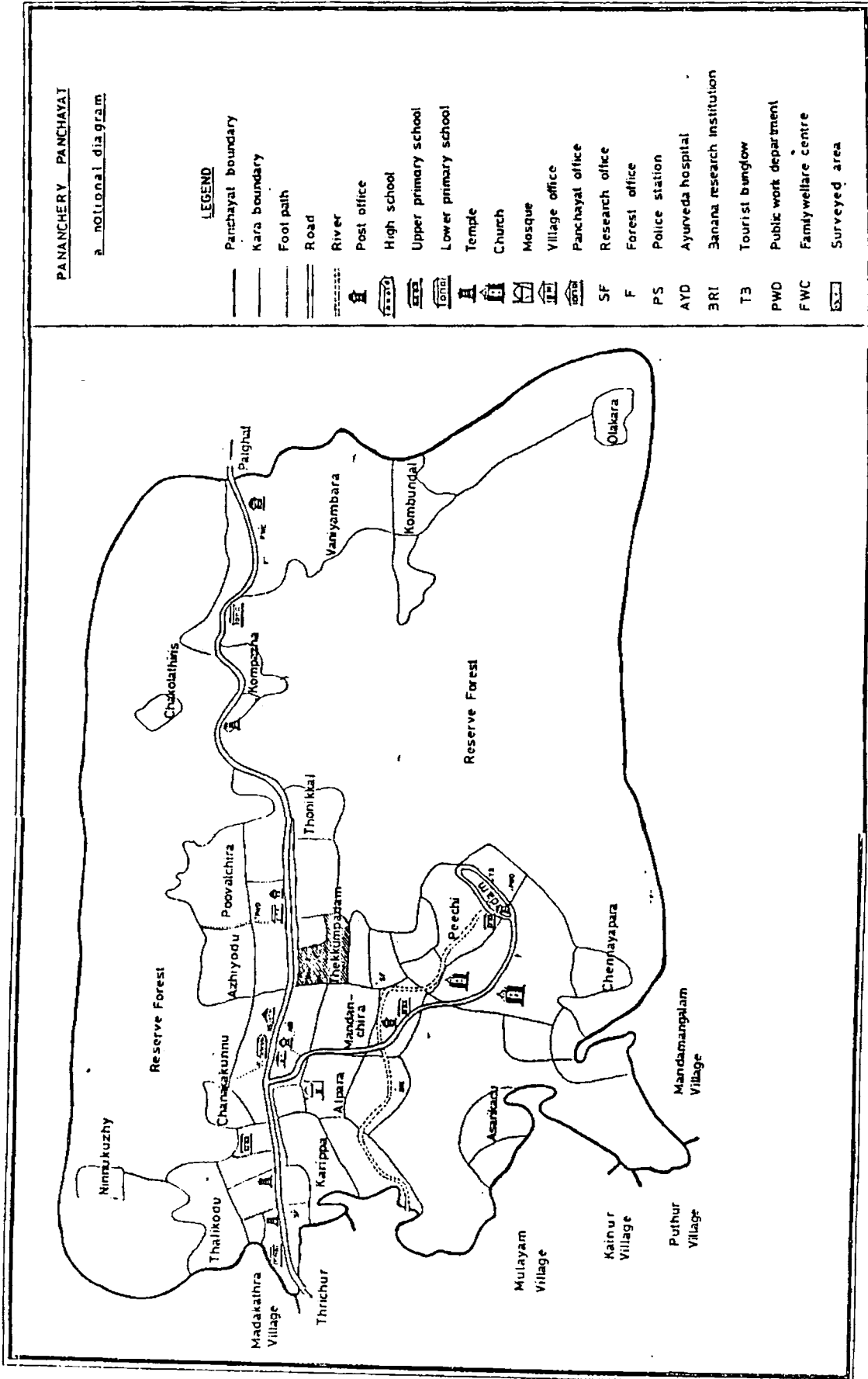
boundaries on the north, east and south there are mountain ranges. On the north they being called Vaniyampara hills, on the east, Palghat hills and on the south, Murungattukara and Peechi hills. From the centre of the panchayat there is only 10 kilometres to Trichur Town. The National Highway 47 passes through this panchayat. This panchayat forms part of the former Travancore State, and according to the geographical classification, Pananchery falls within the 'mid land of Kerala'.

Intensive survey in Pananchery panchayat was conducted in one sub-division known as 'Thekkumpadam' extending to 162.03 hectares. The surveyed area is situated two kilometres away from Pattikad, the shopping centre of Pananchery panchayat and half a kilometre south of the National Highway. The South-East corner of the surveyed area comes very close to Peechi dam site. A panchayat road connects the surveyed area with the main road, and within the surveyed area cart roads and footpath serves as the means of communication.

Muttill panchayat is almost at the centre of Vythiri Taluk in Wynad district, about 80 kilometres north-east of Calicut on the way to Sultan Battery.

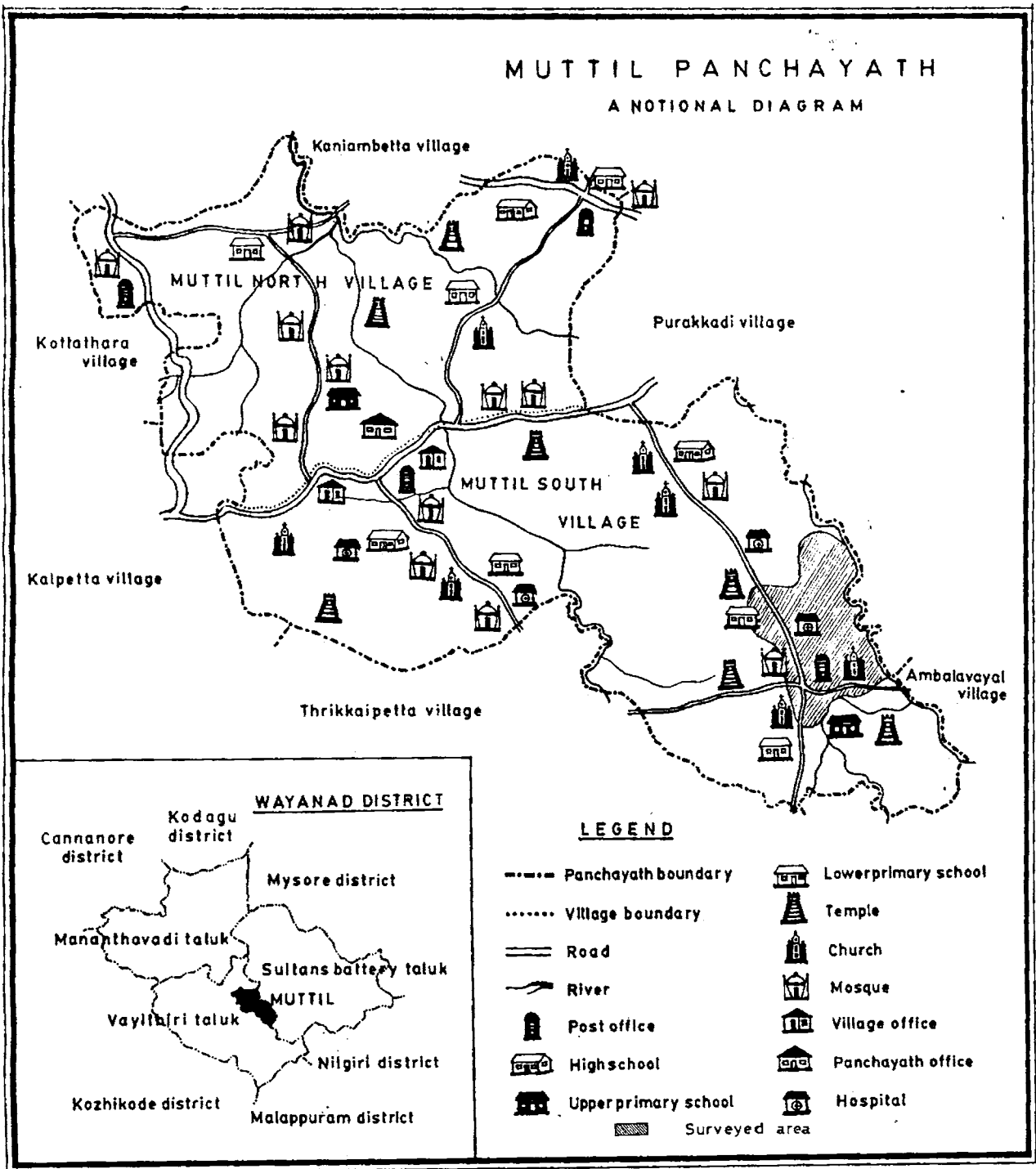
Map 1.3







Map 1.5



Muttill is surrounded by Kaniambetta and Purakadi panchayats in the north, Meenangadi in the east, Muppainad and Kottapadi in the west. Muttill is only 32 kilometres west of Karnataka-Kerala border and is even nearer to Tamil Nadu-Kerala border on the side of Nilgiris district. Muttill falls within 'high land' of Kerala.

In Muttill panchayat, nearly 180 hectares in the south-eastern corner of the panchayat were taken up for the survey. A major portion of the surveyed area is known by the name 'Vazhavatta' and its eastern portion 'Malankara'. A pucca road branching from the Calicut-Mysore road at a locality called 'Kakkavayal' and proceeding to Karapuzha passes through the surveyed area.

### Physical Aspects

#### Thazhava

With the exception of its eastern portion Thazhava Panchayat is a level land with small patches of paddy fields here and there. Along the south eastern corner of the panchayat there is a lake known as 'Vattakkayal' extending over 85 hectares. Except for

three small streams which practically dry up after the monsoons, there are no rivers flowing through the panchayat. Nearly two-thirds of the panchayat on the western side is covered with sandy loam whereas the rest of the panchayat has laterite soil. The fertility of the soil is also not high.

Coconut is grown on a large scale in the western parts where the soil conditions are best suited for it. Plantains are also cultivated in Thazhava. Jack, mango, cashew, anjili, punna, othalam and tamarind grow as isolated trees in every part of Thazhava. Pepper and tapioca are also cultivated throughout the panchayat, though on a smaller scale.

#### Pananchery

Pananchery is rich in natural vegetation especially on the eastern part which still remains as reserve forest. The soil and climatic conditions in the region are considered suitable for teak plantations and the first teak plantations of the former Cochin state were started here. The forest once had wild animals like elephants, bison, tigers, monkeys, wild bear and other such animals of the South Indian Jungle. With the extension of habitation these animals have gone into the deeper forests and many have been

destroyed by the cultivators who encroached on the forest area. Still, occasionally few wild pigs appear here and there.

The paddy fields in all parts of the Panchayat are very fertile. Coconut, arecanut, paddy, tapioca, jack, and plantain of different varieties are to be seen in all parts of the panchayat. Among the plantains, banana is most numerous and forms an important cash crop of Pananchery. Lemongrass has been introduced along the borders of the hills by the new settlers. But they are not common now. All types of vegetables, such as bitterguard, bhindi, cucumber, pumpkin, melons, tubers, colacacia and elephant-foot-yam are also cultivated. In several areas, along the fringes of the forest, rubber plantations has been raised. The dry wind which starts blowing by mid-November comes to a close only by the end of January. This dry wind scorches the vegetation and the animal life.

#### Muttill

The soil of Wynad region in general and Muttill in particular belongs to the red ferruginous series. It is of various shades of red and brown

owing to the presence of iron in the original rocks. It is believed that two centuries ago the natives used to extract gold from the area and there are definite records to show that from 1793 many European companies were registered in London for mining gold from this area. The first results were encouraging and as many as 53 English companies were floated for extensive mining in Wynad. During the boom of 1880 it appears that their shares were quoted even at 100 per cent premium. However, the results of later attempts for extraction of gold were thoroughly disappointing and the project was soon given up.<sup>10</sup>

Wynad was a wild jungle till the beginning of this century with thick deciduous forest on the one side and rich evergreen forest on the slopes of the western Ghats on the other. Muttill Panchayat contained valuable trees such as teak, rosewood, anjili, vengal, ventek, etc. But these forests were partly destroyed by the tribals who carried on shifting cultivation in the slopes and valleys of the mountains. The remaining jungle was cleared by the colonisers from Travancore

10

Innes, C.A. (1951) Malabar Gazetteer, Vol.I,  
pp.14-15.

and now there remains only a few representatives of the old species. Rosewood is the most numerous of these old generations that one come across in the area today.

The colonisers introduced mango, pepper, lemongrass, plantain, etc. Pepper and coffee are the most important crops cultivated now. There are small tea plantations in and around Muttill. But orange plantations are no longer seen in this region. Paddy and vegetables like melons and tubers like elephant-foot-yam are cultivated by the colonisers as well as by the tribals.

CHAPTER - IIPEOPLE AND THEIR MATERIAL EQUIPMENTS

Analysing the asset structure of rural households and changes therein over time are crucial in comprehending the dynamics of rural transformation. This chapter deals with the pattern of asset holding of rural households.

Area, Houses and PopulationThazhava.

The Thazhava panchayat has an area of 23.58 sq. km. As per the 1961 census the total population of the panchayat was 22,969 of which 11,452 were males and 11,517 females. The population increased to 32,976 in 1981. The decennial increase in population between 1951 and 1981 is shown in Table 2.1.

Table - 2.1: Population of Thazhava

Year	Males	Females	Total	Absolute increase	Percentage increase
1951	9,557	9,590	19,167	..	..
1961	11,452	11,157	22,969	3,802	19.84
1971	13,800	14,043	27,843	4,874	21.22
1981	16,305	16,671	32,976	5,133	18.44

Source: Figures compiled from Census Reports.

Table 2.1 shows that while population increased by 19.84 per cent during 1951-'61 and by 21.22 per cent during 1961-'71 it declined by 18.44 per cent during 1971-'81 period.

So also, the total number of households in the panchayat increased from 4,285 in 1961 to 6,081 in 1981. The present study is confined only to 288 households having a population of 1,585. In the panchayat as a whole women outnumbered men. But in the surveyed area men outnumbered women. The density of population in the panchayat was 2,304 per sq. km.

The average strength of households in the surveyed area was 5.18 in 1987. This was 5.50 in 1961. This decrease is due to the spread of nuclear type of family. The size of households during 1961 and 1987 is presented in Table 2.2. It can be seen from the table that there is a sizeable increase in the number of households having the same number of members in 1987 compared to 1961. For example the number of households with two to three members increased from 32 in 1961 to 34 in 1987. So also is with the number of households with greater number of members. This increase is obviously the result of the greater number of households in the surveyed area in 1987 as against the number in 1961.



Table - 2.2: Size of Households and Number of Members  
in the Surveyed Area (Thazhava)

Size of family	1961*		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Single member	..	..	4	1.39
2-3 members	32	25.60	34	11.81
4-6 members	64	51.20	171	59.37
7-9 members	24	19.20	65	22.57
10 and above	5	4.00	14	4.86
Total	125	100.00	288	100.00

Source: Survey Data.

\*Basic survey in Thazhava was conducted between  
10th and 30th April 1961.

Pananchery

Pananchery panchayat has a total geographical area of 6,162 hectares of which 55.94 per cent forms part of Pattikad and Peechi Forest Ranges. This panchayat is divided into 42 sub-divisions known as desoms for administrative convenience. The most populous among these desoms are Pananchery, Mudikoodu, Chembuthara, Kottala, Pattikad, Edappalam, Mariakal, Alpara, Thanipadam,

Puvanchira, Chuvannamannu, Thekkumpadam, Kombazha and Vaniyanpara. According to the 1961 census the population of Pananchery panchayat was 19,319 consisting of 9,775 males and 9,544 females. It increased to 34,051 persons in 1981 with 16,873 males and 17,178 females. The annual rate of increase in population during the last decade was 1.93 per cent.

Table - 2.3: Population of Pananchery

Year	Males	Females	Total	Absolute increase	Percentage increase
1951	6,012	5,150	11,162	..	..
1961	9,775	9,544	19,319	8,157	73.08
1971	14,362	14,178	28,540	9,221	47.73
1981	16,873	17,178	34,051	5,511	19.31

Source: Figures compiled from Census Reports.

During the period 1951-'61 the population increased by nearly three-fourths (73.08%). Such a high percentage of increase is explained by the abnormal increase in the population of the forest area due to immigration.

There were 6,241 dwelling houses in Pananchery panchayat in 1981 with an average strength of 5.46 persons. The average strength per residential house in 1961 was 6.15 persons and 6.10 in 1971.

The surveyed area covers the entire 'Thekkumpadam' desom extending to 162.03 hectares with 225 households. It has a total population of 1,148 (550 males and 598 females). The female:pre-dominance in the population is characteristic of both the panchayat and the surveyed area.

With regard to population in the surveyed area Table 2.4 shows that while the number of households having seven or more members shows a decline, those with lesser number of members show an increase during the period 1962-1987. This may be due to the wide spread use of family planning practices among the people in recent years.

#### Muttill

The panchayat under survey has an area of 4,737.64 hectares. During the past decade there has been an increase of 33.5 per cent in the population.

Table - 2.4: Size of Households and Number of Members  
in the Surveyed Area (Pananchery)

Size of family	1962*		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Single member	4	3.25	4	1.78
2-3 members	14	11.38	43	19.11
4-6 members	56	45.53	138	61.33
7-9 members	36	29.27	27	12.00
10 and above	13	10.57	13	5.78
Total	123	100.00	225	100.00

Source: Survey Data.

\*Basic survey in Pananchery was conducted  
between 13th January and 11th February 1962.

Table - 2.5: Population of Muttill

Year	Males	Females	Total	Absolute increase	Percentage increase
1951	4,351	3,395	7,746	..	..
1961	6,498	5,947	12,445	4,699	60.66
1971	8,626	8,050	16,676	4,231	34.00
1981	11,382	10,869	22,271	5,595	33.55

Source: Figures compiled from census reports.

The 1951-'61 decade registered a growth rate of 60.66 per cent in population, a large share of which was caused by the flow of new immigrants from central Travancore. In the years after 1951, the proportion of females has gone up which is mainly accounted for by immigration. In the early years of settlement, the settler families generally did not bring women and children, since they were not quite sure of even their own footing mainly due to the menace of epidemics like Malaria, Small pox and Diarrhoea. But the conditions improved very much after 1955 and so women and children were gradually brought to the new abode. The density of population in the panchayat increased from 263 per sq. km. in 1961 to 470 in 1981.

Table - 2.6: Density of Population (Muttill)

Year	Density of Population, per sq.km.
1951	163
1961	263
1971	352
1981	470

Source: Figures compiled from Census Reports.

During the decade 1971-'81 the number of houses in the panchayat recorded an increase from 2,945 to 4,147. At the same time the average strength of households showed a decline from 5.67 to 5.37.

The surveyed area covers slightly over 180 hectares in extent and contains 190 households with 1,099 persons. The surveyed area has a higher density of population than the panchayat, since small cultivators among the settlers have crowded together in the surveyed area - 'Vazhavatta'.

Table - 2.7: Size of Households and Number of Members  
in the Surveyed Area (Muttill)

Size of family	1962*		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Single member	..	..	1	0.53
2-3 members	28	22.58	25	13.16
4-6 members	59	47.58	108	56.84
7-9 members	32	25.81	46	24.21
10 and above	5	4.03	10	5.26
Total	124	100.00	190	100.00

Source: Survey Data.

\*Basic survey in Muttill was conducted between  
8th and 29th May 1962.

In the surveyed area of Muttill the size of households remained almost unchanged during the period 1962-'87.

#### Ethnic Composition

##### Thazhava

Ethnically the population of the surveyed area of Thazhava is composed of 75.08 per cent Hindus, 17.60 per cent Muslims and 7.32 per cent Christians.

Taking the individual communities Ezhavas form the largest section among Hindus. Among the Christians, majority (98.28%) were Jacobites. Table 2.8 gives the size of each community in the surveyed area.

These major ethnic groups are further divided into several communities. The Panans are a very small minority section of the Hindus. The degree of rural transformation can be assessed from the change that has come about in the occupation of these people.

A community of Scheduled Castes, Panans are scattered in small numbers throughout Kerala and are divided into Tamil Panans and Malayali Panans. In Trivandrum and the south of Trivandrum there is a section of them who still talk Tamil, maintain contacts with their counterparts in Tamil Nadu from where they had come. The most important occupation of these people in olden days was singing in temples and in countryside. For festivals in 'Bhadrakali' temples they sang to the accompaniment of primitive instruments. They had the duty of waking up not only the temple deities but also the Brahmins and Nairs with their singing early in the morning. This custom was known as 'thukil unarthal'.



Table - 2.8: Religions, Communities, Castes of Sub-Castes (Thazhava)

Community	No. of Households		Persons		Males		Females		Persons Percentage of	
	1961	1987	1961	1987	1961	1987	1961	1987	1961	1987
<u>Hindus</u>										
Nair	27	50	143	278	68	141	75	137	22.10	17.54
Ezrava	42	134	230	708	121	365	309	343	35.55	44.67
Fulaya	4	5	12	24	7	9	5	15	1.86	1.51
Paraya	6	6	22	38	13	18	9	20	3.40	2.40
Ezhuvati	..	6	..	31	..	17	..	14	..	1.96
Thandan	2	5	6	28	4	12	2	16	0.92	1.77
Panan	3	3	14	14	10	8	4	6	2.16	0.68
Chetty	3	3	11	17	6	10	5	7	1.70	1.07
Veluthedan	3	2	12	13	8	6	4	7	1.86	0.82
Kuravan	2	4	10	22	4	11	6	11	1.55	1.39
Kanjan	..	1	..	5	..	2	..	3	..	0.32
Viswakarma	..	1	..	1	..	..	..	1	..	0.06
Veerasaiva	..	1	..	4	..	2	..	2	..	0.25
Brahmin	..	1	..	7	..	3	..	4	..	0.44
Total	92	222	460	1190	241	604	219	586	71.10	75.08
<u>Christians</u>										
Marthomite	1	..	5	..	3	..	2	..	0.77	..
Jacobite	9	21	57	114	26	58	31	56	8.81	7.19
Roman Catholic	1	1	6	2	4	2	2	..	0.93	0.13
Total	11	22	68	116	33	60	35	56	10.51	7.32
Muslims	22	44	119	279	60	134	59	145	14.19	17.66
<b>GRAND TOTAL</b>	<b>125</b>	<b>295</b>	<b>947</b>	<b>1585</b>	<b>334</b>	<b>796</b>	<b>313</b>	<b>767</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey Data.

But such a practice is no longer seen in the surveyed area. Manufacture of umbrella with Palmyra leaves was another traditional occupation of the Malayali Panans and this is still continued, though at present, their common occupation is tailoring.

### Pananchery

From the settlement register of Pananchery village it is found that according to the 1901 census there were 1,603 Hindus, 371 Christians and 176 others including Muslims. The proportionate communal composition has changed considerably during the last four decades on account of the immigration of new settlers, most of whom are Christians. Among the Hindus the largest section belongs to the Ezhava community and the second predominant section to the Nair community. Besides there are Pulayas, Koodans, Karuvans, Asaris, Vettuvans and Thandans. Jacobites form the largest section among Christians.

Nearly 78 per cent (77.61%) of the population of the surveyed area are Hindus, 22.04 per cent Christians and the remaining 0.35 per cent Muslims. Ezhavas constitute 52.96 per cent of the total population of the surveyed area and the Nairs, Koodans, Karuvans, Vettuvans and Velans

form 11.06 per cent, 7.14 per cent, 0.52 per cent, 1.22 per cent and 0.09 per cent respectively. Pulayas and Asaris form 1.39 per cent each, Roman Catholic Church commands the allegiance of 4.09 per cent, Jacobites 12.63 per cent, Marthomites 4.53 per cent and Brothers Mission 0.53 per cent.

The Karuvans are traditionally blacksmiths and Asaris are professional carpenters. All the Christians of the surveyed area were settlers who came here during the last three or four decades, while almost all Hindu families were original inhabitants. The ethnic composition of the surveyed area is given in Table 2.9.

The Nairs of Pananchery belong to the highest sub-division known as 'Kiriyaathil Nair' and 'Illathu Nair'. In the panchayat under survey there are a large number of Menons but of late, these distinguishing titles are not generally appended to the names. Economically and educationally they are the most advanced sections in the surveyed area.

The Ezhavas of Pananchery are also known as 'Thiyyas' and form the largest community of the Hindus. Almost all of them are agricultural labourers. Economically and educationally they are poorer than Nairs and the Christians.

Table - 2.9: Religions, Communities, Castes or Sub-Castes (Pansanchery)

Community	No. of Households		Persons		Males		Females		Persons Percentage Of	
	1962*	1987	1962	1987	1962	1987	1962	1987	1962	1987
<b>Hindus</b>										
Ezhava	69	114	399	608	198	293	201	315	53.05	52.96
Nair	7	23	58	127	31	59	27	68	7.71	11.06
Pulaya	2	3	8	16	3	4	5	12	1.06	1.39
Koodan	2	22	15	82	11	40	4	42	1.99	7.14
Karuvan	1	2	9	6	4	1	5	5	1.20	0.52
Asari	1	3	7	16	3	7	4	9	0.93	1.39
Vettuvan	1	3	7	14	4	7	3	7	0.93	1.22
Velan	1	1	4	1	2	--	2	1	0.53	0.09
Pandaran	--	1	--	4	--	2	--	2	--	0.35
Pillai Chettiar	--	1	--	5	--	3	--	2	--	0.44
Thandan	--	2	--	12	--	5	--	7	--	1.05
<b>Total</b>	<b>84</b>	<b>175</b>	<b>507</b>	<b>891</b>	<b>256</b>	<b>421</b>	<b>251</b>	<b>470</b>	<b>67.42</b>	<b>77.61</b>
<b>Christians</b>										
Jacobite	20	28	130	145	60	70	70	75	17.29	12.63
Roman Catholic	13	11	81	47	42	24	39	23	10.77	4.09
Brother Mission	1	1	5	4	3	2	2	2	0.66	0.35
Marthomite	--	8	--	52	--	30	--	22	--	4.53
Caldean	--	1	--	5	--	1	--	4	--	0.44
<b>Total</b>	<b>34</b>	<b>49</b>	<b>216</b>	<b>253</b>	<b>105</b>	<b>127</b>	<b>111</b>	<b>126</b>	<b>28.72</b>	<b>22.04</b>
<b>Muslims</b>	<b>5</b>	<b>1</b>	<b>29</b>	<b>4</b>	<b>17</b>	<b>2</b>	<b>12</b>	<b>2</b>	<b>3.86</b>	<b>0.35</b>
<b>GRAND TOTAL</b>	<b>123</b>	<b>225</b>	<b>752</b>	<b>1148</b>	<b>378</b>	<b>550</b>	<b>374</b>	<b>598</b>	<b>100.00</b>	<b>100.00</b>

Source: Survey Data

### Muttill

The population of Muttill panchayat consists of Hindus, Christians, Muslims and Jains; the first two are almost of equal strength. The Hindu population of the village consists of Ezhavas, Nairs, Chetties etc.. and certain Scheduled Tribes like Paniyans, Kurumans, Kurichiars and Scheduled Castes like Pulayas, Mannans, etc. Among the Hindus, Paniyans, Kurumans, Kurichiars and Chetties are original settlers of the area.

In the surveyed area nearly half (48.25%) of the population are Hindus. Almost an equal number are Christians (45.79%) and roughly four per cent (3.91%) Muslims. Among the Hindus around one-fourth are Paniyans. Table 2.10 shows the ethnic composition in the surveyed area (Muttill).

The Chetties, Kurumans, Kurichiars and Paniyans are among the many sub-divisions of the Hindu community. Though they are very small minority groups the degree of transformation that they have undergone is visibly high. Among the Chetties some trace their origin to certain business communities of Tamil Nadu; others are aborigines. This difference may be seen in

Table - 2.10: Religions, Communities, Castes or Sub-Castes (Muttil)

Community	No. of Households		Persons		Males		Females		Persons Percentage of	
	1962*	1987	1962	1987	1962	1987	1962	1987	1962	1987
<u>Hindus</u>										
Paniya	23	22	116	128	58	63	58	65	17.42	11.65
Kuruma	4	8	23	58	15	31	8	27	3.45	5.28
Pulaya	---	2	---	12	---	4	---	8	---	1.09
Ezhava	13	29	76	154	36	80	40	74	11.42	14.01
Nair	4	13	15	59	8	29	7	30	2.25	5.37
Blacksmith (Kollan)	1	3	5	13	2	7	3	6	0.75	1.18
Asari	1	4	8	17	5	7	3	10	1.20	1.55
Chetty	1	7	8	49	4	22	4	27	1.20	4.46
Mannan	1	1	8	4	4	2	4	2	1.20	0.36
Barbar	---	3	---	17	---	8	---	9	---	1.55
Kaniyar	---	1	---	3	---	---	---	3	---	0.27
Gowder	---	1	---	4	---	2	---	2	---	0.36
Pandaran	---	2	---	12	---	3	---	9	---	1.09
Total	48	96	259	530	132	258	127	272	38.89	48.22
<u>Christians</u>										
Syrian Catholic	66	67	356	415	173	215	183	200	53.45	37.76
Latin Catholic	6	15	31	83	20	44	11	39	4.65	7.55
Jacobite	1	2	5	8	2	3	3	5	0.75	0.73
Church of S. India	1	1	4	7	2	4	2	3	0.60	0.64
Pentacost	---	2	---	13	---	6	---	7	---	1.18
Total	74	87	396	526	197	272	199	254	59.45	47.86
<u>Muslims</u>										
	2	7	11	43	6	20	5	23	1.66	3.92
GRAND TOTAL	124	190	666	1099	335	550	331	549	100.00	100.00

their different ways of life, in their customs and manners. By occupation cultivators, they take to hunting also. In the sixties they were economically better off than the other groups but later they declined. But in recent years they have shown signs of revival through better education. Cultivation is still their mainstay,

The Kurumans were originally a migrating people. Though cultivators they shifted from place to place; bringing under the plough fresh forest lands. This necessitated the adoption of hunting as part of their occupation. But now they are settled, devoting themselves entirely to cultivation.

The Kurichiars are also hunters turned cultivators, while the Paniyans were formerly agricultural labourers attached to the lands in the possession of the Chetties and bound to work on them round the year. With the decline of the Chetties as land lords the lot of the Paniyans improved as they have now come to possess small plots of their own for cultivation.

All the Christians who immigrated to the surveyed area came chiefly from Vaikom and Meenachil Taluks. Among the Christians, Syrian Catholics are the

majority while the other communities are only nominally represented. Invariably all the Christians have taken up cultivation for which they migrated to this area. A large number of these immigrants have encroached upon Government Land while some others have purchased land from old 'Jemmies' of the area.

Among the Muslims a good section has come along with the Christian colonisers. They pursue both cultivation and trade as their principal occupations.

### House Types

#### Thazhava

A large majority of the houses in the panchayat fall in the category of low class, with one or two rooms, a kitchen and in some cases a small verandah too. In majority of houses, kitchen is in a separate structure close to the house. Most of the houses are constructed with mud or unburnt bricks. There is small courtyard around many houses in which cowsheds and poultry runs are located. In the case of poor households many have thatched houses which accommodate men and cattle. Even though many of the houses are constructed without finish or workmanship, most of them are provided with regular windows and doors affording sufficient



ventilation. In the eastern part of the panchayat, where laterite is available the houses are constructed in laterite stones. The floor is only coated with cow dung in most cases. The old houses have very few windows and doors, thus providing little light during day time. However, on account of the wooden walls they are comfortable to live in during all seasons of the year. The 'Nalukettus' are being gradually demolished and replaced by small houses of modern design since they have become unwieldy and unsuited to modern tastes. The peculiar feature noticed in the case of all old houses, whether big or small, is the ventilated type of roofing.

Tables 2.11, 2.12 and 2.13 show the improvement in the construction of houses during the quarter century from 1961 to 1987 with respect to building materials and also the amenities.

From Table 2.11 it can be seen that the number of houses with mud walls have come down to nearly one per cent from 43.20 per cent over the past quarter century period. During the same period the percentage of houses having walls of burnt bricks

Table - 2.11: Material of Wall (Thazhava)

Material	1961*		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Grass, leaves, reeds or bamboo	43	34.40	40	13.89
Mud	54	43.20	3	1.04
Unburnt bricks	..	..	18	6.25
Laterite stones	23	18.40	43	14.93
Burnt bricks	2	1.60	177	61.46
Timber	3	2.40	7	2.43
Total	125	100.00	288	100.00

Source: Survey Data.

showed a forty-fold increase. But the percentage of houses with timber walls remained more or less the same.

From Table 2.12 it is clear that compared to 1961 there is a rapid decline in the percentage of houses with thatched roof. At the same time there is a nine-fold increase in the percentage of houses with tiled roof.

Table - 2.12: Material of Roof (Thazhava)

Material	1961*		1987	
	No. of house-holds	Percent-age	No. of house-holds	Percent-age
Grass or leaves	119	95.20	86	29.86
Tiles	6	4.80	132	45.83
Concrete	..	..	29	10.67
Asbestos/Tiles	..	..	14	4.86
Concrete and Tiles/Asbestos	..	..	27	9.38
Total	125	100.00	288	100.00

Source: Survey Data.

From Table 2.13 it can be seen that in the surveyed area of Thazhava 1.74 per cent households have no regular rooms to live in and it was 11.20 per cent in 1961. A considerable increase in the percentage of houses with four or more rooms is observed during the past quarter century.

Table - 2.13: Households by Number of Rooms and by Number of Persons Occupying (Thazhava)

No. of rooms	Number of households according to number of persons in the household										Total No. of households	Percent- age	Percent- age	
	1	2	3	4	5	6	7	8	9	10 persons and above				
1	2	3	4	5	6	7	8	9	10	11	12	13		
No regular room	..	2	1	1	1	..	..	..	5	1.74	14	11.20		
1 room	1	5	4	4	1	2	3	1	21	7.29	18	14.40		
2 rooms	2	2	7	25	14	11	8	2	71	24.65	47	37.60		
3 rooms	..	..	5	13	17	15	14	3	67	23.26	30	24.00		
4 rooms	1	2	2	9	10	8	17	3	52	18.06	10	8.00		
5 rooms and above	..	2	2	18	12	10	23	5	72	25.00	6	4.80		
Total	4	13	21	70	55	46	65	14	288	100.00	125	100.00		

Source: Survey Data.

### Pananchery

The poor-class house, having one or two rooms, is the most common type found in Pananchery. It has in general three doors - the front entrance, entrance to the kitchen and an exit from there. The roof has four slopes but the slope on the side of the kitchen extends longer and therefore lower than the other sides so as to encompass sufficient space for the kitchen. The walls are of mud or bricks and the roof thatched with straw. The straw of the second crop is especially preserved by cultivators for thatching which has to be renewed every year.

High class houses owned by wealthy paddy cultivators are two-storeyed buildings. These houses are constructed with burnt bricks or laterite stones in cement and have granite foundation and tiled or concrete roofs. Their walls are plastered and the flooring either concrete or mosaic. A number of outhouses such as a large cow shed, a building for storing agricultural implements, manure, firewood and other sundry articles are attached to this house. Formerly, there were large halls attached to the house for threshing paddy. But since the mills are very common, such halls are not

required now. The kitchen is sometimes located in the main building, sometimes in an extension.

The most common pattern of the middle-class houses is a smaller version of the high-class houses itself, with smaller number of rooms and without the other apartments such as outhouse, threshing floor and cowsheds. The middle-class houses are built with burnt bricks or even laterite stones, most of them have tiled roofs. The two main rooms of the middle class houses have direct entrance from the verandah; only a few houses have store room. The two main rooms are used for sleeping purposes by the family and the large side room is set apart as a guest room. The verandah is also used for sleeping during summer.

Every house has a small courtyard at least in front whereas a few households have courtyards all around. In the middle-class houses the front courtyard is coated with cowdung in summer so that it can be used for drying paddy whereas the high-class houses have concrete courtyards for the same purpose; further in houses of the well-to-do the courtyard is protected by a small compound wall and in a few cases it is even cemented.

Table - 2.14: Material of Wall (Pananchery)

Material	1962*	Percentage	1987	Percentage
Grass, leaves, reeds or bamboo	6	4.88	9	4.00
Mud	45	36.58	10	4.44
Unburnt bricks	56	45.53	136	60.45
Burnt bricks	13	10.57	62	27.56
Laterite stones	3	2.44	3	1.33
Burnt and unburnt bricks	..	..	5	2.22
Total	123	100.00	225	100.00

Source: Survey Data.

The percentage of houses with walls of leaves or mud showed 80 per cent decline during the period 1962-'87 whereas the percentage of houses with walls of burnt bricks increased by more than 150 per cent. Taking all the three areas surveyed, the percentage of houses with walls of burnt bricks increased from 4.30 to 41.82 over the same period (See diagram 2.1).

Diagram 2.1

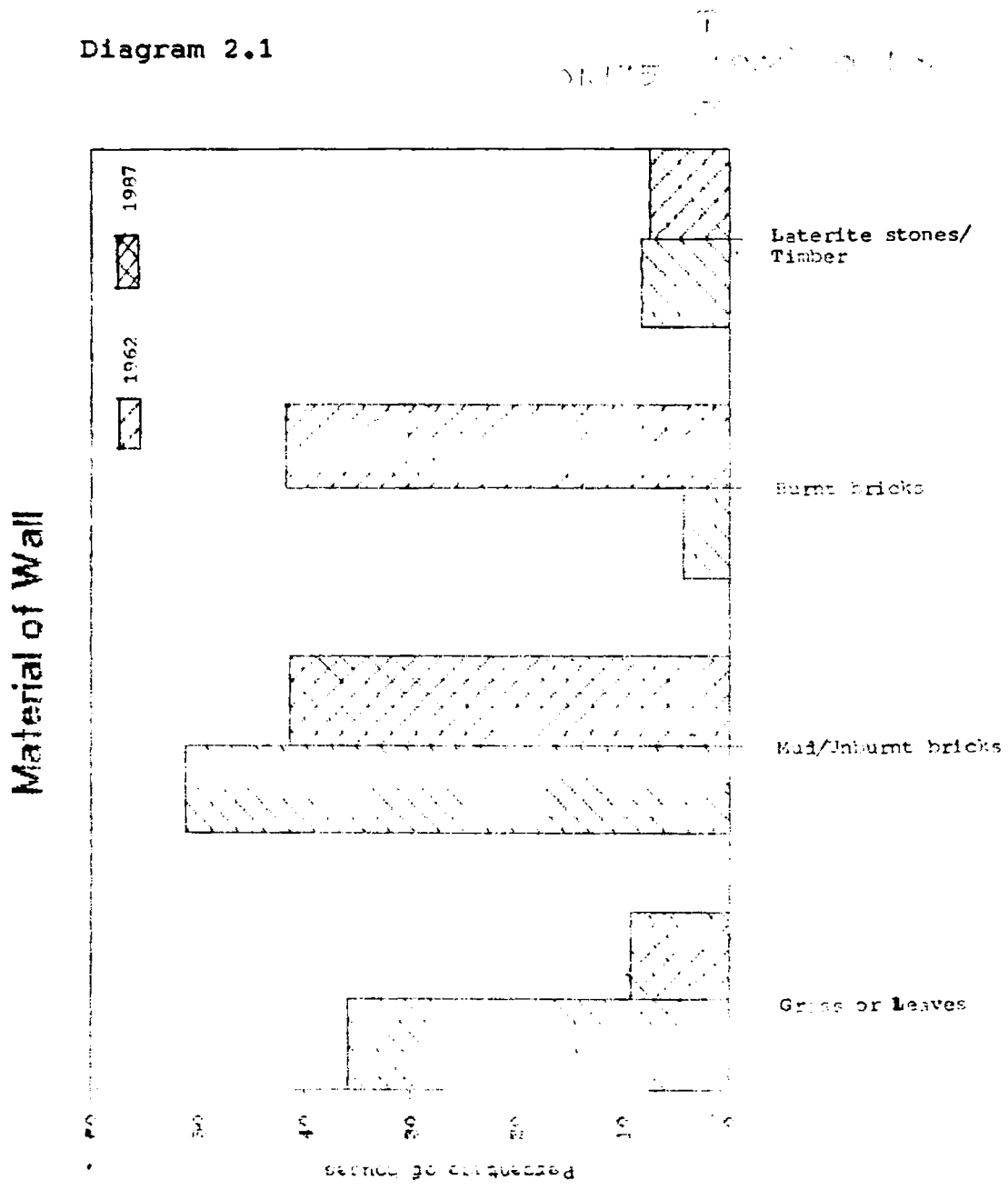




Table - 2.15: Material of Roof (Pananchery)

Material	1962*	Percentage	1987	Percentage
Grass or leaves	85	69.11	52	23.11
Tiles	38	30.89	154	68.45
Concrete	..	..	12	5.33
Asbestos and tiles	..	..	2	0.89
Concrete and tiles or asbestos	..	..	5	2.22
Total	123	100.00	225	100.00

Source: Survey Data.

Compared to 1962, the percentage of houses with thatched roof declined to one-third in 1987. On the contrary tiled houses more than doubled over the same period.

Table - 2.16: Households by Number of Rooms and by Number of Persons Occupying (Pananchery)

Bo. of rooms	Number of households according to number of persons in the household										1987		1962*	
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	9 persons	10 persons	Total No. of house-holds	Percent-age	Total No. of house-holds	Perce-ntage
1	2	3	4	5	6	7	8	9	10	11	12	13		
No regular room	..	..	2	1	..	..	..	..	3	1.33	7	5.69		
1 Room	3	5	7	13	10	2	2	..	42	18.67	38	30.89	101	
2 Rooms	1	5	10	15	15	11	7	..	64	28.44	38	30.89		
3 Rooms	..	4	3	13	15	10	6	5	56	24.89	25	20.33		
4 Rooms	..	2	1	2	10	9	9	3	36	16.00	10	8.13		
5 Rooms and above	..	1	3	3	3	6	3	5	24	10.67	5	4.07		
Total	4	17	26	47	53	38	27	13	225	100.00	123	100.00		

Source: Survey Data.

Tables 2.14, 2.15 and 2.16 are meant to show the nature of the houses in respect of the walls, roofs, and the number of rooms. The tables show the improvements effected during the period 1962-'87. Data show that the extent of improvement is considerable.

A comparison of the houses in 1987 in the surveyed area with the year 1962 shows that the percentage of houses in the same area with no regular room and one room has decreased considerably; whereas the percentage of houses with three or more rooms showed an increase.

#### Muttill

Considering the materials used for house construction, the number of rooms and other facilities available, the houses can be classified as low-class, middle-class and high-class. The low-class houses can be classified into different categories such as those belonging to the Paniyans, the Kurumans and a good number of settlers. The houses of the Paniyans are the poorest in the surveyed area. They are constructed on a mud foundation raised about a foot above the ground. The roof is supported on pillars of bamboo or some

country wood and the walls are constructed in a crude way with mud reinforced with reeds. The roof is thatched with grass or straw. The house has just one room surrounded by a narrow verandah but it is not provided with a regular door. There are no other doors or windows but ventilation is adequate since the walls are not raised to the roof level. The floor is coated with cowdung but the walls are left bare. The room serves for cooking and sleeping. The surroundings of the house remain dirty and environmental sanitation is meagre. Since the roof of the house stands only about four feet above the ground, one has to bend in order to enter the house. Mats are offered as seats to visitors.

Old houses of Kurumans contain only a rectangular room. The walls are solid and polished smooth. They are coated with cowdung to half of the height. The floor is given a smooth coating of cowdung which is renewed occasionally. The room does not have any ventilation other than what is provided by a single door. The walls being raised to the roof level, even during day time one has to light a lamp inside the house. A separate house is no longer set apart as seclusion shed to accommodate women during the period of menstruation and child birth

as it had been in the past. The Kuruman house is always kept spotlessly clean and inspite of the small size and lack of ventillation it is a comfortable little dwelling. The surroundings of the settlement are kept neater than by Paniyans.

The Chetties do not live in settlements unlike the tribals and their houses are scattered all over the panchayat. Their houses are bigger than the Kuruman houses. Unlike the houses of Kurumans and Paniyans there is a spacious courtyard in front of each house of the Chetties and it is swept by the women of the household. Close to the house there is another structure which was formerly used as seclusion shed.

A verandah in front is an invariable feature of almost all houses. The walls are coated with cement in some cases, with mud in a few houses, whereas they are left bare in others. A scaffold over the kitchen for storing articles is a general feature in the houses of colonisers.

Table - 2.17: Material of Wall (Muttal)

Material	1962		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Grass, leaves, reeds or bamboo	79	63.71	15	7.89
Mud	9	7.26	10	5.26
Unburnt bricks	27	21.77	101	53.16
Burnt bricks	1	0.81	55	28.95
Burnt & unburnt bricks	..	..	8	4.21
Timber	2	1.61	..	..
No walls	6	4.84	1	0.53
Total	124	100.00	190	100.00

Source: Survey Data.

Confining to the surveyed area nearly six-eighth households had walls of leaves and mud in 1962 but it declined to one-eighth in 1987. A thirty fold increase in the percentage of houses with walls of burnt bricks is observed during the past 25 years.

Table - 2.18: Material of Roof (Muttill)

Material	1962*		1987	
	No. of house- holds	Percent- age	No. of house- holds	Percent- age
Grass or leaves	120	96.77	103	54.21
Tiles	4	3.23	64	33.68
Concrete	..	..	6	3.16
Asbestos and tiles	..	..	8	4.21
Concrete & tiles/ asbestos	..	..	9	4.74
Total	124	100.00	190	100.00

Source: Survey Data.

In 1962 almost all houses (96.77%) used grass or leaves for roofing but as per the present survey it is slightly above 50 per cent. On the other hand the percentage of houses with tiled roof showed a nine-fold increase. It became four-fold taking all the three areas together (See diagram 2.2).

Diagram 2.2

Material of Roof

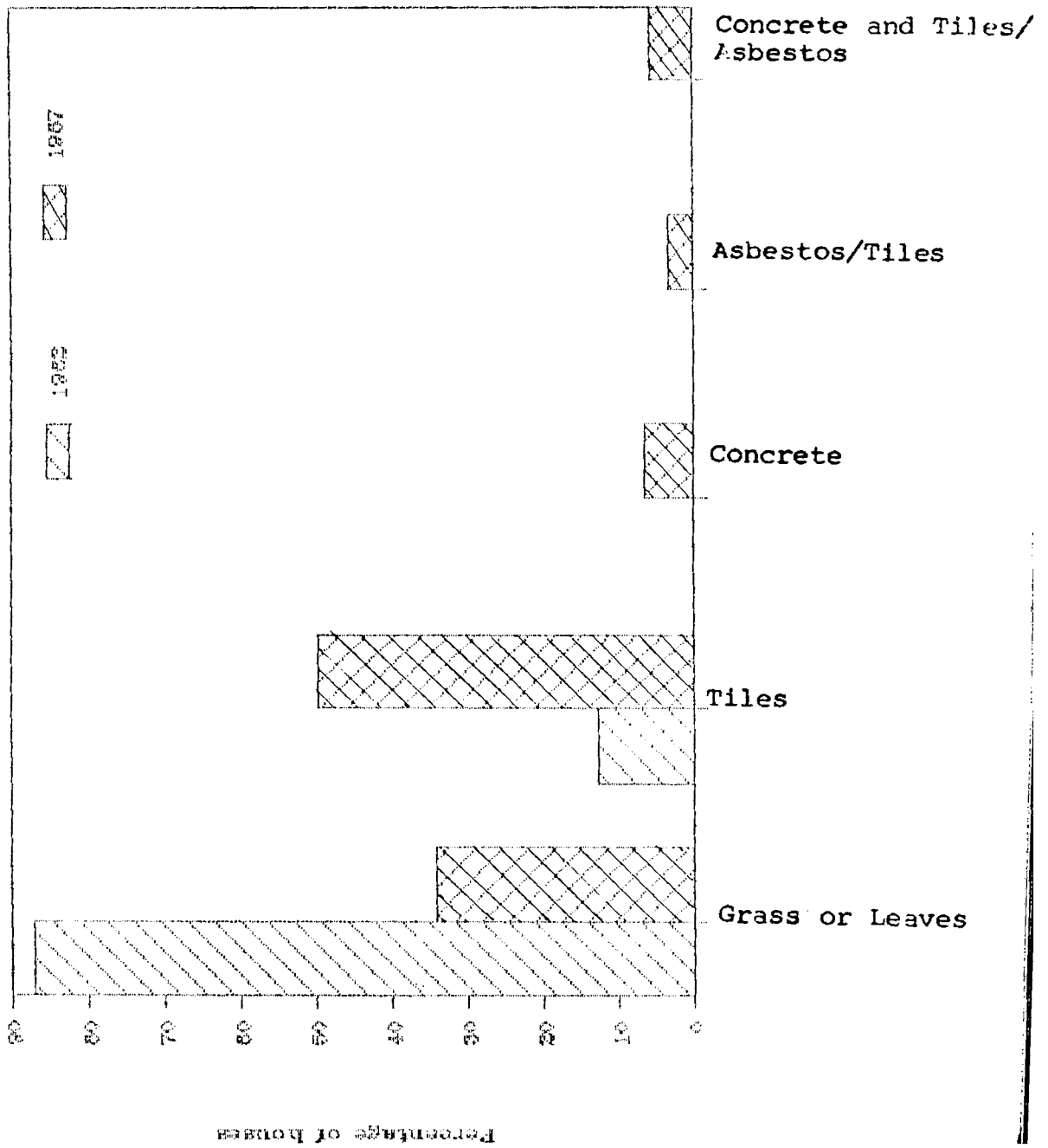




Table - 2.19: Households by Number of Rooms and by Number of Persons Occupying (Muttil)

No. of rooms	No. of households according to number of persons in the household										1987		1962	
	1 person	2 persons	3 persons	4 persons	5 persons	6 persons	7 persons	8 persons	9 persons and above	No. of house-holds	Percent-age	No. of house-holds	Percent-age	
1														
2														
No regular room	..	..	5	1	1	1	1	1	..	9	4.74	12	9.68	108
1 room	1	2	4	16	8	3	8	1	43	22.63	39	31.45		
2 rooms	..	1	8	12	12	8	12	2	55	28.95	38	30.65		
3 rooms	..	..	3	1	4	7	7	1	23	12.10	30	24.19		
4 rooms	..	1	..	4	5	6	8	..	24	12.63	2	1.61		
5 rooms and over	..	..	1	4	9	6	10	6	36	18.95	3	2.42		
Total	1	4	21	38	39	31	46	10	190	100.00	124	100.00		

Source: Survey Data.

It is clear from the table that the percentage of houses with no regular room to live in was more than halved over the quarter century from 1962. As shown in Table 2.19 it was 9.68 percentage in 1962 which declined to 4.74 in 1987. A considerable decline is also noted in the percentage of houses with one room each. Around four per cent (4.03%) households had four or more rooms in 1962 and it increased to 31.58 per cent in 1987, showing, almost an eight-fold increase over the period.

Table - 2.20: Material of Floor (1987)

Material	Thazhava		Pananchery		Muttill	
	No. of house- holds	Per- cent- age	No. of house- holds	Per- cent- age	No. of house- holds	Per- cent- age
Mud	77	26.74	133	59.11	139	73.16
Concrete	186	64.58	72	32.00	29	15.26
Mud and con- crete	17	5.90	14	6.22	17	8.95
Mosaic	2	0.69	..	..	1	0.53
Concrete and Mosaic	6	2.09	6	2.67	4	2.10
Total	288	100.00	225	100.00	190	100.00

Source: Survey Data.

Table 2.20 explains the type of material used for the flooring of the houses at the time of survey. From the table it can be seen that in Thazhava two-third (64.58%) houses have concrete floorings. Slightly over one-fourth (26.74%) have mud floorings. Just two houses have complete mosaic floorings.

In Pananchery hardly two-third (32%) of the houses have concrete floorings. Only six households have mosaic floorings and that too for a few rooms.

As far as Muttill is concerned nearly three-fourth (73.16%) houses have only mud floorings. Only one house has complete mosaic flooring. The percentage of house with concrete floor (15.26%) is also much less when compared with the other two Panchayats.

Since the data relating to the material of floor for the year 1962 are not available, a comparison in the improvement of flooring cannot be made. However it can be reasonably presumed that flooring material also shows a considerable improvement.

### Rural Electrification

Rural electrification is both a substantive programme and a supported service. It is a developmental instrument in the hands of the statesman and the administrator, the engineer and the social scientist. It could brighten the village and heighten the economy. As light it could brighten the home at night, as power it could bring prosperity and prosperity brightens the home both day and night.

Rural electrification is expected to respond to a four-fold objective:-

- i) to increase prosperity
- ii) to reduce disparity
- iii) to heighten employment and
- iv) to brighten home and village.

To the village as producer, electricity would come as basic input; as consumer it would come as basic amenity. Rural electrification can play an important role in promoting the economic growth and social welfare of the more vulnerable classes of rural areas. Electrification has enormous implications for all aspects of living, and probably represents a key step in linking the farmer with the commercial industrial complex of a larger society.

Rural electricity did not cover even one per cent of the villages at the time of Independence. But, by now, electricity has practically reached all villages. Kerala is one of the few states, which has achieved the target of electrification of all its villages. However, electricity made only a late entry into the surveyed areas and roughly one-fourth of the houses are electrified.

Table - 2.21: No. of Houses Electrified (1987)

Period of Electrification	Thazhava		Pananchery		Muttill	
	No. of house- holds	percen- tage	No. of house- holds	Percen- tage	No. of house- holds	Percen- tage
Within 2 years	20	6.94	8	3.56	3	1.58
3-5 years	29	10.07	11	4.89	19	10.00
6-10 years	36	12.50	15	6.67	1	0.53
11-15 years	16	5.56	10	4.44	..	..
Above 15 years	13	4.51	1	0.44	..	..
Electrified houses	114	39.58	45	20.00	23	12.11
Houses not electrified	174	60.42	180	80.00	167	87.89
Total	288		225		190	

Source: Survey Data.

Electrified houses in the surveyed area of Thazhava come to nearly two-fifth (39.58%). Further, 85 (74.56%) out of a total of 114 houses with electricity were electrified within last ten years as can be seen from Table 2.21. Only one-fifth households in the surveyed area of Pananchery are so far electrified; further all except one household were electrified within the last 15 years. Among all the three areas surveyed the percentage of electrified houses is the lowest in Muttill (12.11%). Again electricity made an entry into the surveyed area of Muttill only during the last five years.

#### Toilet Facilities

In 1962 latrines were found only in high class houses and even that too were of the old unhygienic type. But in 1987 more than one-fourth (26.74%) had pucca latrines and more than one-third (35.70%) used enclosed open pit as latrine. Bathrooms were generally absent in those days but in 1987 more than one-sixth had pucca bathrooms.

Table - 2.22: Toilet Facilities (1987)

Particulars	Thazhava		Pananchery		Muttill	
	No. of house- holds	Per- cent- age	No. of house- holds	Per- cent- age	No. of house- holds	Per- cent- age
<u>Latrine</u>						
Pucca	116	40.28	54	24.00	18	9.47
Open pit (Temporary)	59	20.49	89	39.56	103	54.21
No latrine	113	39.23	82	36.44	69	36.32
<u>Bath-room</u>						
Pucca	68	23.61	35	15.56	20	10.53
Temporary	104	36.11	94	41.78	30	15.79
No bath-room	116	40.28	96	42.66	140	73.68
Total	288	100.00	225	100.00	190	100.00

Source: Survey Data.

In the surveyed area of Thazhava, about two-fifth (39.23%) houses did not have a latrine. Almost an equal number (40.28%) possessed pucca latrines. Others (20.49%) make use of open pit. Hardly one-fourth (23.61%) households owned pucca bath-rooms while 40.28 per cent households did not have any bath-room.

In the surveyed area of Pananchery 24 per cent had pucca latrines, 39.56 per cent used enclosed open pit as latrine and 36.44 per cent had no latrines as such. Around 16 per cent (15.56%) had pucca bath-rooms whereas 42.66 per cent had no bath-rooms at all.

Hardly one-tenth (9.47%) households in the surveyed area of Muttill had pucca latrines compared to 40.28 per cent in Thazhava. More than half (54.21%) of the households have only open pits. Slightly above ten per cent (10.53%) had pucca bath-rooms. Nearly 74 per cent (73.68%) households have no bath-room; the thick coffee bushes in the backyard, they say, provide the necessary privacy.

#### General Cleanliness

Drainage facilities are little in the western part of Thazhava panchayat. The land being level, water stagnates during the rainy season. But in the eastern part this problem does not arise due to the undulating surface of land. Because of care taken by the inhabitants in keeping the surroundings neat the sanitary conditions are satisfactory in Thazhava.



Taking daily bath has become the practice of every one in the surveyed area. Water is not a major problem since it is a coastal area. Every household in the surveyed area of Thazhava uses washing soap which shows the general sense of cleanliness.

Judged by modern standards, the sanitary conditions of Pananchery are far from satisfactory. The village roads and paths are generally used as dumping grounds of waste materials. People throw the kitchen waste and rotten vegetables on the roads. Waste water from the kitchen and toilets gets collected on the pavements. There is no regular sanitary work except the sweeping of the road at important centres. Though all the workers are in the habit of taking daily bath, their sense of social sanitation is poor. The problem of scarcity of water which existed some time ago has now been removed with the construction of the public canals. The womenfolk usually take a dip in the canal or tank and wash their clothes almost daily.

In Muttill availability of drinking water is a main problem especially in the higher ranges. In the summer months when water is needed most by men and cattle the wells go dry, or have a trickle. On an average

women have to spend two to three hours per day fetching drinking water. The job becomes very tedious when water has to be drawn from deep wells for both household purposes and also for milch animals. However, the question of drainage facilities do not arise in a hilly area like Muttill where stagnation does not arise.

#### Dress and Ornaments

Twenty five years ago men used to wear only dhoties reaching upto the knee and a towel when they went for work or for other purposes within the local area itself. Majority of the boys used to wear only shorts at home or while going to neighbouring places. But now almost all boys in the surveyed area wear shorts and shirts whereas grown up men wear dhoti and shirt even while going for work. Muslim men are distinguishable by the way in which they wear the dhoti. In the case of elderly women no significant change is observed in the dress as they still wear blouses and white dhoties reaching upto the heels and put on white clothes more or less like half sarees. White dhoti and white blouse called 'chatta' is put on only by elderly females of Christian community. The Muslim elderly women are still easily identifiable by their use of

head piece (veil). Two and a half decades ago saree was a curiosity for the village women but now almost all the young women wear saree when they go out; but they too wear dhoties and blouses or skirts and blouses at home.

The dress of Paniyans, Kurumans and Chetties of Muttill show some specialities not found in other communities and their peculiarities are more prominent in the case of females. Formerly, the male dress among the Paniyans consisted of a loin cloth reaching upto the knee and another cloth which is put over the shoulders. At the time of work they used to tie this cloth over the heads as a turban. But at present they also put a shirt instead of a shawl. Looking at the male dress it is not possible to identify the community. Any how, between Kurumans and Paniyans, the Kurumans are easily distinguishable by the cleanliness of their clothes.

The females of Paniya community wear a loin cloth reaching down to the knee and another cloth to cover the upper part of the body. The second cloth is wound round the upper part of the body under the shoulders. A good number of them tie a piece of

black cloth around the waist to hold their cloth tight while at work. The dress of elderly Kuruman females consists of a white loin cloth wound round the waist and another cloth covering the upper part of the body. The loin cloth is a double dhoti and reaches upto the knees. The top corners of the upper garment are tied together over the left shoulder so that it hangs loosely over the body. But in the case of elderly Paniya females both the arms are left completely bare. However, of late, the young females, in Paniya community too have started using sarees as well, although rarely.

Table - 2.23: Possession of Gold Ornaments (1987)

	No. of Households		
	Thazhava	Pananchery	Muttill
No gold ornaments	43 (14.93)	35 (15.56)	40 (21.05)
Upto 1 sovereign	91 (31.60)	75 (33.33)	39 (20.53)
1 to 6 sovereigns	87 (30.21)	69 (30.67)	68 (35.79)
6 to 25 sovereigns	57 (19.79)	37 (16.44)	35 (18.42)
Above 25 sovereigns	10 (3.47)	9 (4.00)	8 (4.21)
Total	288 (100.00)	225 (100.00)	190 (100.00)

Source: Survey Data.

Table 2.23 indicates the possession of gold ornaments in the three surveyed areas. It can be seen from the table that around 85 per cent households in Thazhava and Pananchery possess gold ornaments. It is slightly less in Muttill (78.95%) where the greater part of the tribals do not use ornaments. About 4 per cent households in all the three places own more than 25 sovereigns.

Ear studs, neck chains and bangles are most popular. Though there are other gold ornaments; only the studs and chains are usually put on, the other items being reserved for special occasions such as when they go to temples and churches, attend ceremonial functions etc. Twenty five years ago, each community had its own peculiar ornaments such as the 'thoda' for the Hindus and the 'Kasumala' and 'Mekkamothisram' for the Christians. But now all these items have almost disappeared. Similarly ear-studs worn by men among Hindus are now almost extinct. Now it is difficult to identify a person's community based on the ornaments one wears. Gold is for these people not only an ornament but a means of raising money in an emergency through hypothecation.

Table - 2.24: Gold Ornaments Owned by Different Communities (Thamiravai)

Ownership of gold ornaments	Community																				Percentage
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
Upto 1 sovereign	11	41	2	4	2	3	1	1	1	--	3	1	1	1	..	3	--	18	91	31.60	
1-3 sovereigns	8	22	--	--	1	1	..	..	..	--	--	--	--	--	--	3	--	3	38	13.19	
3-6 sovereigns	9	23	--	--	2	2	2	1	1	1	--	--	--	--	--	3	--	8	49	17.01	
6-10 sovereigns	2	5	--	--	--	--	--	--	--	--	--	--	--	--	--	4	--	1	12	4.17	
10-15 sovereigns	4	18	--	--	1	1	--	--	--	--	--	--	--	--	--	3	--	--	26	9.03	
15-25 sovereigns	5	7	--	--	--	--	--	--	1	1	--	--	--	--	1	5	--	--	19	6.60	
Above 25 sovereigns	4	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2	10	3.47	
No ornaments	7	14	3	2	2	1	1	1	1	1	2	--	--	--	--	--	1	12	43	14.93	
Total	50	134	5	6	6	6	5	3	3	2	4	1	1	1	1	21	1	44	288	100.00	

Percentage of households owning gold ornaments-  
 1987 86.00 89.55 40.00 66.67 100 86 100 66.67 100 50 100 100 100 100 100 .. 72.73 85.00  
 -1961\* 48.15 38.10 33.33 33.33 33.33 77.78 45.45

Source: Survey Data.

In Thazhava, even among those households who own gold ornaments, as much as 37.14 per cent have only one sovereign or less (see table 2.24) slightly over one-fourth (27.35%) own more than six sovereigns. Just 10 households own more than 25 sovereigns. Between Ezhavas and Nairs, the percentage of households owning gold ornaments is more among Ezhavas (89.55%). Among Nair households which own gold, more than half (55.81%) possess three or more sovereigns. The number of households owning gold ornaments in each community and the quantity of gold held by them is shown in Table 2.24.

More than 84 per cent (84.44%) of the surveyed households in Pananchery possess gold ornaments in comparison with 70.73 per cent in 1962. On the basis of community, the percentage of households possessing gold ornaments is the highest among Nairs (100%) and lowest among Pulayas (33.33%). Among the Christians, Brother Mission do not use any ornaments at all. A detailed break-up of the ownership of gold ornaments, community-wise is given in Table 2.25.

In Muttill the Paniya, Kuruma and Chetty males used to wear ear-studs or ear rings of gold, silver, steel or even copper with or without inlaid jewels. A

Table - 2.25: Gold Ornaments Owned by Different Communities (Ramanchery)

Ownership of gold ornaments	Percentage																			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Upto 1 sovereign	42	5	1	9	2	1	3	..	1	1	1	3	4	4	..	1	1	..	75	33.33
1-3 sovereigns	18	5	..	..	..	1	..	..	..	..	..	1	6	4	..	..	..	..	35	15.56
3-6 sovereigns	20	3	..	..	..	..	..	..	..	..	..	7	1	1	..	3	..	..	34	15.11
6-10 sovereigns	5	3	..	..	..	..	1	..	..	..	..	5	1	1	2	..	..	..	18	8.00
10-15 sovereigns	2	..	..	..	..	..	..	..	..	..	..	4	1	..	1	..	..	..	8	3.56
15-25 sovereigns	7	1	..	..	..	..	..	..	..	..	..	2	..	..	..	..	..	..	10	4.44
Above 25 sovereigns	3	6	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	10	4.44
No ornaments	17	..	2	13	..	..	..	1	..	..	..	..	..	..	..	1	..	1	35	15.56
Total	114	23	3	22	2	3	3	1	1	1	1	2	28	11	1	8	1	1	225	100.00

Percentage of households using gold ornaments

-1987	93.86	100	33.33	40.91	100	100	100	100	100	100	100	100	100	100	100	87.50	100	..	..	..
-1962*	72.46	100	50.00	..	100	100	100	..	NA	NA	NA	75	69.23	..	NA	NA	NA	40	..	..

Source: Survey Data.



large percentage of them have given up the custom, yet a good percentage of males of upper age group put on studs or ear rings.

The females among the tribal population use a large variety of ornaments such as various types of bead chains on the neck; stud, glass and plastic bangles on the hands and steel or copper rings on the fingers. The Paniya women used to wear a large round ear-stud on the ear lobes. But the young girls do not show much affinity for big ear studs. Out of a total of 22 Paniya households in the surveyed area just two own gold ornaments (see Table 2.26) and they too have less than one sovereign. This is because of the extreme poverty in which they live and not due to any peculiarity in taste. All the eight Kuruman households have gold ornaments. Half of them have less than one sovereign whereas 37.50 per cent own three to six sovereigns.

In the surveyed area of Muttill in 1987 78.95 per cent households possess gold ornaments as against 92.74 per cent in 1962. Among the households possessing ornaments one-fifth (20.53%) have one sovereign or less. Nearly one-fourth (22.63%) own more than six sovereigns. Among the Ezhava households owning

Table - 2.26: Gold Ornaments Owned by Different Communities (contd)

Ownership of gold ornaments	Community																						Total	Percentage
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22		
Upto 1 sovereign	2	4	..	12	3	2	1	..	..	..	..	..	..	1	8	3	..	..	..	3	39	26.53		
1-3 sovereigns	..	1	1	5	4	1	..	1	..	..	..	..	..	1	9	4	..	..	..	..	27	14.21		
3-6 sovereigns	..	3	..	5	3	..	..	2	..	..	1	..	..	..	21	3	..	1	..	2	41	21.55		
6-10 sovereigns	..	..	..	3	1	..	2	3	..	..	..	..	..	..	13	1	1	..	..	..	24	12.63		
10-15 sovereigns	..	..	..	..	..	..	..	1	1	..	..	..	..	..	6	..	..	..	..	..	8	4.21		
15-25 sovereigns	..	..	..	1	..	..	..	..	..	..	..	..	..	..	2	..	..	..	..	..	3	1.58		
Above 25 sovereigns	..	..	..	1	1	..	..	..	..	..	..	..	..	..	5	..	..	..	..	1	8	4.21		
No ornaments	20	..	1	2	1	..	1	..	..	2	1	1	1	..	3	4	1	..	2	1	40	21.05		
Total	22	8	2	29	13	3	4	7	1	3	1	1	1	2	67	15	2	1	2	7	190	100.00		
Percentage of households using gold ornaments-1987	9.09	100	50	93.10	92.31	100	75	100	100	33.33	..	..	..	100	95.52	73.33	50	100	..	95.61	..	75.95		
-1962*	100	100	..	92.30	100	100	100	100	100	..	..	..	..	..	97.93	100	100	100	..	100	..	75.95		

Source: Survey Data.

gold ornaments 37.04 per cent own more than three sovereigns whereas it is almost double (73.44%) in the case of Syrian Catholics. There are only eight households in the surveyed area which own ornaments above 25 sovereigns; five belonging to Syrian Catholic community and one each from Ezhava, Nair and Muslim communities.

### Footwears

Footwears are no longer a luxury. Over the past 25 years a tremendous increase is observed in the use of footwears in the surveyed area. Since the exact number of persons using foot-wear in 1961 in Thazhava is not available, a clear comparison cannot be made; still it is clear that the percentage of persons using footwear at present is comparatively high as can be seen from Table 2.27. In 1962 altogether only 5.32 per cent people of the surveyed area of Pananchery used footwears but it increased to 52.87 per cent in 1987, a ten-fold increase. For Muttill also the change was remarkable as it increased from 10.67 per cent to 75.98 per cent over the quarter century. The percentage of persons using footwear was the highest in Thazhava (78.99%) and the lowest in Pananchery (52.87%). Between males and females the number of

users of footwear are more among males in all the three surveyed areas. In general footwears do have a male bias, and it is much visible among the economically poor classes particularly among the tribals.

Table - 2.27: Number of Persons Using Footwears

Surveyed Area	1962*		1987	
	No. of persons	No. of persons using footwears	No. of persons	No. of persons using footwears
Thazhava	642	N.A.	1585	1252 (78.99)
Pananchery	752	40 (5.32)	1148	607 (52.87)
Muttill	666	71 (10.67)	1099	835 (75.98)

Source: Survey Data

N.A. : Not available

Note : Figures in brackets denote percentage.

Table - 2.28: Number of Persons using Footwears - Community-wise  
(Thazhava)

Community	No. of Persons	No. of Persons using footwears	Percentage
<u>Hindus</u>			
1. Nair	278	252	90.65
2. Ezhava	708	526	74.29
3. Pulaya	24	17	70.83
4. Paraya	38	34	89.47
5. Ezhuvathi	31	28	90.32
6. Thandan	28	20	71.43
7. Panan	14	14	100.00
8. Chetty	17	16	94.12
9. Velluthedan	13	12	92.31
10. Kurava	22	14	63.64
11. Kaniyar	5	2	40.00
12. Viswakarma	1	1	100.00
13. Veerasiva	4	4	100.00
14. Brahmin	7	7	100.00
Total	1190	947	79.58
<u>Christians</u>			
1. Jacobite	114	102	89.47
2. Roman Catholic	2	1	50.00
Muslim	279	202	72.40
Grand Total	1585	1252	78.99

Source: Survey Data.

In the surveyed area of Thazhava among all major communities, the Nairs stand first with 90.65 per cent using footwear. This is followed by Jacobite Christians (89.47%), Ezhavas (74.29%) and Muslims (72.40%). Even among backward communities like Pulayas (70.83%) and Kuravas (63.64%) the percentage of footwear users are really high. The community-wise use of footwears in Thazhava is given in Table 2.28.

Among all communities in the surveyed area of Pananchery, Nairs stand first in the use of footwears with 82.25 per cent. But among the Koodan only 28.05 per cent use footwears (see Table 2.29). Out of 23 persons using footwears in the Koodan community, 17 (73.91%) are males.

Out of 190 households in the surveyed area of Muttill as many as 178 households (93.68%) use footwears. But in each household since every one is not using footwear, the percentage of people using footwear reach only three-fourth (75.98%) still it is remarkable when compared to 11.26 per cent users in 1962. Among the predominant communities in Muttill, Ezhavas stand first with 94.16 per cent users of footwears followed by Syrian Catholics (82.89%). Even though Paniyans

Table - 2.29: No. of Persons using Footweares - Community-wise (Pananchery)

Sl. No.	Community	1987											1987		
		1	2	3	4	5	6	7	8	9	10	11	No. of persons using footwear	Percent- age	
<b>Hindus</b>															
1.	Ezhava	399	15	3.76	608	230	37.83	114	107	93.85					
2.	Nair	58	5	8.62	127	107	84.25	23	23	100.00					
3.	Pulaya	8	..	..	16	13	81.25	3	3	100.00					
4.	Koodan	15	..	..	82	23	28.05	22	13	59.09					
5.	Karuvan	9	1	11.11	6	3	50.00	2	2	100.00					
6.	Asari	7	2	28.57	16	9	56.25	3	2	66.67					
7.	Vettuvan	7	..	..	14	8	57.14	3	2	66.67					
8.	Velan	4	..	..	1	..	..	1	..	..					
9.	Pandaran	..	..	..	4	2	50.00	1	1	100.00					
10.	Pillal Chettiar	..	..	..	5	3	60.00	1	1	100.00					
11.	Thandan	..	..	..	12	9	75.00	2	2	100.00					
<b>Total</b>		507	23	4.54	891	407	45.68	175	156	89.14					
<b>Christians</b>															
1.	Jacobite	130	7	5.38	145	119	82.07	28	28	100.00					
2.	Roman Catholic	81	5	6.17	47	33	70.21	11	11	100.00					
3.	Brother mission	5	..	..	4	3	75.00	1	1	100.00					
4.	Marthomite	..	..	..	52	39	75.00	8	8	100.00					
5.	Caldean	..	..	..	5	4	80.00	1	1	100.00					
<b>Total</b>		216	12	5.56	253	198	78.26	49	49	100.00					
<b>Muslims</b>															
<b>Total</b>		29	5	17.24	4	2	50.00	1	1	100.00					
<b>Grand Total</b>		752	40	5.32	1148	607	52.87	225	206	91.55					

Source: Survey Data.

Table - 2.30: No. of persons using Footwears - Community-wise (Multil)

Sl. No.	Community	1962*				1967				Percent- age	Percent- age	No. of persons using footwear	No. of persons using footwear	No. of house-holds	No. of house-holds using footwear	Percent- age
		3	4	5	6	7	8	9	10							
<b>Hindus</b>																
1.	Faniya	116	1	0.86	128	25	19.53	22	12	54.55						
2.	Kurman	23	2	8.69	58	31	53.45	8	6	75.00						
3.	Pulaya	..	..	..	12	7	58.33	2	2	100.00						
4.	Ezrava	76	7	9.21	154	145	94.16	29	29	100.00						
5.	Nair	15	2	13.33	59	51	86.44	13	13	100.00						
6.	Kollian	5	1	20.00	13	13	100.00	3	3	100.00						
7.	Asari	8	2	25.00	1	13	76.47	4	4	100.00						
8.	Chetty	8	2	25.00	49	44	89.79	7	7	100.00						
9.	Mannan	8	..	..	4	3	75.00	1	1	100.00						
10.	Barber	..	..	..	17	14	82.35	3	3	100.00						
11.	Kariyar	..	..	..	3	2	66.67	1	1	100.00						
12.	Gowder	..	..	..	4	2	50.00	1	1	100.00						
13.	Panbaran	..	..	..	12	11	91.67	2	2	100.00						
<b>Total</b>		259	17	6.56	530	361	68.11	96	84	37.50						
<b>Christians</b>																
1.	Syrian Catholic	356	48	13.48	415	344	82.89	67	67	100.00						
2.	Latin Catholic	31	3	9.68	83	73	87.95	15	15	100.00						
3.	Jacobite	5	..	..	8	7	87.50	2	2	100.00						
4.	Church of South India	4	1	25.00	7	6	85.71	1	1	100.00						
5.	Pentecost	..	..	..	13	9	69.23	2	2	100.00						
<b>Total</b>		396	52	13.13	526	439	83.46	87	87	100.00						
<b>Muslims</b>																
<b>Total</b>		11	2	18.18	43	35	81.39	7	7	100.00						
<b>Grand Total</b>		666	71	10.67	1099	835	75.98	190	178	93.65						



form the third largest community, they stand as the least users of footwears which came only to nearly one-fifth (19.53%). Out of a total of 128 persons of Paniya community only 25 use footwears and even among them only one is a female. In spite of all these the number of Paniyans using footwear increased tremendously as it was just one in 1962.

#### Use of Toilet and Washing Soaps

Taking daily bath has become the practice of almost everyone in the surveyed areas and hence significant increase in the use of toilet soap is seen. Around four-fifth of the households in all the three areas make use of toilet soap; (See Table 2.31) while others usually apply washing soap while taking bath. A male predominance is reported in the use of toilet soap as well among the economically poor households. All the 703 households surveyed are found using washing soap. But two and a half decades ago there were two households in Pananchery and one in Muttill who were not using even washing soap. Since the figures of Thazhava are not available they are not compared. However it can be reasonably presumed that the use of both soaps might have considerably increased in Thazhava as well.

Table - 2.31: Households Using Washing and Toilet Soaps

Surveyed Area	1962*		1987	
	No. of households using		No. of households using	
	Washing soap	Toilet soap	Washing soap	Toilet soap
Thazhava	N.A.	N.A.	288 (100.00)	237 (82.29)
Pananchery	121 (98.37)	41 (33.33)	225 (100.00)	177 (78.67)
Muttill	123 (99.19)	72 (58.06)	(100.00)	(82.63)

Source: Survey Data

N.A. : Not available

Note : Figures in bracket denote percentage.

In Thazhava, as much as 82.29 per cent households make use of bathing soap. Detailed community-wise break-up of the use of toilet and washing soap is given in Table 2.32. Looking at the table it can be seen that hardly one-fifth (18.18%) of the Muslims use toilet soaps. There are also two Nair households which do not use it. Hardly two-third (63.64%) of Koodan households of Pananchery make use of toilet soap (See Table 2.33).

Table - 2.32: Households Using Washing and Toilet Soaps - Community-wise  
(Thazhava)

Sl. No.	Community	No. of Households	No. of Households Using			
			Toilet Soap	Percent-age	Washing Soap	Percent-age
<u>Hindus</u>						
1.	Nair	50	48	96.00	50	100
2.	Ezhava	134	130	97.01	134	100
3.	Pulaya	5	3	60.00	5	100
4.	Paraya	6	4	66.67	6	100
5.	Ezhavati	6	6	100.00	6	100
6.	Tnandan	5	5	100.00	5	100
7.	Panan	3	3	100.00	3	100
8.	Chetty	3	2	66.67	3	100
9.	Veluthedan	2	2	100.00	2	100
10.	Kurava	4	2	50.00	4	100
11.	Kaniyan	1	1	100.00	1	100
12.	Viswakarma	1	1	100.00	1	100
13.	Veerasiiva	1	1	100.00	1	100
14.	Brahmin	1	1	100.00	1	100
	Total	222	209	94.14	222	100
<u>Christians</u>						
1.	Jacobite	21	19	90.48	21	100
2.	Roman Catholic	1	1	100.00	1	100
	Total	22	20	90.91	22	100
<u>Muslims</u>						
		44	8	18.18	44	100
	GRAND TOTAL	288	237	82.29	288	100

Source: Survey Data.

Table - 2.33

## Households Using Washing and Toilet Soaps - Community-wise (Pananchery)

Community	No. of Households		Households Using Washing Soaps		Households Using Toilet Soaps		Percent- age	
	1962*	1967	1962*	1967	1962*	1967		
<u>Hindus</u>								
Ezhava	69	114	69	114	19	27.54	84	73.68
Nair	7	23	7	23	6	85.71	22	95.65
Pulaya	2	3	2	3	1	50.00	1	33.33
Koodan	2	22	2	22	---	---	14	63.64
Karuvan	1	2	1	2	1	100.00	1	50.00
Asari	1	3	1	3	..	..	3	100.00
Vettuvan	1	3	1	3	1	100.00	1	33.33
Velan	1	1	..	1	..	..	1	100.00
Pandaran	..	1	..	1	..	..	1	100.00
Pillai Chettiar	..	1	..	1	..	..	1	100.00
Thandan	..	2	..	2	..	..	2	100.00
Total	84	175	83	175	28	33.33	131	74.86
<u>Christians</u>								
Jacobite	20	28	20	28	9	45.00	26	92.86
Roman Catholic	13	11	13	11	4	30.77	9	81.22
Brother Mission	1	1	..	1	..	..	1	100.00
Marthomite	..	8	..	8	..	..	8	100.00
Caldean	..	1	..	1	..	..	1	100.00
Total	34	49	33	49	13	38.24	45	91.84
Muslims	5	1	5	1	..	..	1	100.00
GRAND TOTAL	123	225	121	225	41	33.33	177	78.67

Table - 2.34: Households Using Washing and Toilet Soaps - Community-wise (Muttil)

Community	Mo. of Households		Households using washing soap		Households using toilet soap	
	1962	1987	1962	1987	1962	1987
<b>Hindus</b>						
Paniyan	23	22	22	22	1	4.35
Kuruman	4	8	4	8	1	25.00
Pulaya	..	2	..	2	..	..
Ezhava	13	29	13	29	9	69.23
Nair	4	13	4	13	3	75.00
Kollan	1	3	1	3	1	100.00
Asari	1	4	1	4	1	100.00
Chetty	1	7	1	7	1	100.00
Mannan	1	1	1	1	..	..
Barber	..	3	..	3	..	..
Kaniyan	..	1	..	1	..	..
Gowder	..	1	..	1	..	..
Pandaran	..	2	..	2	..	..
Total	48	96	47	96	17	35.42
<b>Christians</b>						
Syrian Catholic	66	67	66	67	48	72.73
Latin Catholic	6	15	6	15	4	66.67
Jacobite	1	2	1	2	..	..
Church of South India	1	1	1	1	1	100.00
Pentecost	..	2	..	2	..	..
Total	74	87	74	87	53	71.62
<b>Muslims</b>						
	2	7	2	7	2	100.00
GRAND TOTAL	124	190	123	190	72	58.00

Source: Survey data.

It was the practice of tribals (of Muttill) to take bath once a week or so according to climatic conditions. But at present the conditions have changed and the frequency of bath has increased. Between the Paniyans and Kurumans, the latter are better in this respect. Still the Paniyans are not very particular in taking daily bath, especially during winter. They are contented with the washing of legs and hands even after the work in the paddy field. The use of toilet soap is the lowest among Paniyans (40.91%) as can be seen from Table 2.34. However, washing soap is used at present by all these households. Even now, one Chetty family makes use of 'ash' for washing of clothes, though only for white clothes that they use at home.

#### Furniture and Other Accessories

In Thazhava more than 80 per cent of the households possess furniture of some kind. In the surveyed area 81.94 per cent of the households possess chairs in comparison with 28.80 per cent in 1961 (See Table 2.35). There is a three-fold increase in the percentage of households possessing chairs and tables whereas the percentage of households possessing benches and stools doubled over the period. With regard to the number of families possessing double cots a rapid increase is noted though the percentage of households with single cot has increased nearly by 50 per cent only.

Table - 2.35: Percentage of Households having Furniture

Particulars	Thazhava		Pananchery		Muttill	
	1961*	1987	1962*	1987	1962*	1987
Chair	28.80	81.94	24.39	53.33	25.00	56.31
Table	18.40	53.47	17.07	36.44	16.13	36.32
Bench	23.40	49.31	20.03	52.44	23.28	58.42
Stool	12.80	23.61	14.63	30.67	16.94	38.42
Sofa	N.A.	12.15	N.A.	9.78	N.A.	13.68
Single cot		67.71		39.56		52.11
Double cot	48.80	52.78	33.33	32.44	54.84	46.84
Almirah	16.00	47.92	10.57	21.78	0.81	33.16
Desk	N.A.	17.01	N.A.	17.78	N.A.	20.53
Easy Chair	N.A.	2.09	N.A.	3.56	N.A.	4.21
Dining Table	N.A.	7.99	N.A.	11.11	N.A.	8.95
Teapuoy	N.A.	1.74	N.A.	..	N.A.	1.58
Setty	N.A.	5.56	N.A.	2.67	N.A.	1.05

Source: Survey Data

Note: N.A. = Not available.

In Pananchery, more than half of the households possess furniture of some kind or another. In the surveyed area 53.33 per cent households possess chairs compared to 24.39 per cent in 1962. The percentage of households possessing tables and cots doubled here also over the period.

In Muttill as well, the percentage of households possessing chair, tables and benches more than doubled. However, no furniture whatsoever is found in all Paniya households except one who possesses a chair. They offer mats as seat to the guests who visit their houses and they all sleep over a mat spread on the floor. In the case of Kurumans the position is much better compared to Paniyans. In as many as six (75%) Kuruman households there are chairs or benches. The households of other communities possess various items of furniture such as cots, tables, chairs, sofas, almirahs, benches and setty according to their financial ability. Taking all the major communities in the surveyed area Syrian Catholics stand in the forefront with 97.01 per cent families possessing furniture.

A special feature noted in all the surveyed areas is that in nearly half of the households there are



double cots. The use of double cots by couples was something abominable in 1962; but now it has become common and hence increased number of double cots. In the case of poor households, where the cots are limited in number, the elderly males generally use cots for sleeping while women and children sleep on floor spreading a screw-pine mat. Another speciality noted is that at present nearly one-tenth households possess dining tables which was not popular some 25 years ago.

#### Miscellaneous Goods

Electric torch has become very popular in all the surveyed areas. In Thazhava, over the period 1961-'87 the percentage of households possessing torches increased from 13.60 to 70.49. During 1962-'87 it increased from 26.83 to 45.78 per cent in Pananchery and from 13.71 to 81.05 per cent in Muttill (See Table 2.36). Two and a half decades ago radio and gramophone were items of curiosity in the village. Only one household possessed them in Thazhava during that period. But at present they are no longer so. It can be seen from the table that as high as 70 per cent households of Muttill and 58.33 per cent households of Thazhava and nearly one-third (31.56%) in Pananchery possess radio. Tape recorder is also not

Table - 2.36

## Households having Miscellaneous Goods (1987)

Particulars	THAZHAVA			PANANCHERY			MUTTIL			
	No. of house- holds	Percentage of house- holds having miscel- laneous goods	No. of house- holds	No. of goods	Percentage of households having miscellaneous goods	No. of house- holds	No. of goods	Percentage of house- holds having miscel- laneous goods	1987	
										1961*
Torch	203	13.60	230	103	134	26.83	154	190	13.71	81.05
Radio	168	0.80	168	71	71	31.56	133	133	70.00	70.00
Tape recorder	45	15.63	45	16	16	7.11	21	21	11.05	11.05
Television	2	0.69	2	4	4	1.78	..	..	..	..
Telephone	2	0.69	2	..	..	..	1	1	0.53	0.53
Sewing machine	6	2.08	7	9	9	4.00	4	4	2.11	2.11
Fridge	4	1.39	4	3	3	1.33	1	1	0.53	0.53
Pumpset	12	4.17	12	21	23	9.33	7	7	3.68	3.68
Cycle	133	5.60	151	35	38	..	21	21	0.81	11.05
Bullock cart	2	0.69	2	2	2	1.63	..	..	0.81	..
Motor cycle/scooter	7	2.43	7	5	5	2.22	2	2	1.05	1.05
Jeep/Car	1	0.35	1	2	2	0.89	3	3	1.58	1.58
Tractor	..	..	..	1	1	0.44	3	3	1.58	1.58
Bus	1	0.35	1	3	3	1.33	1	1	0.53	0.53
Stove/heater										
Kerosene	34	11.81	34	9	10	4.00	14	14	7.37	7.37
Gas	4	1.39	4	3	3	1.33	2	2	1.05	1.05
Electric heater	5	1.74	5	4	4	1.78	3	3	1.58	1.58

Source: Survey Data

a rare thing. Recently television and telephone made an entry also into the rural areas.

Nearly half (46.18%) of the households in Thazhava possess bicycle in comparison with 5.60 per cent in 1961. This high percentage use of cycle in Thazhava is mainly due to the plain level topography of Thazhava. Tractor and Jeep have replaced the bullock cart.

Aluminium vessels have gradually crept into the households of almost all the communities in the place of earthen, copper and bronze vessels irrespective of the occupation and the economic status since they are cheap and convenient. However, earthen wares are generally used for cooking by the Paniyans and Kurumans.

#### Food and Drink

Rice is the staple food of the people. This is supplemented by a good quantity of tapioca. The use of coconut and fish as important items of food is a general feature of rural areas especially where tapioca is used. The survey revealed that rice and tapioca are used in large quantities in Muttill, especially by colonisers. However, there are a few households who

occasionally take wheat. The survey disclosed that the nature of the staple food is not decided by the community to which the household belongs. Among all communities of the surveyed areas there were people using rice alone and those using rice and tapioca. Since the agricultural labourers usually get food from their employers, in their case, cooking is practically limited to once a day.

Out of a total of 703 households surveyed, just two each in Thazhava and Pananchery are vegetarians. There is only one vegetarian household in Muttill. The Nairs were vegetarians in olden days and they slowly shifted to non-vegetarian food as well. Though beef-eating is not common among Hindus, youngsters do not observe the practice. However elders of Kuruman and Chetty communities of Muttill do not eat beef.

Beef being cheaper, is consumed more than mutton and chicken by all except Nairs. In Thazhava and Pananchery fish eating is more popular because of easy availability. Though fish is consumed by all in Muttill as well, there are very few sources of fresh fish in the panchayat.

Most of the poor households in Thazhava consume 'Kanji' as breakfast. Twentytwo per cent households have a breakfast of some kind made of rice flour. The school going children need only be given the breakfast as they get their noonmeal under 'Mid-day-Meal Programme'. Further nearly one-fourth of school going boys take their breakfast from tea shops which was not reported in the other two areas. Thirty three households (8.00%) are satisfied with just a cup of tea or coffee as breakfast. However, fish forms an essential item in the daily consumption basket in the case of almost all households. Nearly 70 per cent of the households are satisfied with just a cup of coffee or tea in the evening and that too most probably without milk. Slightly above 20 per cent (58 households) have some light dishes along with tea or coffee in the evening. Thirty households (10.42%) in the surveyed area take nothing in between noonmeal and supper.

In the surveyed area of Pananchery a good number of households take coffee and some light dishes in the morning as breakfast. There are a few households which take coffee early in the morning as well. The survey revealed that a good number of male workers take their breakfast and noonmeal from hotels.

In Muttill, breakfast generally consists of rice gravy supplemented by a large quantity of tapioca. Certain households use tapioca and coffee alone for breakfast. In the evening by about 4.30 majority of the households take coffee with milk, if there are cows or goats in the households, along with some preparation of tapioca. However, the Paniyans, both men and women, still have a tendency to depend more and more on tea shops. Since coffee is extensively cultivated in this area, it is more popular than tea. More than 80 per cent households use coconut oil for cooking. But 20 per cent are satisfied with the palmoleine that they get through the ration shops and 'Maveli Stores'. Even though firewood is not as costly in this area as in the plains, they supplement firewood with dry leaves, tapioca stems etc. which are available in the area.

#### Liquor Consumption

Liquor consumption is popular in all the three areas irrespective of caste or community. Toddy and arrack are more or less equally popular in Thazhava and Pananchery. But in Muttill toddy is a scarce thing with only one toddy shop in the panchayat.

Table - 2.37: No. of Liquor Shops in the Surveyed

<u>Panchayats</u>		
<u>Panchayat</u>	<u>No. of Toddy shop</u>	<u>No. of Arrack shop</u>
Thazhava	10	12
Pananchery	17	11
Muttill	1	5

Source: Survey Data.

From the lesser number of liquor shops in Muttill panchayat one need not come to the conclusion that liquor consumption is much lesser in Muttill, since there are a large number of unauthorised venders of country liquor who sell it at a comparatively low rate. The details of liquor consumption is given in Table 2.38.

The liquor addicts spend an average of Rs.15 per day. The survey disclosed that liquor consumption is seriously affecting the poor households since they spend a good percentage of their income on this. In Muttill it is seen that out of a total of 22 Paniya households 17 (77.27%) consume liquor and 11 household

heads are liquor addicts. Majority of them consume the so-called 'country liquor' which is cheap. Their expenditure on liquor is given in Table 2.39.

Table - 2.38: Details of Liquor Consumption

Particulars	No. of Households		
	Thazhava	Pananchery	Muttill
Daily consumption	67 (23.26)	79 (35.11)	56 (29.47)
Occasional consumption	71 (24.65)	75 (33.33)	47 (24.74)
No liquor consumption	150 (52.09)	71 (31.56)	87 (45.79)
Total	288 (100.00)	225 (100.00)	190 (100.00)

Source: Survey Data

Note : Figures in bracket denote percentage.

The magnitude of the problem can be realised only when we know that their average daily earning is around Rs.10. The Paniya households spend on an average six rupees per day on liquor consumption.



Table - 2.39: Expenditure of Paniya Households onLiquor

Average daily expenditure in Rs.	No. of households
Rs.12 per day	2
Rs. 8 "	3
Rs. 5 "	2
Rs. 4 "	4
Rs. 2 "	6

Source: Survey Data.

Consanguineous Marriages

In olden days, among Nairs, Ezhavas and most other Hindu communities, marriage between blood relations was favoured and almost invariably one married one's cross cousin. Even the Muslims were not free from such a system. The cross cousin marriage was then accepted as a rule since in that way the family properties could be conserved and the children of the 'Karanavar' could enjoy the properties which he himself was unable

to inherit. But now there is great change in this attitude. Though this system is not much popular now, marriages still take place between cross cousins - except in the case of Christians. This practice is more in Thazhava than the other two areas as can be seen from Table 2.40. The system still continues because of religious and economic reasons. Those who are orthodox accept it as a part of their tradition. Others use it as a means to prevent sub-division of property.

Intercaste marriages were also not uncommon. Altogether there were six marriages between Hindus and Christians, three between Hindus and Muslims, seven between different sub-sections of Hindus and 27 marriages between different Christian communities. The custom of levirate was found only in Thazhava though sororate was found in Pananchery as well. Both customs were found only among Hindus.

Polygamy is still prevalent in all the areas though it is more in Thazhava. Altogether there were 13 cases of polygamy of which 11 were among Ezhavas and one

Table - 2.40: Details of Consanguineous Marriages

Particulars	No. of marriages		
	Thazhava	Pananchery	Muttill
<u>Marriages between blood relations</u>			
(a) <u>Cross cousin marriages:</u>			
Ezhava	17	8	1
Nair	3	1	1
Thandan	1	..	..
Kuravan	1	..	..
Panan	1	..	..
Parayan	2	..	..
Koodan	..	1	..
Pulaya	..	..	1
Kollan	..	..	2
Asari	..	..	1
Muslims	7	..	2
(b) Other direct blood relations	3	2	1
Total	35	12	9
<u>Inter-caste marriages between:</u>			
Hindus and Christians	1	2	3
Hindus and Muslims	1	2	..
Pulaya and Nair	1	..	..
Ezhava and Nair	1	1	1
Ezhava and Barber	..	..	1
Koodan and Ezhava	..	1	..
Pandaran and Ezhava	..	1	..
Different Christian communities	4	12	11
Total	8	19	16
Levirate	1	..	..
Sorrorate	2	1	..
Polygamy	7	5	1
Polyandry	6	..	..

Source: Survey Data.

each among Asari and Karuvan communities. Only in four cases of polygamy sisters were accepted as wives. In addition there have been six cases of polyandry in Thazhava; all among the Ezhavas. In all cases except one a woman accepted brothers as husbands. The central idea behind this practice is to ensure that the family property does not get divided. Every child born in such marriages addresses the elder brother as father.

CHAPTER - IIIE C O N O M Y

Having considered as a background the people and their material equipments, we proceed to examine in this chapter, certain aspects of the economic life of the Panchayats under study. These include resources, land utilization, cropping pattern, animal wealth, and the major occupations and patterns of expenditure and savings of the inhabitants.

Economic ResourcesThazhava

Cultivation forms the most important source of income for the Panchayat as a whole. Those who do not have land for cultivation depend on agricultural labour and weaving of screw-pine mats for their livelihood. Agricultural occupations being seasonal do not assure a steady income. The manufacture of mats which is pursued as a subsidiary occupation procures only a limited income when compared with the hours spent on that. The principal agricultural products of Thazhava are paddy, coconut, sesame and tapioca. While in coconut the Panchayat is self-sufficient, paddy and tapioca have to be brought in from nearby places. Coconut and sesame are the main cash earners besides small quantities of pepper, plantain, arecanut and betel leaf.

### Pananchery

The Pananchery panchayat has an agrarian base, cultivation being the main source of income of the people. It also forms the major source of employment. Paddy, banana and tapioca form the major crops and provide the staple food of the people. Some people derive their living by engaging themselves in quarrying granite which is plentiful in supply in all parts of the panchayat. This panchayat is also rich in cattle wealth. This also provides employment to some people. Only very few people are engaged in trade and commerce.

### Muttill

Muttill panchayat forms part of the Wynad plateau which was famous for its spices and various other hill produce even from very early times. Cultivation of paddy and ragi, cattle rearing, collection of forest produce and hunting were important occupations of the people in the past. By the middle of the last century the European planters entered the area and started large scale plantation of coffee and tea. A good number of large coffee estates, started in those days, still flourish in the panchayat, and new plantations have been raised in later period. Orange was also cultivated in the area but at present it is not seen anywhere in the panchayat.

### Land and Land Utilisation

The land-man ratio in Kerala has been declining. It fell from 0.13 hectare of arable land in 1961 to 0.09 hectare of arable land in 1981. By the turn of the century, it is expected to fall to 0.07 hectare. There has been some growth in agriculture, but it has not kept pace with the growth of population over the last twenty five years. In Kerala, the net area sown rose from 19.24 lakh hectares in 1960-'61 to 22.07 lakh hectares in 1986-'87 (14.71%) and the gross cropped area rose from 23.49 lakh hectares in 1960-'61 to 28.70 lakh hectares in 1986-'87 (22.18%). This was mostly due to an increase in the cropping intensity from 1.22 to 1.30 over the period. While there was an increase in the stock of land put to non-agricultural uses during this period, the area under permanent pastures and other grazing lands, land under miscellaneous tree crops, cultivable waste, current fallow, etc. fell substantially through this period (See Table 3.1).

Table - 3.1:

## Land Utilisation Pattern in Kerala

Sl. No.	Classification of land	(Area in '000 hectares)							
		1960-'61	1970-'71	1980-'81	1986-'87				
		Absolute	Percent- age	Absolute	Percent- age	Absolute	Percent- age	Absolute	Percent- age
1.	Total geographical area	3,886	100.00	3,886	100.00	3,886	100.00	3,886	100.00
2.	Forests	1,056	27.37	1,055	27.35	1,082	27.83	1,082	27.83
3.	Land put to non-agricultural uses	205	5.31	275	7.13	270	6.94	263	6.77
4.	Barren and uncultivable land	151	3.91	72	1.87	86	2.21	82	2.12
5.	Permanent pastures and other grazing lands	45	1.17	28	0.73	5	0.14	4	0.10
6.	Land under miscellaneous tree crops	204	5.29	132	3.42	64	1.64	47	1.20
7.	Cultivable waste land	144	3.73	80	2.07	129	3.32	130	3.34
8.	Fallow land other than current fallow	62	1.61	23	0.60	27	0.69	28	0.71
9.	Current fallow	67	1.74	24	0.62	44	1.12	44	1.14
10.	Net area sown	1,924	49.87	2,172	56.30	2,180	56.10	2,207	56.79
11.	Area sown more than once	425	11.02	761	19.73	705	18.15	664	17.08
12.	Total cropped area	2,349	60.89	2,933	76.02	2,885	74.25	2,870	73.87

Source: Statistics for Planning, 1977 and 1988.

Note: Percentages are calculated from the absolute figures.



Thazhava

With regard to the utilisation of land, the cultivation of paddy is found to be uneconomical. Though there are two crops raised the yield is rather poor, coming to less than ten-fold. Hence the tendency is to convert fields into farms, paddy being replaced by coconut. The fact that coconut cultivation is less toilsome and more certain in yield is another attraction. Another feature of land utilisation is the cultivation of sesame in the fields after the second harvest. Improved marketing facilities encourage this process. Itinerant merchants buy the produce or the cultivators themselves can convert it into oil and cake.

Pepper cultivated is generally sold off to itinerant traders even before it is ripe. The traders themselves pluck and sell it either as raw pepper or as dried pepper.

There is little land in the panchayat which has not been put to use. In the surveyed area in 1961 there were 10 households (8%) who do not own any land of which four were Parayas, two were Ezhavas and one each from Pulaya, Thandan, Kurava and Muslim communities.

But at present there is not even a single household which do not own land. In 1961 slightly above one tenth (11.80%) households had below 10 cents but in 1987 it increased to 18.06 per cent. There are only seven households with land more than 2.50 acres and just one household owns more than 5 acres of landed property and that belongs to the Nair community (See Table 3.2).

In the matter of land distribution certain communities hold prominence. The Nairs, for example, are only 17.54 per cent of the population, yet more than a quarter of the land (26.32%) is in their hands. Also in respect of average holdings this community have a precedence over the others - whereas Muslims have only 0.26 acres and Christians 0.55 acres, Nairs have 0.89 acres. Thus based on landed property Nairs are the affluent community in the surveyed area (See Table 3.3).

#### Pananchery

Out of a total of 6,162 hectares, 3,447.19 hectares are forests falling within the two forest ranges of Pattikad and Peechi. Of the remaining 2,714.81 hectares, 337.27 hectares are wet lands mostly under paddy cultivation and 478.35 hectares dry lands under various cultivations; 348.77 hectares are waste land. The fields

Table - 3.2. Possession of Land by Different Communities (Thazhava)

Sl. No.	Community	No land	5 Cents and below										Above 5 Acres	Total
			3	4	5	6	7	8	9	10	11	12		
<b>Hindus</b>														
1.	Nair	..	3(6.00)	5(10.00)	6(12.00)	16(32.00)	11(22.00)	7(14.00)	1(2.00)	1(2.00)	1(2.00)	50(100)		
2.	Ezhava	..	2(1.49)	11(8.22)	26(19.40)	46(34.33)	26(19.40)	18(13.43)	5(3.73)	..	..	134(100)		
3.	Pulaya	..	1(20.00)	3(60.00)	1(20.00)	..	..	..	..	..	..	5(100)		
4.	Paraya	..	3(50.00)	..	3(50.00)	..	..	..	..	..	..	6(100)		
5.	Ezhavati	..	..	..	1(16.67)	1(16.67)	3(50.00)	1(10.66)	..	..	..	6(100)		
6.	Thandan	..	..	1(20.00)	1(20.00)	1(20.00)	1(20.00)	1(20.00)	..	..	..	5(100)		
7.	Panan	..	..	..	2(66.67)	..	1(33.33)	..	..	..	..	3(100)		
8.	Chetty	..	..	1(33.34)	1(33.33)	..	..	1(33.33)	..	..	..	3(100)		
9.	Veluthedan	..	..	..	..	2(100)	..	..	..	..	..	2(100)		
10.	Kuravan	..	1(25.00)	1(25.00)	..	2(50.00)	..	..	..	..	..	4(100)		
11.	Kaniyan	..	..	..	1(100.00)	..	..	..	..	..	..	1(100)		
12.	Viswakarma	..	..	..	..	1(100.00)	..	..	..	..	..	1(100)		
13.	Veerasiva	..	..	1(100.00)	..	..	..	..	..	..	..	1(100)		
14.	Brahmin	..	..	..	..	..	..	1(100)	..	..	..	1(100)		
<b>Total</b>			..	10(4.50)	23(10.36)	42(18.92)	69(31.08)	42(18.92)	29(13.06)	6(2.71)	1(0.45)	222(100)		
<b>Christians</b>														
1.	Jacobite.	..	1(4.76)	2(9.52)	3(14.29)	7(33.33)	4(19.05)	4(19.05)	..	..	..	21(100)		
2.	Roman Catholic	..	1(100)	..	..	..	..	..	..	..	..	1(100)		
<b>Total</b>			..	2(9.09)	2(9.09)	3(13.64)	7(31.87)	4(18.18)	..	..	..	22(100)		
<b>Muslim</b>														
..	..	..	3(6.82)	12(27.27)	13(29.55)	10(22.73)	4(9.09)	1(2.27)	1(2.27)	..	..	44(100)		
<b>GRAND TOTAL</b>			..	15(5.21)	37(12.85)	58(20.14)	86(29.86)	50(17.36)	34(11.80)	7(2.43)	1(0.35)	288(100)		

Source: Survey Data

Note: Figures in bracket indicate percentage.

Table - 3.3: Area of Landholdings by Major Communities in the Surveyed Area (Ihazhaya)

Sl. No.	Community	No. of persons	Percentage	Landholdings (in hectares)	Percentage
1.	Ezhava	708	44.67	35.34	51.37
2.	Meir	278	17.54	18.11	26.32
3.	Other Hindus	204	12.87	5.83	8.47
4.	Christian	116	7.32	4.87	7.08
5.	Muslim	279	17.60	4.65	6.76
Total		1585	100.00	68.80	100.00

Source: Survey Data

are subjected to three crops and almost the entire dry land except the house-sites are brought under cultivation for crops like banana, tapioca and other tubers. The chief sources of income for the people of Pananchery are from these and from perennials like coconut and arecanut.

In Pananchery the practice of leasing in land from private persons or institutions is almost extinct. Excepting ten households all the rest have land of their own. Among the landed communities Nairs have the place of prominence, their possession exceeding ten acres in the case of ten households. In respect of the possession of land the Koodans stand at the bottom, possessing either no land at all or only a nominal bit.

Considering the total area of land possessed by each community the Ezhava households own the largest extent of land which amounts to 38.38 per cent of the total area owned by surveyed households as can be seen from table 3.5. In 1962 it was the Nair community who owned the largest extent of land. But in 1987 their possession declined to 30.82 per cent. The average holding per Nair household in 1987 was only 3.48 acres against 16.74 acres in 1962. At the other extreme there are the Koodans forming 7.14 per cent of the

Table - 3.4: Possession of Land by Different Communities (Pananchery)

Sl. No.	Community	No land	5 Cents and below	6 to 10 Cents	11 to 20 Cents	21 to 50 Cents	51 Cents to 1 Acre	1.01 to 2.49 Acres	2.50 to 4.99 Acres	Above 5 Acres	Total
1	2	3	4	5	6	7	8	9	10	11	12
<b>Hindus</b>											
1.	Rahava	5 (4.38)	17 (14.91)	14 (12.28)	26 (21.81)	19 (16.67)	8 (7.02)	11 (9.65)	7 (6.14)	7 (6.14)	114 (100)
2.	Nair	..	..	2 (8.70)	1 (4.35)	3 (13.04)	4 (17.39)	5 (21.74)	3 (13.04)	5 (21.74)	23 (100)
3.	Koodan	3 (13.64)	5 (22.73)	5 (22.73)	2 (9.09)	6 (27.27)	1 (4.54)	..	..	..	22 (100)
4.	Pulaya	..	2 (66.67)	..	1 (33.33)	..	..	..	..	..	3 (100)
5.	Karuvan	..	2 (100)	..	..	..	..	..	..	..	2 (100)
6.	Asari	1 (33.34)	..	..	1 (33.33)	1 (33.33)	..	..	..	..	3 (100)
7.	Vettuva	1 (33.34)	1 (33.33)	1 (33.33)	..	..	..	..	..	..	3 (100)
8.	Velan	..	1 (100)	..	..	..	..	..	..	..	1 (100)
9.	Pandaran	..	1 (100)	..	..	..	..	..	..	..	1 (100)
10.	Pillai Chettiar	..	..	..	1 (100)	..	..	..	..	..	1 (100)
11.	Thandan	..	..	..	2 (100)	..	..	..	..	..	2 (100)
<b>Total</b>		10 (5.71)	29 (16.57)	22 (12.57)	34 (19.43)	29 (16.57)	13 (7.43)	16 (9.15)	10 (5.71)	12 (6.86)	175 (100)
<b>Christians</b>											
1.	Jacobite	..	..	1 (3.57)	2 (7.14)	4 (14.28)	6 (21.42)	9 (32.14)	4 (14.28)	2 (7.14)	28 (100)
2.	Roman Catholic	..	2 (18.19)	1 (9.09)	..	4 (36.36)	..	4 (36.36)	..	..	11 (100)
3.	Brother Mission	..	..	..	..	..	..	..	1 (100.00)	..	1 (100)
4.	Marthomites	..	..	..	..	..	1 (12.50)	4 (50.00)	3 (37.50)	..	8 (100)
5.	Caldean	..	..	..	..	1 (100)	..	..	..	..	1 (100)
<b>Total</b>		..	2 (4.08)	2 (4.08)	2 (4.08)	9 (18.37)	17 (14.29)	17 (34.69)	8 (16.33)	2 (4.08)	49 (100)
<b>Muslims</b>		..	..	..	1 (100)	..	..	..	..	..	1 (100)
<b>Grand Total</b>		10 (4.44)	31 (13.78)	24 (10.67)	37 (16.44)	38 (16.89)	20 (8.89)	33 (14.67)	18 (8.00)	14 (6.28)	225 (100)

Source: Survey Data

Note: Figures in brackets denote percentage.

population yet possessing only 1.06 per cent of land; their average holding is only 0.73 acres. Ezhavas possess on an average 0.88 acres and Christians 1.53 acres. Hence based on landed property Nairs continue to be the most affluent community, in spite of the decline they underwent since 1962.

### Muttill

The total geographical area of Muttill panchayat is 4,737.64 hectares. Two per cent of the land is forest. According to the village records, among the cash crops, coffee and pepper take the first and second places. More than half of the cultivated area of the panchayat is under coffee plantation. Recently a quick hike in the area under pepper is observed especially due to the attractive price of pepper. Lemongrass cultivation is no longer seen in Muttill. Elephant-foot-yam is cultivated almost everywhere in the panchayat; it yields a heavy crop during the months of September-October. Banana is widely cultivated in the paddy fields of Madakkimala, Kola-vayal, Variayad and Mantad areas. Vazhavatta and Karimkannikunnu areas are well known for pepper cultivation while Theneri and Edappatti are famous for coffee plantations. Rubber, coconut and arecanut occupy only less than seven per cent of the cultivated area of the panchayat.

The surveyed area in Muttill (Vazhavatta) is a small colony of cultivators who are in need of more lands for cultivation and would not leave any plot idle. The new settlers were all poor cultivators or labourers and their immediate concern on settling down in the area was the production of food articles and other necessaries. Hence in the initial stages they cultivated seasonal crops such as paddy, tapioca, plantains, ginger and vegetables. After two or three years, cash crops were introduced. Thus new coffee and pepper plantations sprang up. Now the pattern of cultivation has assumed a settled character with paddy in the valleys, pepper and coffee in the hill slopes and ginger, plantains and tubers over small plots here and there. Of late people have started using chemical manures for both cash and food crops on a large scale. Coffee and pepper cultivation can be seen everywhere in the panchayat. If the price of pepper remains around Rs.50 per kilogram, the pepper cultivation may be extended to a great extent in course of time. Pepper having the greatest influence on the economy of the panchayat, even the smallest cultivators have atleast a few vines in their compounds.



Ginger was an important short term cash crop which was very popular when the settlers first came to the area. The fertile land produced a good crop and the dried ginger fetched a good price. Hence ginger cultivation was undertaken extensively in those days. Due to continuous cultivation, the fertility of virgin land decreased and thus the output declined. This led to lesser importance to ginger cultivation. But recently due to attractive price, cultivators have started cultivating it in the paddy fields in January-February so that it can be harvested in August-September.

Table 3.6 shows the distribution of land holdings of the surveyed area according to the extent of the land possessed by each community.

Out of 190 households in the surveyed area 17 households do not hold any land at all of which more than half (nine households) belong to the Paniya community (See Table 3.6 ). More than two-fifth (40.40%) of them do not own any land. Even among those holding land only three households have more than 50 cents. Nearly one-eighth (12.14%) holders of land own above 5 acres of which seven households (4.05%) hold more than 10 acres - five from the Syrian Catholics and one each from Nair and Chetty communities.

Table - 3.6: Possession of Land by Different Communities (Muttill)

Sl. No.	Community	No land	5 Cents and below	6 to 10 Cents	11 to 20 cents	21 to 50 cents	51 cents to 1 acre	1.01 to 2.49 acres	2.50 to 4.99 acres	5 to 10 Acres	Above 10 Acres	Total
1	2	3	4	5	6	7	8	9	10	11	12	13
<b>Hindus</b>												
1.	Peniyan	9 (40.90)	..	1 (4.55)	3 (13.64)	5 (27.27)	2 (9.09)	1 (4.55)	..	..	..	22 (100.00)
2.	Kuruman	..	..	..	1 (12.50)	1 (12.50)	1 (12.50)	1 (12.50)	4 (50.00)	..	..	8 (100.00)
3.	Pulaya	..	1 (50.00)	..	1 (50.00)	..	..	..	..	..	..	2 (100.00)
4.	Ezhava	2 (6.90)	2 (6.90)	4 (13.79)	1 (3.45)	8 (27.58)	1 (3.45)	6 (20.69)	3 (10.34)	2 (6.90)	..	29 (100.00)
5.	Nair	..	..	..	3 (23.08)	4 (30.77)	2 (15.38)	1 (7.69)	2 (15.39)	..	1 (7.69)	13 (100.00)
6.	Kollan	..	..	1 (33.33)	..	1 (33.33)	..	1 (33.33)	..	..	..	3 (100.00)
7.	Asari	..	..	2 (50.00)	..	1 (25.00)	..	1 (25.00)	..	..	..	4 (100.00)
8.	Chetty	..	..	..	..	..	..	1 (14.29)	2 (28.57)	2 (42.86)	1 (14.28)	7 (100.00)
9.	Mannan	..	..	..	..	..	..	1 (100.00)	..	..	..	1 (100.00)
10.	Barber	..	1 (33.33)	1 (33.33)	..	..	1 (33.34)	..	..	..	..	3 (100.00)
11.	Kaniyan	1 (100.00)	..	..	..	..	..	..	..	..	..	1 (100.00)
12.	Gowder	1 (100.00)	..	..	..	..	..	..	..	..	..	1 (100.00)
13.	Panderan	2 (100.00)	..	..	..	..	..	..	..	..	..	2 (100.00)
<b>Total</b>		<b>15</b> <b>(15.63)</b>	<b>4</b> <b>(4.17)</b>	<b>9</b> <b>(9.37)</b>	<b>9</b> <b>(9.37)</b>	<b>21</b> <b>(21.88)</b>	<b>7</b> <b>(7.29)</b>	<b>13</b> <b>(13.54)</b>	<b>11</b> <b>(11.46)</b>	<b>5</b> <b>(5.21)</b>	<b>2</b> <b>(2.08)</b>	<b>96</b> <b>(100.00)</b>
<b>Christians</b>												
1.	Syrian Catholic	..	1 (1.49)	2 (2.99)	..	8 (11.94)	4 (5.97)	16 (23.88)	24 (35.82)	7 (10.45)	5 (7.46)	67 (100.00)
2.	Latin Catholic	2 (13.33)	2 (13.33)	1 (6.67)	..	3 (20.90)	3 (20.00)	1 (6.67)	2 (13.33)	1 (6.67)	..	15 (100.00)
3.	Jacobite	..	..	..	1 (50.00)	..	..	..	1 (50.00)	..	..	2 (100.00)
4.	Church of South India	..	..	1 (100.00)	..	..	..	..	..	..	..	1 (100.00)
5.	Pentecost	..	..	1 (50.00)	..	..	..	1 (50.00)	..	..	..	2 (100.00)
<b>Total</b>		<b>2</b> <b>(2.30)</b>	<b>3</b> <b>(3.45)</b>	<b>5</b> <b>(5.75)</b>	<b>1</b> <b>(1.15)</b>	<b>11</b> <b>(12.64)</b>	<b>7</b> <b>(8.05)</b>	<b>18</b> <b>(20.69)</b>	<b>27</b> <b>(31.03)</b>	<b>8</b> <b>(9.19)</b>	<b>5</b> <b>(5.75)</b>	<b>87</b> <b>(100.00)</b>
<b>Muslims</b>		<b>..</b>	<b>2</b> <b>(22.57)</b>	<b>..</b>	<b>2</b> <b>(28.57)</b>	<b>1</b> <b>(14.29)</b>	<b>1</b> <b>(14.29)</b>	<b>..</b>	<b>..</b>	<b>1</b> <b>(14.29)</b>	<b>..</b>	<b>7</b> <b>(100.00)</b>
<b>GRAND TOTAL</b>		<b>17</b> <b>(8.95)</b>	<b>9</b> <b>(4.74)</b>	<b>14</b> <b>(7.37)</b>	<b>12</b> <b>(6.31)</b>	<b>32</b> <b>(17.37)</b>	<b>15</b> <b>(7.89)</b>	<b>31</b> <b>(16.32)</b>	<b>38</b> <b>(20.00)</b>	<b>14</b> <b>(7.37)</b>	<b>7</b> <b>(3.68)</b>	<b>190</b> <b>(100.00)</b>

Source: Survey Data.

Note: Figures in brackets denote percentage.

Table - 3.7: Area of Landholdings by Major Communities in the Surveyed Area (Muttil)

Sl. No.	Community	1962*		1987	
		No. of persons	Landholdings (in hectares)	No. of persons	Landholdings (in hectares)
1.	Christian	396 (59.46)	117.18 (66.60)	526 (47.86)	124.93 (68.19)
2.	Ezhava	76 (11.41)	18.82 (10.70)	154 (14.01)	16.77 (9.15)
3.	Paniyan	116 (17.42)	12.46 (7.08)	128 (11.65)	2.35 (1.28)
4.	Other Hindus	67 (10.06)	24.55 (13.95)	248 (22.57)	35.31 (19.27)
5.	Muslim	11 (1.65)	2.93 (1.67)	43 (3.91)	3.86 (2.11)
Total		666 (100.00)	175.94 (100.00)	1099 (100.00)	183.22 (100.00)

Source: Survey Data

Note: Figures in bracket denote percentage

From Table 3.7 it is clear that 47.86 per cent the population (Christians) of the surveyed area enjoys possession of 68.19 per cent of the landed area. Though the Paniyans form more than one-tenth (11.65%) of the population they own only slightly over one per cent (1.28%) of the landed property. It is significant to note that in 1962 only four Paniya households (17.39%) did not own landed property but at present as many as nine (40.19%) households do not have land. In brief, based on land holdings Christians and especially Syrian Catholics are the most affluent people of the area.

#### Cropping Pattern

In Kerala, the area under wetland cultivation consists mainly of paddy fields while the area under dry-land cultivation takes such commercial crops as coconut, arecanut, tapioca, cocoa, pepper and vegetables. Of these paddy and coconut are the principal crops grown by the small farmers. However, of late, the agricultural scene in Kerala has undergone a thorough change. One of the most visible aspects of this change in Kerala is the decrease in land under foodgrains in general and paddy in particular.

Paddy is a highly labour-intensive crop.

On the other hand, the labour requirements of garden-land crops such as coconut and rubber are comparatively less. The shift in the cropping pattern from paddy to garden-land crops has important implications in respect of employment in the State.

Kerala's cropping pattern also accounts for the acute state of unemployment; it is less labour-absorbing than those of many other parts of India. In 1986-'87 perennial crops such as arecanut, cashew, tea, coffee, rubber and coconut occupied about two-third (66.81%) of the net area cultivated in Kerala. Compared to the rest of India, agriculture in Kerala is characterised by high-value yielding cropping pattern, good physical yields, a high intensity of cropping and superior cultivation techniques. Abundance of sunshine combined with well spread-out annual precipitation has favoured the cultivation of a variety of crops of high economic value like tea, rubber, coffee, and spices like cardamom, pepper, ginger, etc.

There has been some growth in agriculture, but it has not kept pace with the growth of population over the last 25 years. The net area sown rose from 19.24 lakh

hectares in 1960-'61 to 22.07 lakh hectares in 1986-'87 showing an increase of 14.71 per cent over the period (See Table 3.8).

Area under most of the crops increased in Kerala during the period 1960-'61 to 1974-'75. Area under paddy had increased from 7.78 lakh hectares in 1960-'61 to 8.81 lakh hectares in 1974-'75 and then declined to 6.64 lakh hectares in 1986-'87 (See diagram 3.1). Similarly the area under tapioca increased from 2.42 lakh hectares in 1960-'61 to 3.17 lakh hectares in 1974-'75 and then declined to 1.93 lakh hectares in 1986-'87.

Among the perennial crops, area under coconut went up from five lakh hectares in 1960-'61 to 7.48 lakh hectares in 1986-'87. But the area under rubber went up progressively from 1.22 lakh hectares in 1960-'61 to 2.02 lakh hectares in 1974-'75 and to 3.48 lakh hectares in 1986-'87 (See diagram 3.3). Other plantation crops like pepper, cardamom and cashew, have also registered substantial increases in area in varying degrees from 1960-'61 onwards as can be seen from Table 3.8. It is evident that there has been a shift of land area towards non-food crops from food crops during 1960-'61 to 1986-'87. It is clear that the area under paddy and coconut was declining after 1974-'75 (See diagram 3.4).

Table - 3.8: Area Under Important Crops in Kerala for the Years  
1960-'61, 1974-'75 and 1986-'87

(In lakh hectares)

Sl. No.	Items	1960-'61	1974-'75	Percentage change	1986-'87	Percentage change
1	2	3	4	5	6	7
1.	Net area sown	19.24	22.08	14.76	22.07	-0.05
2.	Gross cropped area	23.48	30.28	28.96	28.70	-5.22
3.	Paddy	7.78	8.81	13.24	6.64	-24.63
4.	Coconut	5.00	7.48	49.60	7.06	-5.61
5.	Tapioca	2.42	3.17	30.99	1.93	-39.12
6.	Tea	0.37	0.38	2.70	0.35	-7.89
7.	Rubber	1.22	2.02	65.57	3.48	72.28
8.	Cardamom	0.28	0.47	67.86	0.63	34.02
9.	Pepper	0.99	1.18	19.19	1.29	9.32
10.	Cashew	0.54	1.05	94.44	1.98	88.57
11.	Banana and plantains	0.44	0.47	6.82	0.53	12.77

Source: Statistics for Planning, 1977 and 1988.

Diagram 3.1

# Area Under Paddy in Kerala.

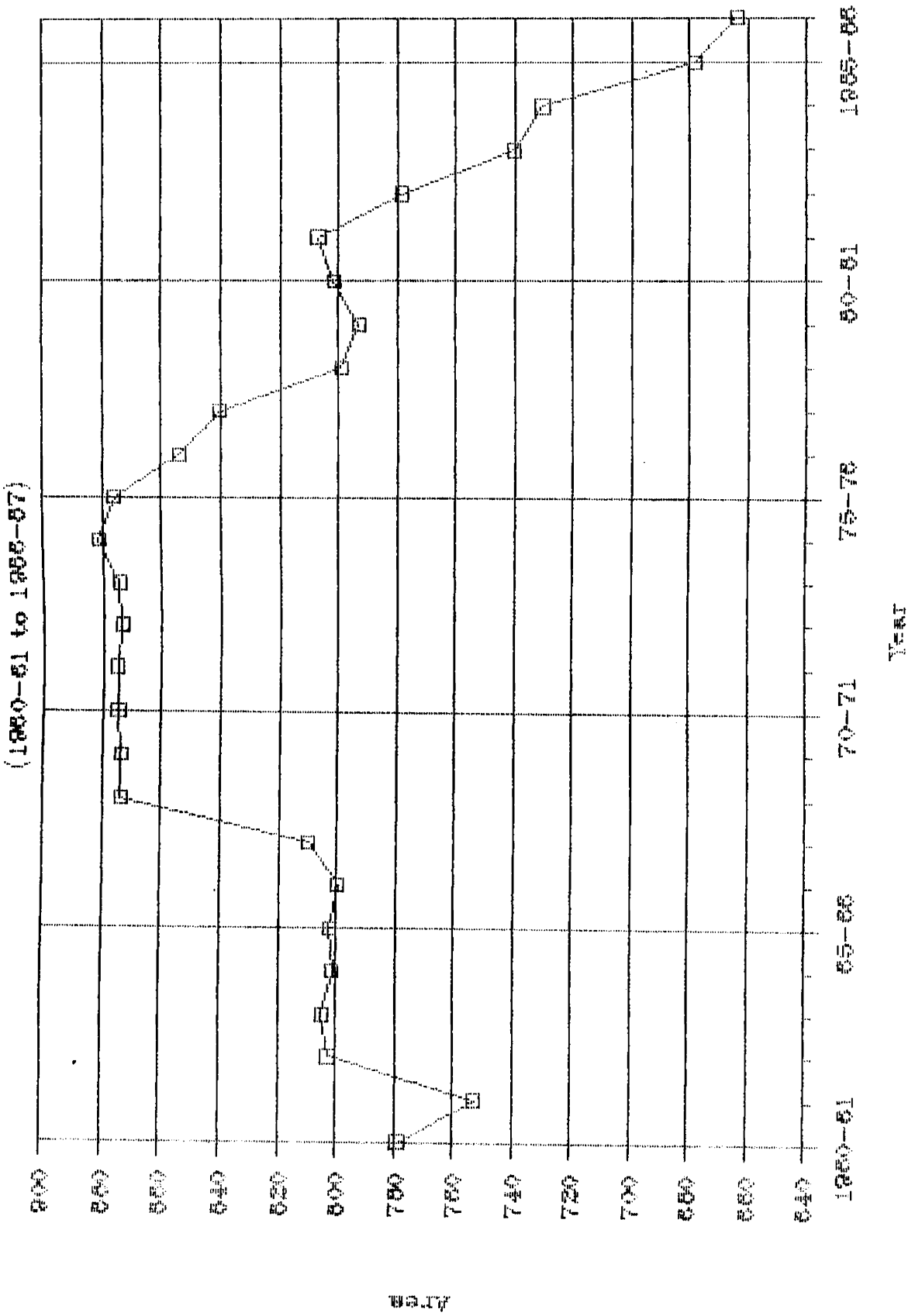




Diagram 3.2

# Area Under Coconut in Kerala

(1950-51 to 1985-87)

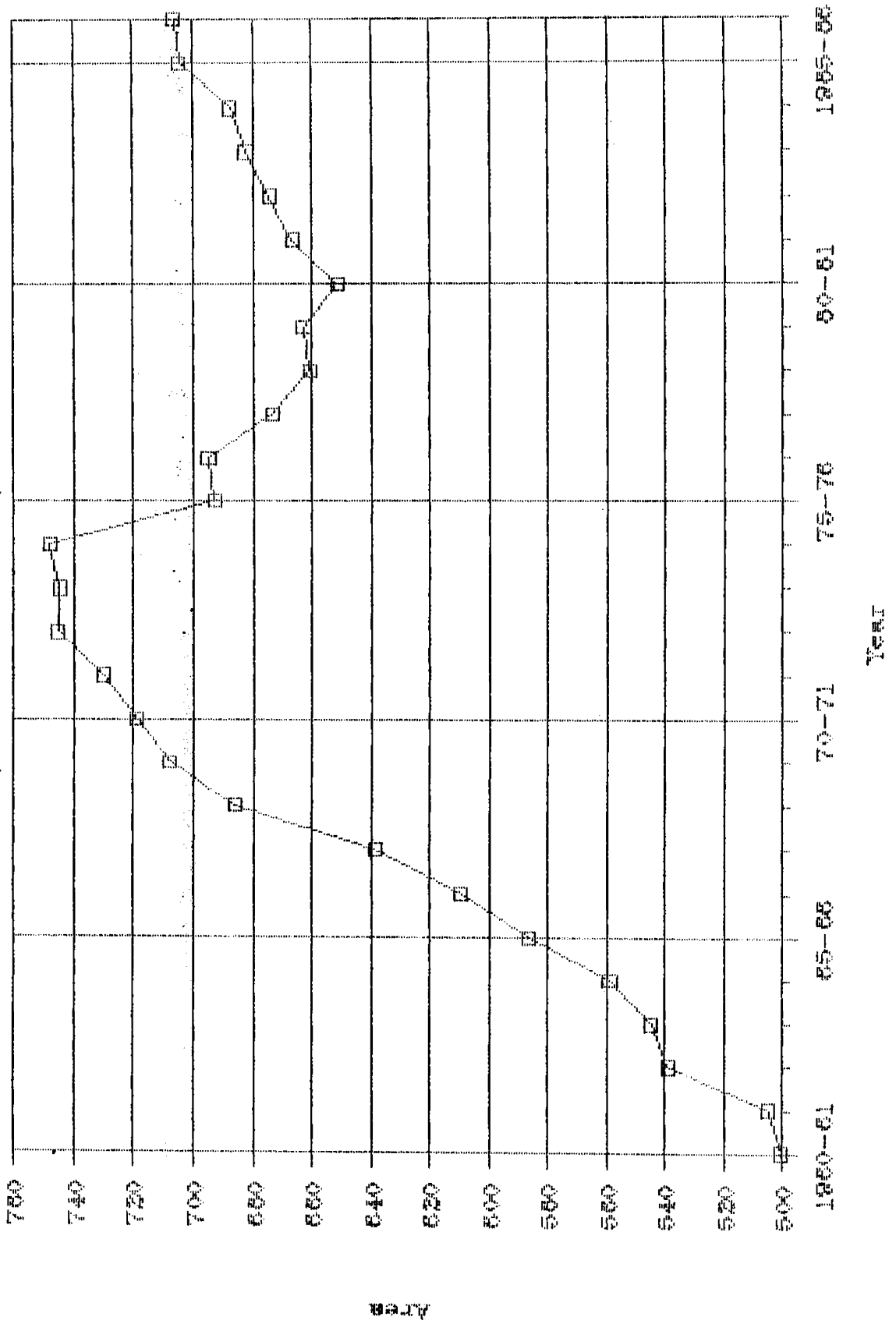


Diagram 3.3

# Area Under Rubber in Kerala.

(1950-51 to 1985-87)

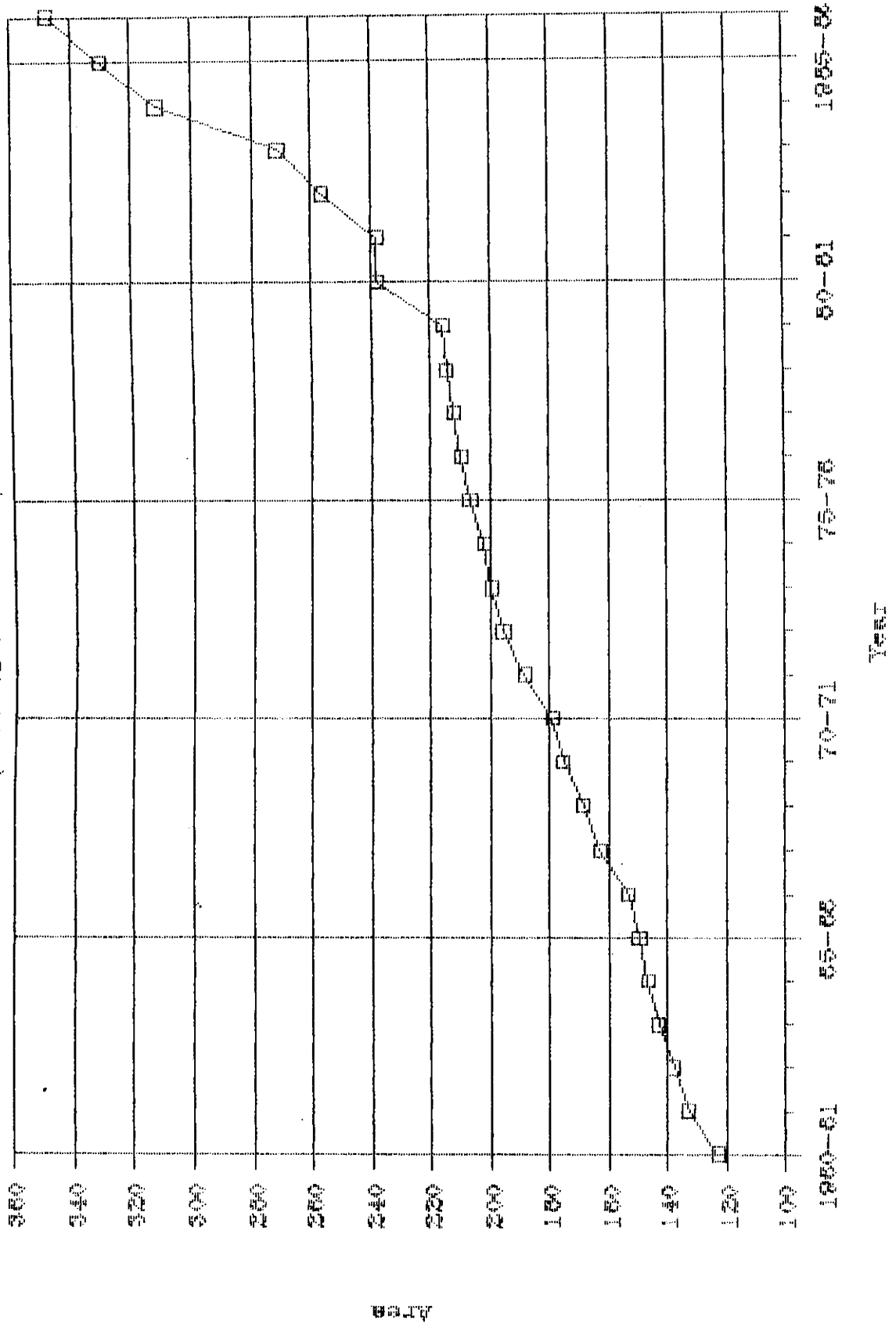
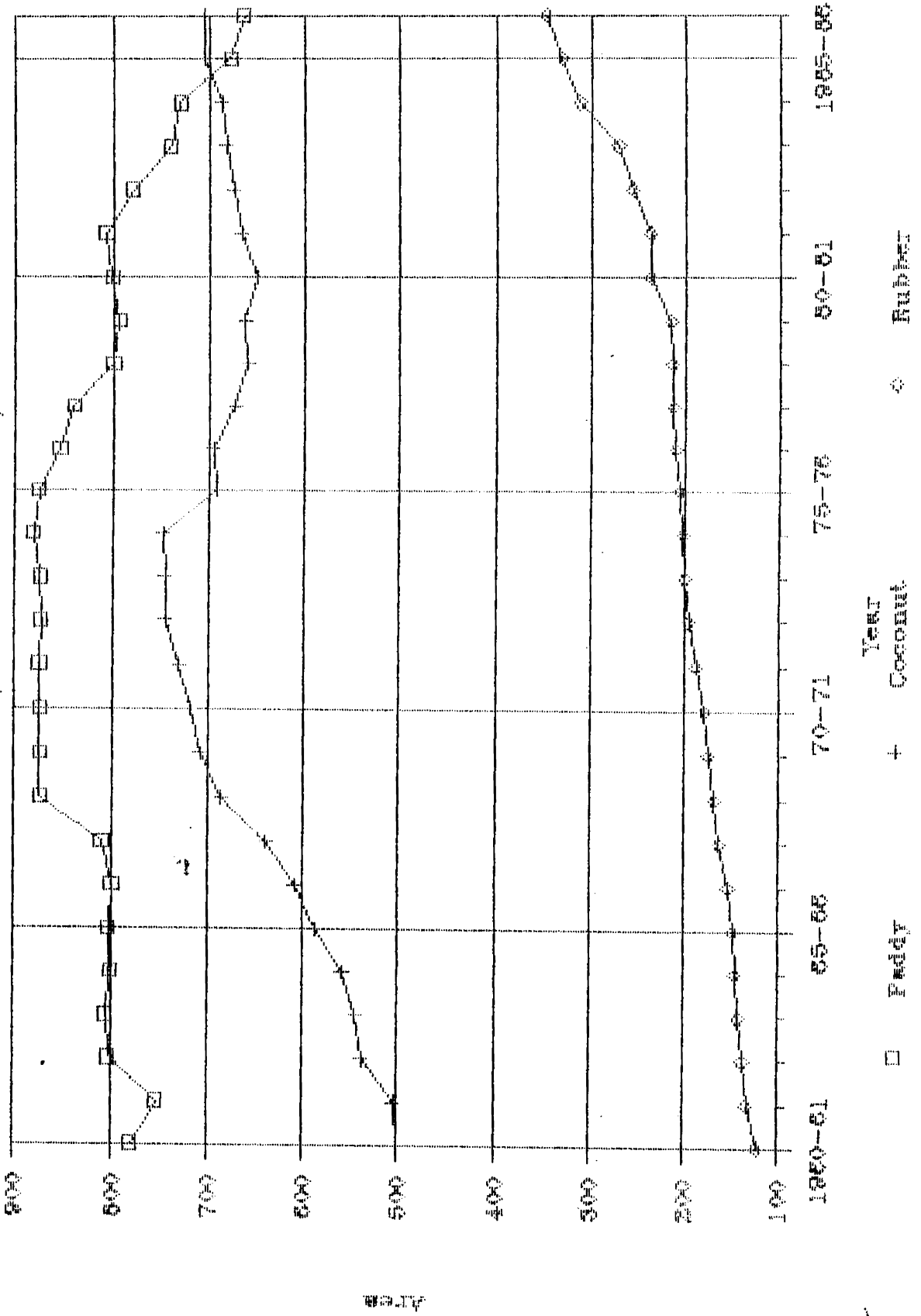


Diagram 3.4

# Area Under Paddy, Coconut and Rubber

in Hektar (1950-51 to 1985-86)



The process of conversion of paddy fields into coconut farms or garden-lands, even though gradual, continues unabated.<sup>1</sup> Conversion of paddy fields require adequate financial support and hence it is mostly undertaken by the well-to-do middle-class farmers. The actual physical area under paddy has fallen in recent years. In the absence of a balanced and integrated price structure, there will be shift of land from one crop to another especially to crops having lucrative prices. Unlike other States, there is a stiff competition in Kerala between cash crops and seasonal ones especially between coconut and paddy. In this regard it is to be noted that area under seasonal crops once converted is lost for ever.

The opening up of plantations made possible the utilisation of almost the whole of the arable land in the highland regions. The areas to be cleared first for cultivation were the highland of northern Travancore, where a large number of plantations had already come into existence in places adjacent to the predominantly Christian areas. These Christian peasants were largely responsible for bringing the new land under cultivation.<sup>2</sup>

<sup>1</sup> Venketeswaran, S. (1984), "Changing Cropping Pattern and Food Economy of Kerala", Agricultural Situation in India, Vol.XXIX No.1, p.14.

<sup>2</sup> Varghese, T.C., (1970), Agrarian Change and Economic Consequences, Allied Publishers, Delhi, p.119.

A fall in the net area under paddy could mean that the following processes were occurring. Land previously under paddy cultivation might now be left fallow, though one would expect this to be only a transitory phenomenon before the land is put to an alternative use. Alternatively paddy might be substituted by a more remunerative garden-land crop, like coconut and coconut by a more lucrative plantation crop, like rubber. Often fields are converted into house-sites resulting in the decrease of land under paddy cultivation.

With regard to the absolute area under coconut, on an all-Kerala basis, there has been a continuous increase. From 1960-'61 to 1974-'75 the area under coconut increased by 49.41 per cent. The greater part of this increase (37%) took place between 1960-'61 and 1968-'69 (See Table 3.9 and diagram 3.2).

Rubber is an important plantation crop and is extensively cultivated throughout the State. Kerala has a near monopoly in the cultivation of this crop. Now rubber cultivation has spread to other parts of India as well. Since the return from rubber is very attractive compared to other crops, more and more area occupied by the other crops are being brought under rubber in recent years. The area under

Table - 3.9: Area Under Important Crops and Proportion to Total Cropped Area

Year	in Kerala		
	Paddy	Coconut	Rubber
1960-'61	778.91 (33.16)	500.76 (21.32)	122.87 (5.24)
1961-'62	752.69 (32.15)	504.82 (21.56)	133.08 (5.68)
1962-'63	802.66 (32.82)	539.26 (22.40)	137.91 (5.64)
1963-'64	805.08 (32.71)	544.90 (22.14)	142.91 (5.81)
1964-'65	801.12 (32.18)	558.99 (22.15)	146.95 (5.91)
1965-'66	802.33 (31.44)	586.31 (22.98)	149.63 (5.88)
1966-'67	799.44 (30.52)	609.58 (23.28)	153.36 (5.84)
1967-'68	809.54 (29.36)	638.72 (23.16)	162.92 (5.91)
1968-'69	873.87 (30.63)	686.06 (24.05)	168.53 (5.92)
1969-'70	874.06 (29.97)	707.84 (24.27)	175.19 (6.00)
1970-'71	874.93 (29.84)	719.14 (24.52)	179.26 (6.10)
1971-'72	875.16 (29.58)	730.26 (24.68)	188.61 (6.39)
1972-'73	873.70 (29.26)	745.43 (24.96)	195.60 (6.56)
1973-'74	874.68 (29.16)	744.83 (24.83)	199.60 (6.67)
1974-'75	881.46 (29.11)	748.17 (24.71)	202.32 (6.67)
1975-'76	876.02 (29.38)	692.95 (23.24)	206.69 (6.74)
1976-'77	854.37 (29.13)	694.99 (23.69)	209.72 (7.16)
1977-'78	840.37 (28.74)	673.48 (23.03)	212.27 (7.25)
1978-'79	799.24 (27.70)	660.63 (22.87)	214.42 (7.42)
1979-'80	793.27 (27.79)	662.66 (23.23)	215.47 (7.53)
1980-'81	801.70 (27.80)	651.37 (22.56)	237.77 (8.25)
1981-'82	806.90 (27.78)	666.62 (22.96)	237.77 (8.19)
1982-'83	778.49 (27.18)	674.38 (23.55)	256.28 (8.94)
1983-'84	740.09 (25.86)	682.28 (23.83)	271.20 (9.47)
1984-'85	730.38 (25.39)	687.48 (29.30)	311.98 (10.85)
1985-'86	678.28 (23.65)	704.68 (24.56)	330.32 (11.51)
1986-'87	663.80 (23.13)	706.11 (24.60)	347.81 (12.12)

Source: Statistics for Planning, 1977, 1980, 1983 and 1988, Department of Economics and Statistics, Government of Kerala, Trivandrum.

rubber cultivation in Kerala has been continuously increasing from 1960-'61 to 1986-'87 i.e., an increase of 183.07% (See Table 3.9 and diagram 3.3).

A warm and humid climate is required for the cultivation of rubber. It usually grows in the tropical belt lying within 15° and 10° S of the Equator and usually at an altitude of 300 meters above mean sea level. The annual rainfall should be between 200 and 300 cm. and should be well distributed. Stiff alluvial soil which is neither too steep nor swampy is suited for the cultivation of rubber. Two factors must have been operating to boost the area under rubber at the expense of coconut in the southern districts, especially in Kottayam and Alleppey. Firstly, the price controls were removed and the price of rubber started moving up. Secondly, the incidence of the root-wilt disease was spreading in Kottayam and Alleppey, depressing the profitability of coconut cultivation.<sup>3</sup>

The topographical possibilities indicate a trend towards replacing paddy by coconut and coconut by rubber. Highly remunerative cash crops like coconut, arecanut and rubber are now being raised in the erstwhile

<sup>3</sup> Narayanan, D and Nair, K.N., (1989), Trends in Area, Production and Productivity of Coconuts in Kerala", Indian Journal of Agricultural Economics, Vol.44, No.2, p.161.

paddy fields. Such shifts in cropping pattern have already taken place in almost all the districts of the State. However, definite data are not available in respect of paddy fields converted into coconut gardens or rubber or other annual crops. This radical transformation of paddy fields into garden or orchards of coconut will aggravate the food problem of the State in the long run.

Among the crops, rubber shows steady and striking increase over the period with its share in gross cropped area going up two and a half times.

#### Farm Implements and Fertilizers

Data pertaining to the use of farm implements in the State come basically from the Report on Quinquennial Livestock Census conducted periodically.

Table 3.10 gives the basic data relating to changes in agricultural implements over the period 1956 to 1977. The elements of stability and change can both be seen from the table. The total number of iron ploughs in use have increased by nearly six times over a period of more than two decades. The number of carts had declined significantly from 27,300 in 1956 to 15,100 in 1977. In contrast the number of tractors has gone up from 200 to 1,700 and oil



engines from 2,500 to 26,700 and most striking of all, the number of electric pumps shot up from seven hundred to 26,000. The stagnation and decline in the use of conventional implements and the sharp increase in the use of modern ones has been one of the most impressive changes in the agricultural sector in rural Kerala.

The increasing mechanisation of agriculture has also been accompanied by an equally impressive use of fertilizers as can be seen from table 3.11. The consumption was very low in the early fifties and showed rather a slow increase upto the early sixties. With the introduction of high yielding varieties programme in the mid-sixties there has been visible increase in the use of fertilizers which picked up again substantially by 1987-'88 (See diagram 3.5). Per unit of cropped area, the consumption of fertilizers was slightly above five kg/hectare in 1960-'61 and by the beginning of the seventies had only gone up to a little over 19 kg/hectare. In the next ten years there was a big jump to 33.81 kg/hectare. This increased to 63.59 kg/hectare by the end of 1987-'88. Thus consumption of fertilizer per unit of cropped area showed a twelve-fold increase during the period 1960-'61 to 1987-'88.

Diagram 3.5

# Consumption of Fertilizers in Kerala

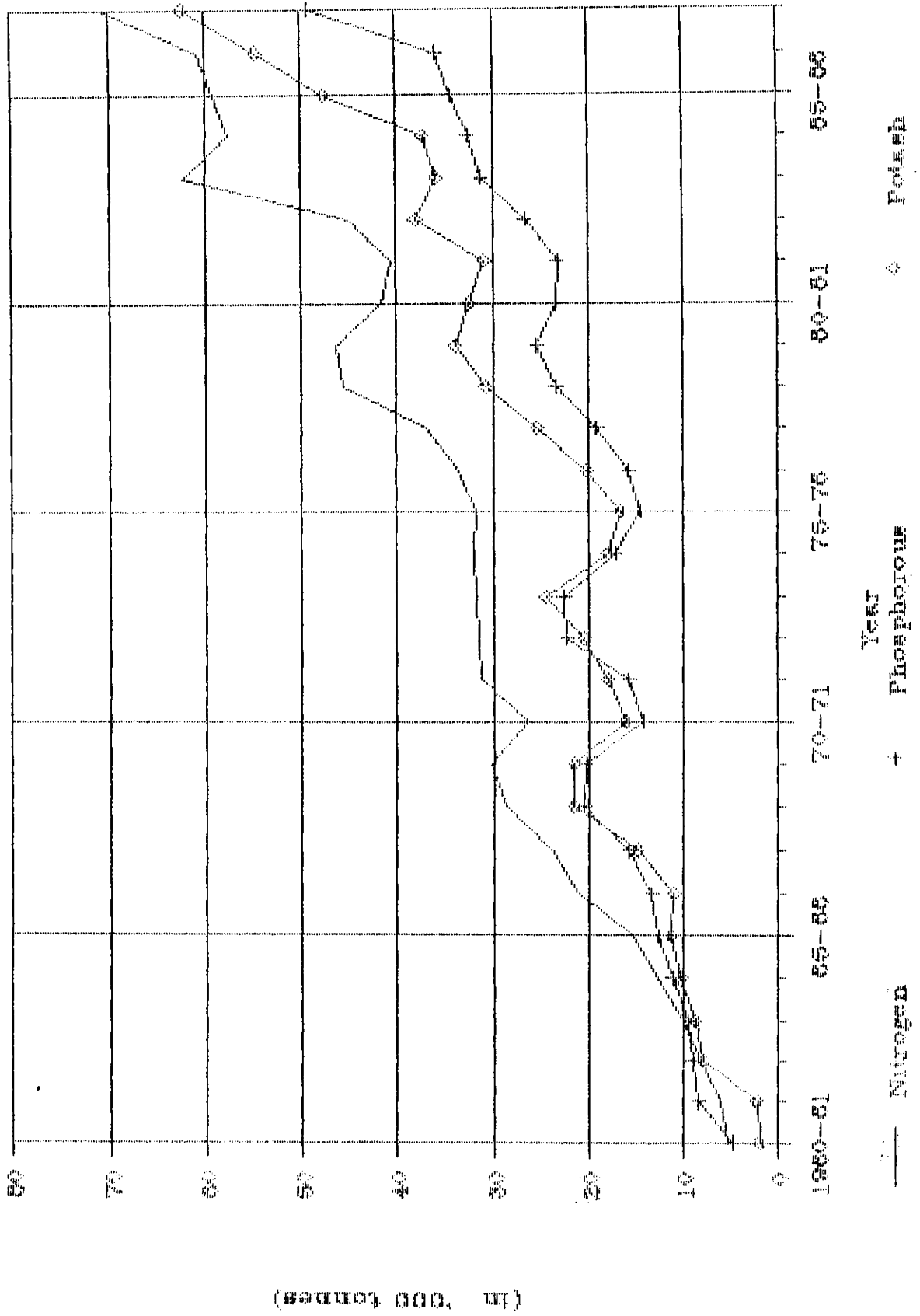


Table - 3.10: Number of Agricultural Implements in Kerala

(In hundreds)

Sl. No.	Type of Implement	1956	1966	1972	1977
1.	Wooden ploughs	5,703	4,759	3,980	3,170
2.	Iron ploughs	102	172	350	692
3.	Carts	273	163	160	151
4.	Oil engines	25	68	180	267
5.	Electrical pumps	7	49	100	260
6.	Tractors	2	4	15	17

Source: Livestock Census (1956, 1966, 1972 and 1977).

### Animal Husbandry

#### Thazhava

There are cows in more than one-third households of the surveyed area. The people have more facilities for marketing milk on account of a number of tea shops available in and around the area. As a result the keeping of cows and goats has increased several fold (See Table 3.12).

Table 3.11: Consumption of Fertilizer in Kerala

				(In Tonnes)
Year	Nitrogen	Phosphorous	Potash	Total
1960-'61	5,314	4,703	2,032	12,049
1961-'62	6,264	8,461	2,248	16,973
1962-'63	8,296	9,033	7,948	25,277
1963-'64	10,148	9,452	8,853	28,952
1964-'65	12,746	11,210	10,252	34,208
1965-'66	15,251	12,773	11,305	39,329
1966-'67	21,016	13,373	11,030	45,419
1967-'68	24,000	15,689	14,853	54,542
1968-'69	28,574	20,442	21,514	70,330
1969-'70	30,120	20,347	21,543	72,010
1970-'71	26,335	14,183	16,139	56,655
1971-'72	31,257	15,670	18,044	64,971
1972-'73	31,484	22,314	20,470	74,268
1973-'74	31,691	22,609	24,546	78,846
1974-'75	32,143	17,187	18,032	67,362
1975-'76	31,654	14,374	16,643	62,671
1976-'77	33,553	15,696	20,157	69,406
1977-'78	36,995	19,167	25,394	81,556
1978-'79	45,689	23,382	30,766	99,837
1979-'80	46,341	25,402	33,872	105,615
1980-'81	41,699	23,402	32,432	97,531
1981-'82	40,612	23,214	30,935	94,761
1982-'83	45,233	26,555	38,005	109,793
1983-'84	62,480	31,178	35,819	129,477
1984-'85	57,657	32,642	37,346	127,645
1985-'86	59,263	34,412	47,655	141,330
1986-'87	60,783	35,857	54,723	151,363
1987-'88	70,730	49,350	62,410	182,490

Source: Economic Review, 1975 to 1988 State Planning Board, Trivandrum.

Table - 3.12: Animal Wealth in the Surveyed Area  
(Thazhava)

Animals/Birds	No. of Households		No. of Animals/Birds
	1961	1987	1987
Cows	50	109	132
Bulls	14	3	5
Buffaloes	3	1	2
Goats	11	50	79
Duck	NA	16	42
Poultry	81	135	329

Source: Survey Data

N.A. = Not available

#### Pananchery

The total animal wealth of Pananchery is greater than in a similar panchayat of the midland owing to better feeding facilities. In 1962, the cattle of this panchayat were of a non-descript type of poor indigenous breeds. But now the situations have changed considerably due to the availability of improved breeds of cattle through the Animal Husbandry Department. Now the people of Pananchery have much greater interest in increasing the number of cows and improving their breed.

The surveyed area possesses greater number of cows and bulls per thousand population than the panchayat as a whole on account of the concentration of cultivators there. Out of 225 households in the surveyed area 76 possess cows, 12 bulls and 20 goats (See Table 3.13)..

Table - 3.13: Animal Wealth in the Surveyed Area  
(Pananchery)

Animals/ birds	1962		1987	
	No. of house- holds	No. of animals/ birds	No. of house- holds	No. of animals/ birds
Cows	47	90	76	103
Bulls	25	83	12	28
Buffaloes	15	35	2	6
She-buffaloes	8	11	3	8
Goats	17	66	20	30
Pigs	2	2	2	2
<u>Birds</u>				
Indigenous		362	95	312
Whitelegghons	80	7		21

Source: Survey Data.

During the last 25 years, there was a considerable decrease in the number of animals except in the case of cows which increased from 90 to 103 over

the period. Increase in the number and improvement in the breed of cows has resulted in an increase in milk production. People have started looking upon milch animals as a source of income.

### Muttill

The Muttill panchayat is rich in cattle wealth due to the better grazing facilities available here. Cows and buffaloes are kept by many households and poultry is found almost in all households.

Table - 3.14: Animal Wealth in the Surveyed Area

(Muttill)

Animals/ birds	1962*		1987	
	No. of house- holds	No. of animals/ birds	No. of house- holds	No. of animals/ birds
Cows	45 X	126	107	150
Bulls	22 X		4	6
Buffaloes	18 X	82	16	44
She-buffaloes	16 X		16	21
Goats	5	9	43	97
Sheep	2	2	..	..
Pigs	N.A.	N.A.	5	14
Rabbits	N.A.	N.A.	3	8
<u>Birds</u>				
Indigenous	91	320	147	901
Whitelegghons				42

Source: Survey Data.

In the surveyed area there are less number of households rearing bulls compared to 1962. This is because now the paddy fields are ploughed using buffaloes and hence there is less need for maintaining bulls. Further a considerable area of paddy fields were converted into arecanut gardens. But the number of families rearing cows has more than doubled over the 25 year period. A tenfold increase is noted in the number of goats. Only five households have pigs and it is interesting to note that all of them are Syrian Catholic households.

#### Livelihood Classes

As per the 1981 census, nearly three-tenth (28.23%) of the population in Kerala rely on agricultural labour as a means of livelihood. This has been the single largest occupation even in 1971. From table 3.15 it can be seen that percentage of population depending on cultivation has considerably declined over the last two decades. But the percentage of population involved in Trade and Commerce and transport has nearly doubled during the period 1961-1981; whereas in the case of population depending on construction work, a more than 100 per cent increase has been noted over the same period.



Table - 3.15: Occupation-wise Classification of the  
Population in Kerala

Occupation	Percentage of Population		
	1961	1971	1981
Cultivation	20.92	17.81	13.06
Agricultural labour	17.38	30.69	28.23
Mining, quarrying, livestock, etc.	8.65	7.48	10.36
Household industry	18.08	15.74	15.88
Construction work	1.26	1.72	2.98
Trade and commerce	5.72	9.09	11.04
Transport	2.71	3.89	5.05
Other services	25.28	13.58	13.40
Total	100.00	100.00	100.00

Source: Compiled from Census Reports.

In Thazhava only a small per cent of the population (11.81%) are cultivators in comparison with the surveyed area in the other panchayats. Since the figures of the surveyed area for the year 1961 are not available, the degree of change in livelihood cannot be exactly measured. At present 29.86 per cent depend on household industry for livelihood. Workers employed in mat-weaving, beedi-making, tailoring, processing, servicing and repairing are included in this category.

Table - 3.16: Occupation-wise Distribution of Population  
in the Surveyed Area

Occupation	Percentage of population				
	Thazhava		Pananchery		Muttill
	1987	1962*	1987	1962*	1987
Cultivation	11.81	17.19	17.78	43.27	45.26
Agricultural labour	7.99	63.12	31.56	34.29	12.10
Mining, quarrying, livestock, etc.	3.12	6.88	7.56	1.60	20.00
Household industry	29.86	0.62	2.22	0.64	3.16
Construction work	3.47	1.88	16.44	1.60	6.32
Trade and commerce	16.32	1.56	7.11	1.93	5.79
Transport	4.51	..	4.44	0.64	2.11
Other services	22.92	8.75	12.89	16.03	5.26
Total	100.00	100.00	100.00	100.00	100.00

Source: Survey Data.

Only 3.12 per cent are employed in mining, quarrying, rearing livestock etc. Few workers in the mineral mining concerns of Chavara and the small number of palm-tree climbers come under this category. Other services account for 22.92 per cent, the most important among them being government service.

In the surveyed area of Pananchery 17.78 per cent are cultivators. This indicates only nominal change over the last two and a half decades. Over this period, agricultural labourers decreased by half, whereas the percentage of population of construction workers increased by more than 8 times. The construction workers include three carpenters, 17 masons and people engaged in the construction of bricks. This great increase in the number of people engaged in construction work can be explained by the recent increase in building construction especially in the nearby Trichur Town and suburbs. In 1962, there was none engaged in transport occupation in the surveyed area but at the time of resurvey four households are found to operate Bus service and 4.44 per cent are engaged in this occupation. Majority of the cultivators are engaged in raising seasonal dry crops such as banana, tapioca and other vegetables and a small percentage in the cultivation of paddy. But a major percentage of agricultural labourers are engaged in paddy cultivation. The traders are the owners of petty provision shops. Twelve-fold increase in the percentage of population engaged in trade and commerce can be attributed to the self-employment finance available from the Commercial banks. Other services include teachers and government servants besides domestic servants. About one-eighth of the cultivators are women working for their household

cultivation; for unlike in other places, the women of cultivating households of this panchayat participate in the occupation by contributing physical labour such as gathering of green manure, carrying cowdung to the paddy field, planting, weeding and similar other work connected with cultivation which they can conveniently do. Women participation in agricultural work is much among the Christian immigrants. Among the agricultural labourers in the surveyed area of Pananchery four-fifths are women on account of the fact that most of the above mentioned items of work are done by the women, in addition to harvesting which is more or less their monopoly.

As a natural consequence of the developments that have taken place during the last two and a half decades, a large number of agricultural labourers took up other occupations more easily available to them due to the advancement of education and improved transport facilities. With expanded transport facilities a number of people engaged in head-load transport and transportation by cycles and bullock-carts were thrown out of work and they took up other occupations.

In the surveyed area of Muttill 46.26 per cent of population are cultivators showing no significant change over the period. However, the cultivators outnumber

the agricultural labourers in the surveyed area (See Table 3.16). This can be attributed to the concentration of immigrant families in this area most of whom carry on their own cultivation in the small plots. But the percentage of agricultural labourers decreased to nearly one-third. This is because, over a period of 25 years, the area under annual crops like ginger and tapioca declined considerably resulting in less demand for agricultural labourers. At the same time a twelve-fold increase in the percentage of workers employed in mining and quarrying is noted; since over the quarter century the area under coffee and pepper plantations showed a remarkable increase. A four-fold increase is observed in the proportion of people employed in construction work which shows the increased activity going on in the construction sector.

Household industries include smithy and tailoring, and in the surveyed area there are two blacksmiths and two tailors. The construction workers of Muttill include four carpenters and six head-load workers who are mainly engaged in construction works connected with the Karapuzha Irrigation Dam. The women of almost all cultivating households participate in the occupation by contributing physical labour.

### Main and Subsidiary Occupation

Thazhava: Mat-weaving is the household industry of Thazhava deserving detailed mention as it employs an appreciable number of workers. Thazhava panchayat stands foremost in Kerala in the variety and fineness of screw-pine products. Screw-pine plants can be seen along the boundaries of private compounds and paddy fields. Since the screw-pine leaves produced in Thazhava are insufficient, they are procured from the neighbouring villages. The leaves of female plant (Penkaitha) being the softest are made use of for the manufacture of the finest variety of mats and fancy articles. For the coarse varieties the leaves of male plant (Ankaitha) are used. Women go about collecting the leaves from compound to compound paying to the owners of the plants. The fine variety of mats is locally known as 'methapai'. It is made of two layers of soft mats of narrow strips which are edged together with coloured strips.

The weaving of mats does not require any special skill. Neither does it require any particular appliances, but nevertheless the work is tiresome as it has to be done sitting on the floor for hours together. Fine variety of mats are used for the manufacture of fancy articles like vanity bags, marketing bags, cushions,

chappals, hats, belts, writing pads, cigarette cases etc. The manufacture of mats is carried on as a household industry employing only the members of the household. As only nominal investment is required almost all families could start the industry. There are some households who entirely depend upon the manufacture of mats for their livelihood and in some other households womenfolk only are employed in it. With the objective of organising the people and running the industry on a larger scale a screw-pine production-cum-training centre has been established in Thazhava panchayat by the Government. In this centre training is given to girls in the processes of colouring and manufacture of fine variety of mats and fancy articles. However, the fancy articles do not get much market so as to encourage their manufacture on a large scale.

As many as 18 women above the age of 60 were found employed in mat-weaving. They were compelled to take up such work in order to replenish their family income which is hardly sufficient for a decent living. Among the workers employed in mat-weaving more than four-fifth are females, as may be naturally expected.

In the surveyed area of Thazhava 54.86 per cent households have secondary occupations. Agricultural

Table - 3.17: Main and Subsidiary Occupations (Thazhava)

Main Occupation	Total No. of households	No. of households having subsidiary occupation	Subsidiary Occupations													
			Household cultivation	Agricultural labour	Animal husbandry	Mat weaving	Beedi making	Tailoring	Copra making	Construction work	Trade	Transport	Overseas employment	Government service	Money lending	Other services
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Household cultivation	34	25	..	3	5	..	..	1	..	..	4	1	3	1	1	6
Agricultural labour	23	19	4	..	3	7	2	..	1	2	..	..	..	..	..	..
Mining and quarrying	5	4	2	1	..	..	..	..	..	..	1	..	..	..	..	..
Animal husbandry	4	3	..	2	..	1	..	..	..	..	..	..	..	..	..	..
Household industry	13	6	4	..	..	..	..	..	..	..	2	..	..	..	..	..
Mat weaving	55	42	..	31	5	..	2	1	..	..	3	..	..	..	..	..
Beedi making	4	3	..	..	..	2	..	1	..	..	..	..	..	..	..	..
Copra making	5	3	..	1	..	2	..	..	..	..	..	..	..	..	..	..
Basket making	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Tailoring	6	3	..	..	..	2	..	..	..	..	1	..	..	..	..	..
Carpentry	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Masonry	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Head load work	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Construction work	3	2	..	1	..	1	..	..	..	..	..	..	..	..	..	..
Trade and commerce	47	22	5	1	1	7	..	4	..	..	..	2	..	2	..	..
Transport	13	5	..	..	..	3	..	1	..	..	..	..	..	..	..	1
Hair cutting	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Government service	21	10	10	..	..	..	..	..	..	..	..	..	..	..	..	..
Overseas employment	4	3	3	..	..	..	..	..	..	..	..	..	..	..	..	..
Other services	39	8	4	..	1	..	..	..	..	..	..	2	..	1	..	..
All occupations	288	158	32	40	15	25	4	8	1	2	11	5	3	1	4	7

Source: Survey Data.



labour is the subsidiary occupation for as many as 40 households and household cultivation for 32 households as can be seen from table 3.17. Mat-weaving is the single largest main occupation which provides means of living to 55(19.09%) households.

### Pananchery

Forests do not directly contribute to the economy of the villagers, since the forests of Pananchery are owned by the government. Nevertheless it provides employment to the workers and yields certain minor products which the villagers collect, though illegally. Practically all the green manure required for the paddy and banana cultivations is collected from the forest. Bamboo for fencing purposes, firewood, and medicinal herbs are also collected from the forests by some people. There is a small section of the people who earn their livelihood by the regular collection and sale of these items. The forest area also provides grazing facilities for the cattle.

The bamboo and "kora grass" grown in the forests of Pananchery, employ a few people in household industries. The tribal people, residing in the forest area of Pananchery, have been manufacturing bamboo mats

and baskets on a small scale since long past. Some members of the Kurava community are engaged in the manufacture of 'Kora grass' mats seasonally. But these household industries have not received much encouragement. In the Peechi area a Society of bamboo-mat weavers has been organized getting some tribals engaged in the craft. In Pananchery panchayat, there are a few rice mills, tailoring establishments, blacksmith units and quarry units by way of other household industries. The contribution of these industries to the rural economy of Pananchery is comparatively low and the prospects of their making greater contributions are bleak.

In the surveyed area of Pananchery, out of 225 households 71 derive their principal income from agricultural labour, 40 from cultivation, 37 from construction work, 16 from trade and commerce and the remaining 61 from some other occupations such as transport occupation, tailoring, coconut plucking, quarry work etc. One hundred and twenty eight households in the surveyed area have only one source of income comprising mainly of cultivation and agricultural labour. The remaining 97 (43.11%) households have more than one occupation from which the total income is derived (See Table 3.18). The survey revealed that carpenters and masons were relying entirely on the income from their main occupation.

Table - 3.18: Main and Subsidiary Occupation (Pananchery)

Main Occupation	Total No. of households	No. of households having subsidiary occupation	Subsidiary Occupations													
			Household cultivation	Agricultural labour	Quarry work	Animal husbandry	Beedi making	Tailoring	Construction work	Trade	Transport	Wood cutting	Government service			
	2	3	4	5	6	7	8	9	10	11	12	13	14			
Household cultivation	40	12	..	3	..	..	..	..	..	3	4	..	2			
Agricultural labour	71	24	..	..	2	..	1	3	15	..	..	3	..			
Mining and quarrying	3	2	..	2	..	..	..	..	..	..	..	..	..			
Animal husbandry	14	10	4	5	..	..	..	..	..	..	1	..	..			
Household industry	3	..	..	..	..	..	..	..	..	..	..	..	..			
Beedi making	2	1	..	1	..	..	..	..	..	..	..	..	..			
Construction work	15	11	..	8	1	1	..	1	..	..	..	..	..			
Carpentry	3	..	..	..	..	..	..	..	..	..	..	..	..			
Masonry	17	..	..	..	..	..	..	..	..	..	..	..	..			
Sewing	1	1	..	1	..	..	..	..	..	..	..	..	..			
Head load work	1	..	..	..	..	..	..	..	..	..	..	..	..			
Trade and commerce	16	10	2	7	..	..	..	..	..	..	1	..	..			
Transport	10	8	5	2	..	..	..	..	..	1	..	..	..			
Government service	11	9	8	..	..	..	..	1	..	..	..	..	..			
Overseas employment	1	1	1	..	..	..	..	..	..	..	..	..	..			
Other services	17	8	4	1	..	3	..	..	..	..	..	..	..			
All occupations	225	97	24	30	3	4	1	5	15	4	6	3	2			

Source: Survey Data.

Muttill

Cultivation and cattle-rearing were the major occupations of Chetties in Muttill area. But at present they are confined to cultivation only. The Paniyans took up agricultural and plantation labour. To the Kurumans, cultivation and agricultural labour are more or less of equal importance. In the case of these communities few changes have taken place in the nature of main and subsidiary occupations. The early immigrants who were able to secure five to ten acres of land each established their foothold as cultivators and later some of them strengthened their position by starting business. The latter immigrants had to take up agricultural labour, plantation work or such other occupations for their livelihood since they did not get sufficient land for cultivation. The carpenters, washermen and ironsmiths who immigrated along with the cultivators initially did their traditional occupation but later on acquired some land to cultivate.

In the surveyed area 42.11 per cent households have secondary occupations. Table 3.19 gives the distribution of the households in the surveyed area according to their main and subsidiary occupations. Out of a total of 190 households 80

Table - 3.19: Main and Subsidiary Occupations (Multil)

Main Occupation	Subsidiary Occupations										
	2	3	4	5	6	7	8	9	10	11	
Total No. of households	No. of households having subsidiary occupation	Household cultivation	Agricultural labour	Farm and plantation	Labour	Trade	Government service	Money lending	Tailoring	Animal husbandry	
Household cultivation	86	36	..	12	2	11	4	1	3	3	
Agricultural labour	23	13	4	..	6	..	..	..	1	2	
Farm and plantation labour	37	13	..	13	..	..	..	..	..	..	
Quarry work	1	..	..	..	..	..	..	..	..	..	
Household industry	2	..	..	..	..	..	..	..	..	..	
Iron-smithy	2	..	..	..	..	..	..	..	..	..	
Tailoring	2	..	..	..	..	..	..	..	..	..	
Carpentry	4	..	..	..	..	..	..	..	..	..	
Sawing	2	2	..	1	1	..	..	..	..	..	
Head load work	6	5	..	2	3	..	..	..	..	..	
Trade and commerce	11	6	3	1	..	..	1	..	1	..	
Transport	4	1	..	1	..	..	..	..	..	..	
Government service	5	3	2	..	..	..	..	..	1	..	
Hair cutting	2	..	..	..	..	..	..	..	..	..	
Other services	3	1	1	..	..	..	..	..	..	..	
All occupations	190	80	10	30	12	11	5	1	6	5	

Source: Survey Data.

(42.11%) have subsidiary occupations and 30 of them are engaged in agricultural labour. Out of a total of 36 cultivators who have subsidiary occupations one-third are engaged in agricultural labour. A speciality noted in Muttill is the people's attitude towards work. Even those who have their own land for cultivation do not think it beneath their dignity to go for work elsewhere when they are free. Blacksmiths, tailors, carpenters, and barbers are found involved only in their main occupation in Muttill as well.

#### Changes in Traditional Occupation

One hundred and forty six households (50.69%) in the surveyed area of Thazhava and 52 households each in Pananchery (23.11%) and Muttill (27.37%) had given up their traditional occupations for one reason or another. Thus out of a total of 703 households 150 changed their traditional occupation and 83 of them (55.33%) had general or agricultural labour as their traditional occupation, which they gave up to take headload work, household cultivation, rubber tapping, government service, transport occupation, etc. As far as these households are concerned, they had only a hand to mouth existence by the income from their traditional occupation

whereas the present occupation brings them a better and a higher social status. They are found happy over the change in traditional occupation.

It deserves special mention that only 16 households changed their previous occupation to take up agricultural labour. Further even among these 16 households nine had cultivation as traditional occupation which they were compelled to give up due to the considerable decline in the land holdings because of the extravagance of their ancestors. In total 19 households took up employment abroad of which eight had cultivation and seven had business as their traditional occupation. The higher earnings abroad was the main cause of such a change in occupation in the case of all households. Seven households took up animal husbandry as a means of living. This was made possible mainly due to the credit facilities available through the Commercial and Co-operative banks.

A quarry worker and a sawyer took to rubber-tapping which they thought less tiresome and more remunerative.

High rate of wages attracted 11 out of 12 households to take up head-load work as their main occupation. Of them nine were traditionally agricultural

Table - 3.20: Changes in Traditional Occupation  
(Thazhava)

Traditional Occupation	Present Occupation	No. of Households
Agricultural labour	- Government service	.. 7
	- Overseas employment	.. 5
	- Business	.. 3
	- Beedi making	.. 6
	- Mat making	.. 7
	- Copra making	.. 1
	- Head load work	.. 5
	- Transport occupation	.. 3
	- Painting work	.. 1
	- Masonry	.. 1
	- Miscellaneous occupations	.. 2
Cultivation	- Government service	.. 23
	- Overseas employment	.. 8
	- Business	.. 10
	- Medical practice	.. 1
	- Transport occupation	.. 2
	- Agricultural labour	.. 5
	- Copra making	.. 1
	- Tailoring	.. 1
	- Printing work	.. 1
- Miscellaneous occupations	.. 1	
Business	- Government service	.. 9
	- Overseas employment	.. 7
	- Cultivation	.. 3
	- Agricultural labour	.. 1
	- Medical practice	.. 1
	- Mat making	.. 4
	- Animal husbandry	.. 1
	- Transport occupation	.. 1
	- Head load work	.. 1
- Miscellaneous occupations	.. 3	
Hair cutting	- Overseas employment	.. 1
Government service	- Animal husbandry	.. 2
	- Overseas employment	.. 1
	- Cultivation	.. 1
Fishing	- Mat making	.. 1
Household industry	- Government service	.. 6
	- Overseas employment	.. 3
	- Business	.. 4
	- Agricultural labour	.. 1
	- Head load work	.. 1
<b>Total</b>		<b>.. 146</b>

Source: Survey Data.



labourers, one a barber and the other engaged in household industry. For one change of residence was the cause of giving up toddy tapping and taking up head-load work. Though head-load workers get the maximum remuneration their condition does not improve owing to indiscriminate expenditure, extravagance, and addition to liquor.

Low income from traditional occupation drove as many as 15 households engaged in household industry to occupations like government service, overseas employment, business etc. (See Table 3.20). As a result of deforestation five households engaged in wood-cutting had to shift over to other occupations (See Table 3.21). Another household engaged in collecting medicinal herbs took up agricultural labour as a means of livelihood due to the non-availability of medicinal herbs in the nearby forests. Lack of employment opportunities due to the emergence of saw mills compelled four households employed in sawing to change over to other occupations (See Table 3.22). However, these do not give the exact magnitude of the changes that have taken place, since it does not take into account the changes in the relative importance of the various traditional occupations.

Table - 3.21: Changes in Traditional Occupation  
(Pananchery)

<u>Traditional Occupation</u>	<u>Present Occupation</u>	<u>No. of Households</u>
Agricultural labour	- Animal husbandry	.. 4
	- Political work	.. 1
	- Business	.. 8
	- Quarry work	.. 1
	- Masory	.. 10
	- Transport occupation	.. 1
	- Construction work	.. 4
Cultivation	- Government service	.. 6
	- Transport occupation	.. 6
	- Business	.. 2
	- Agricultural labour	.. 2
Wood cutting	- Quarry work	.. 2
	- Business	.. 1
	- Transport occupation	.. 1
	- Masonry	.. 1
Tree climbing	- Quarry work	.. 1
Collecting medicinal herbs	- Agricultural labour	.. 1
Total		.. 52

Source: Survey Data.

Table - 3.22: Changes in Traditional Occupation  
(Muttai)

Traditional Occupation	Present Occupation	No. of Households
Agricultural labour	- Head load work	.. 4
	- Rubber tapping	.. 2
	- Cultivation	.. 6
	- Business	.. 3
	- Tailoring	.. 1
	- Government service	.. 3
	- Plantation labour	.. 1
	- Driving	.. 1
Cultivation:	- Agricultural labour	.. 3
	- Business	.. 2
	- Tailoring	.. 1
Business	- Government service	.. 1
	- Cultivation	.. 1
	- Rubber tapping	.. 2
Blacksmith	- Driving	.. 1
Plantation labour	- Business	.. 1
Sawing	- Cultivation	.. 1
	- Agricultural labour	.. 1
	- Rubber tapping	.. 1
	- Business	.. 1
Butcher	- Agricultural labour	.. 1
Rubber tapping	- Head load work	.. 1
	- Cultivation	.. 2
Hair cutting	- Head load work	.. 1
Masonry	- Agricultural labour	.. 1
Beedi making	- Business	.. 1
	- Plantation labour	.. 2
Quarry work	- Plantation labour	.. 1
	- Cultivation	.. 1
	- Rubber tapping	.. 1
	- Agricultural labour	.. 1
	- Business	.. 1
Total		.. 52

Source: Survey Data.

### Household Expenditure

The pattern of expenditure of the different income groups are similar except for minor variations. The percentages of expenditure on major items like food, clothing, housing etc. of the different income groups are largely decided by the number of members of the households. In Thazhava and Pananchery, the proportion of the amount spent on tapioca is small with the higher income groups. This is, in accordance with the popular belief that tapioca is poor man's food.

The higher amount of money spent on fish in Thazhava can be attributed to two reasons viz., the availability of plenty of fish (the place being very near to the sea coast) and the larger consumption of tapioca for which fish forms an ideal combination. Over the past 25 years the percentage expenditure on rice and tapioca declined whereas the percentage of total expenditure on fish and meat increased. A notable increase is also observed in the percentage of expenditure incurred on milk (See Table 3.23). The high percentage of expenditure on smoking deserves special mention, though there was a decline in the percentage of expenditure on betel-chewing.

Table - 3.23: Percentage of Total Expenditure on Food  
(Thazhava)

Item of Expenditure	1961*	1987
<u>Cereals and pulses</u>		
Rice	37.99	32.46
Other grains	2.96	4.12
<u>Vegetables</u>		
Potatoes	0.93	0.81
Tapioca	12.18	11.05
Other vegetables	13.81	15.86
<u>Meat and Fish</u>		
Meat	1.66	2.85
Fish	8.19	10.12
Milk	3.55	6.01
Condiments (Chillies, Tamarind and other condiments)	7.44	6.20
Sugar	0.65	0.98
Coffee and tea	0.44	0.62
Smoking	4.35	5.67
Chewing	1.66	0.99
Others	4.19	2.26
Total	100.00	100.00

Source: Survey Data.

In terms of household it is found that there are some of them which do not spend any amount on smoking or betel chewing while there are households spending Rs.4-5 per day in smoking alone.

Table - 3.24: Percentage of Total Expenditure  
(Cultivators)

Item of Expenditure	Pananchery		Muttill	
	1962*	1987	1962*	1987
1. Food	37.30	26.15	54.79	22.56
2. Clothing	3.28	12.58	3.52	13.21
3. Housing, light and fuel	3.11	20.67	5.17	27.79
4. Cultivation, industry and business	46.25	29.36	25.87	23.92
5. Miscellaneous	10.06	11.24	10.65	12.52
Total	100.00	100.00	100.00	100.00

Source: Survey Data.

Among the cultivator households of the surveyed area nearly a four-fold increase in the percentage of expenditure on clothing is observed over the quarter century period (See Table 3.24). A much higher increase is found in the percentage of expenditure on housing, light and fuel. This is mainly due to the increased expenditure on construction and extension of house buildings.

Table - 3.25: Percentage of Total Expenditure  
(Agricultural Labourers)

Item of Expenditure	Pananchery		Muttill	
	1962*	1987	1962*	1987
1. Food	75.51	60.11	80.09	63.80
2. Clothing	4.78	14.56	4.42	9.85
3. Housing, light and fuel	7.75	15.65	7.93	12.79
4. Cultivation, industry and business	1.89	2.35	1.11	3.48
5. Miscellaneous	10.07	7.33	6.45	10.08
Total	100.00	100.00	100.00	100.00

Source: Survey Data.

For agricultural labour households of all the areas, housing, light and fuel form the second largest item of cost as can be seen from table 3.25. This is because most of the people live in thatched houses which have to be re-thatched every year spending a reasonable amount and this explains the higher amount spent on housing. As may be naturally expected, the households in the lower income group spend a larger amount on essential items and a smaller amount on luxuries. Under miscellaneous items the largest amount is spent on medicines and medical fees.

Most of the agricultural labourers of Thazhava and Pananchery have a small plot of their own and almost all have at least one coconut tree; they derive some income from plantains and tapioca. In Muttill most of the agricultural and plantation labourers have a small plot of their own and almost all have a few pepper vines and some coffee plants.

The wages of male workers are nearly double that of female workers in most cases; but men squander what they get. One housewife remarked: "I purchase rice and my husband buy salt". More than three-fourth of the agricultural labourers and skilled workers are addicted to liquor, most of them consuming the locally made country liquor which is available at lower rates and with great 'kick'.

In Pananchery, the predominant crop is paddy. In its cultivation females predominate. Transplanting of paddy seedlings is exclusively women's job. The female labour plays a very important role in weeding, harvesting, threshing and various kinds of processing of paddy. Since there are more employment opportunities for female labourers, the family budget in a way is determined by their income. However dry fish and 'pappad' usually enter into their consumption basket. Since the



Peechi forest is nearby, most of the households do not spend cash on fuel. The women of the village go to the forest for collecting firewood during off-seasons.

Grocery items cost the poor more as they make daily purchase in very small quantities. Even the weekly ration is purchased in two or three instalments. Scrutinizing the expenditure pattern of the various occupational groups it is found that whatever little savings the labouring class could have made is taken away by the 'Tamil Money Lenders' who tour the villages (Thazhava and Pananchery) and lend money to housewives based on the personal security of the borrower.

Out of a total of 703 households 524 households consume milk of which 234 households (44.66%) have their own milch animals (See table 3.26). Among the Paniyans only one household rear milch animal. It is assumed that these household consume on an average 750 ml. of milk per day. Yet there were stray incidents where such households were not able to consume any milk because of committed sales.

Table - 3.26: Average Consumption of Milk per Day

(In litres)

Quantity consumed	No. of Households		
	Thazhava	Pananchery	Muttill
0.125	14	11	8
0.150	2	5	2
0.200	..	3	4
0.250	58	13	13
0.500	64	16	13
0.750	16	5	5
1.000	20	1	2
1.250	9	2	..
1.500	1	1	..
2.000	1	1	..
Households having milch animals	88	47	99
Total	.. 273	105	146
Percentage of households consuming milk	94.79	46.67	76.84

Source: Survey Data.

In all the three areas majority of households which purchase milk consume only half a litre per day. The percentage of households which consume milk is the highest in Thazhava (94.79%) and the lowest in Pananchery (46.67%).

In the surveyed area of Muttill, the standard of life maintained by the Paniyans is the poorest. Majority of the Paniyans are agricultural labourers and the rest are plantation labourers. However, the traditional way of life which does not necessitate high expenditure under items such as education, medicine, footwear, dress, soap etc. enables the Paniyans to spend a larger amount on food and drinks. Hence, it is found that in comparison with the other two surveyed areas, the expenditure on food per equivalent adult among the Paniyans is not so poor. The Paniyans and Kurumans spend a reasonable amount per day on consumption of liquor (See Table 3.27).

Table - 3.27: Average Daily Expenditure on Liquor

Particulars	<u>Consumption</u> (In Rupees)	
	No. of Households	
	Paniyans	Kurumans
4 per day	4	..
6 per day	2	1
8 per day	3	1
12 per day	2	1
Occasional liquor consumption	6	1
No consumption of liquor	5	4
Total	22	8

Source: Survey Data.

Of the total expenditure under miscellaneous items, the Paniyans spend nearly one-third on amusements, especially cinema (See Table 3.28). The amount that they spend on cultivation is very small.

Table - 3.28: Paniyans Seeing Films (Muttill)

Frequency	No. of Households
Once or twice a year	2
Three to six times a year	4
Once a month	5
Twice a month	5
Once a week	6
Total	22

Source: Survey Data.

The male youngsters among Paniyans usually go for films at least once a week.

In all the three areas, annual visit to places of public worship like Sabarimala and Malayattoor has become almost a fashion.

### Annual Savings

In all the surveyed areas cultivators earn a far higher average income than the other occupational groups and consequently their expenditure patterns and standard of life differ sharply from those of the other groups. Out of a total of 160 cultivator households 41 (25.63%) had an annual saving of Rs.10,000 or more and even among them eight households had Rs.40,000 or more as annual savings (See Table 3.29).

Majority of cultivator households (44.94%) had an annual saving of Rs.1,001 to 5,000. Out of a total of 22 households with an annual savings of Rs.25,000 or more, 15 (68.18%) belonged to the category of cultivators.

Taking all the three areas together, the agricultural labourers stood at the bottom of the savings ladder with as many as 26 households (22.22%) having no savings at all (See Table 3.10). This comes to 50 per cent of the total number of households with no savings. Just three agricultural labour households out of a total of 117 were able to make an annual saving of Rs.800 or more and all of them belonged to Muttil.

Table - 3.29: Annual Savings of Cultivator Households

(In Rupees)

Surveyed Area	No. of Households						Total		
	No Savings	Less than 500	501 to 1,000	1001 to 5000	5001 to 10,000	10,001 to 25,000 to 40,000		Above 40,000	
Thazhava	..	2	4	13	6	6	1	34	
Pananchery	..	..	1	20	4	8	1	38	
Muttill	1	8	11	38	11	10	3	86	
Total	1 (0.63)	10 (6.33)	16 (10.33)	71 (44.94)	21 (13.29)	24 (15.19)	9 (5.69)	6 (3.80)	158 (100.00)

Source: Survey Data

Note: Figures in brackets denote percentage.

Table - 3.30: Annual Savings of Agricultural Labour Households

Surveyed area	(In Rupees)							Total
	No savings	Less than 100	101 to 200	201 to 300	301 to 500	501 to 800	Above 800	
	No. of Households							
Thazhava	1	5	5	3	4	5	..	23
Pananchery	12	15	16	4	15	9	..	71
Muttill	13	2	1	2	2	..	3	23
Total	26 (1.22)	22 (18.80)	22 (18.80)	9 (7.69)	21 (17.95)	14 (11.97)	3 (2.57)	117 (100.00)

Source: Survey Data

Note: Figures in brackets denote percentage.

The annual savings of the households in Thazhava, Pananchery and Muttill are given in table 3.31, 3.32 and 3.33 respectively. In Thazhava the largest number of households (10.42%) belonged to the group having savings of Rs.101 to 200 and more than half (56.67%) of them were involved in household industry. Further 10.47 per cent of the households engaged in household industry were having no savings. Of a total of 95 households, with annual savings less than Rs.500, more than three-fifth (61.05%) belonged to household industry.

In Pananchery, there were 17 households with no savings at all and 12 (70.59%) of them were agricultural labour households. One feature noted in the lives of these labourers was that in respect of savings, agricultural labourers are the poorest. Besides, a clear distinction was noticed between males and females in the manner of food consumption. Whereas men were in the habit of taking their meals at tea-shops and hotels, women depended on home-made stuff. Yet another feature was that though the women might complain about men's drunkenness, they never grudged men's privileges.

In Muttill as well, the agricultural labourers stood at the rock bottom in savings. Thirteen (56.52%) of them had no savings at all, of whom 12 were Paniya



Table - 3.31: Annual Household Savings (Thazhava)  
(In Rupees)

Annual savings in rupees	No. of Households					Total	Percentage
	Culti-vators	Agricul-tural labourers	House-hold industry	Trade and commerce	Miscel-laneous occupations		
No savings	..	1	9	3	..	13	4.52
Less than 100	..	5	10	4	1	20	6.94
101 to 200	1	5	17	3	4	30	10.42
201 to 300	..	3	10	4	3	20	6.94
301 to 400	..	..	13	4	8	25	8.68
401 to 500	1	4	8	4	8	25	8.68
501 to 600	..	3	3	3	..	9	3.13
601 to 700	2	..	1	1	2	6	2.08
701 to 800	1	2	2	4	3	12	4.17
801 to 1000	1	..	5	1	7	14	4.86
1001 to 1500	2	..	6	5	7	20	6.94
1501 to 2000	3	..	1	1	12	17	5.90
2001 to 3000	6	..	1	4	14	25	8.68
3001 to 5000	2	..	..	2	12	16	5.56
5001 to 10000	6	..	..	3	12	21	7.29
10,001 to 15,000	3	..	..	1	2	6	2.08
15,001 to 25,000	3	..	..	..	1	4	1.39
25,001 to 40,000	2	..	..	..	2	4	1.39
Above 40,000	1	..	..	..	..	1	0.35
<b>Total</b>	<b>34</b>	<b>23</b>	<b>86</b>	<b>47</b>	<b>98</b>	<b>288</b>	<b>100.00</b>

Source: Survey Data.

Table - 3.32: Annual Household Savings (Pananchery)  
(In Rupees)

Annual savings in rupees	No. of Households				Total	Percentage
	Agricultural labourers	Cultivators	Construction workers	Miscellaneous occupations		
No savings	12	..	..	5	17	7.56
Less than 100	15	..	8	2	25	11.11
101 to 200	16	..	3	..	19	8.44
201 to 300	4	..	5	7	16	7.11
301 to 400	10	..	2	9	21	9.33
401 to 500	5	..	1	7	13	5.78
501 to 600	6	..	2	4	12	5.33
601 to 700	1	..	3	4	8	3.56
701 to 800	2	1	2	4	9	4.00
801 to 1000	..	..	1	2	3	1.33
1001 to 1500	..	5	3	8	16	7.11
1501 to 2000	..	2	4	1	7	3.11
2001 to 3000	..	7	1	5	13	5.78
3001 to 5000	..	6	2	12	20	8.87
5001 to 10000	..	4	..	4	8	3.56
10,001 to 15,000	..	4	..	..	4	1.78
15,001 to 25,000	..	4	..	..	4	1.78
25,001 to 40,000	..	4	..	2	6	2.66
Above 40,000	..	3	..	1	4	1.78
<b>Total</b>	<b>71</b>	<b>40</b>	<b>37</b>	<b>77</b>	<b>225</b>	<b>100.00</b>

Source: Survey Data.

Table - 3.33: Annual Household Savings (Muttill)

(In Rupees)

Annual savings in rupees	No. of Households				Total	Percentage
	Culti-vators	Agricul-tural labourers	Plantation labourers	Miscella-neous occu-pations		
No savings	1	13	5	3	22	11.58
Less than 100	2	2	8	5	17	8.95
101 to 200	3	1	7	3	14	7.37
201 to 300	2	2	5	2	11	5.79
301 to 400	..	2	4	2	8	4.21
401 to 500	1	..	2	2	5	2.63
501 to 600	3	..	1	3	7	3.68
601 to 700	..	..	1	..	1	0.53
701 to 800	2	..	1	..	3	1.58
801 to 1000	6	1	1	1	9	4.74
1001 to 1500	7	2	1	3	13	6.84
1501 to 2000	4	..	1	6	11	5.79
2001 to 3000	12	..	..	4	16	8.42
3001 to 5000	15	..	..	4	19	10.00
5001 to 10000	11	..	..	4	15	7.89
10,001 to 15,000	4	..	..	2	6	3.16
15,001 to 25,000	6	..	..	..	6	3.16
25,001 to 40,000	3	..	..	..	3	1.58
40,001 to 50,000	2	..	..	..	2	1.05
Above 50,000	2	..	..	..	2	1.05
<b>Total</b>	<b>86</b>	<b>23</b>	<b>37</b>	<b>44</b>	<b>190</b>	<b>100.00</b>

Source: Survey Data.

households and one a Kuruman household. Rather they had a hand-to-mouth existence. Out of a total of 23 agricultural labour households only three households made an annual saving of more than Rs.400 (See Table 3.30).

Table - 3.34: Annual Savings of Paniyans and Kurumans  
(Muttill)

Annual savings (in Rs.)	No. of Households	
	Paniyans	Kurumans
No savings	18	2
100	4	2
200	..	1
750	..	1
1000	..	1
2500	..	1
Total ..	22	8

Source: Survey Data

Out of a total of 22 Paniya households only four had savings and all of them had savings less than Rs.100 per annum. But the Kurumans had a better position with as many as six households with savings as can be seen from table 3.34.

Table - 3.35: No. of Persons Having Regular Savings

Type of saving	No. of Persons			
	Thazhava	Pananchery	Muttill	Total
Life Insurance Policy	12	4	12	28
'Kuri'	25	88	48	191
Post office savings	7	2	..	9
Total	74	94	60	228

Source: Survey Data.

In all the three surveyed areas, Life Insurance Policy was taken only by 28 persons as detailed in table 3. . But as many as 191 persons have savings in the form of 'Kuri'. The 'Kuri' amount when obtained is generally utilised for house construction, purchase of land, marriage, etc. One hundred and two persons contribute more than Rs.100 per month towards 'Kuri'. Nine persons have Post-office Savings of whom seven are from Thazhava.

CHAPTER - IVI N D E B T E D N E S S

Having dealt with economic resources, cropping pattern, animal wealth, main and subsidiary occupations, changes in traditional occupation, household expenditure and savings, etc. in the previous chapter; this chapter deals with rural indebtedness. It examines the sources and uses of credit in general and indebtedness of Scheduled Castes and Scheduled Tribes in particular. It also includes the problems faced by the rural poor in availing credit.

"Credit", says an old French proverb, "supports the farmer as hangman's rope supports the hanged". If at all credit is sometimes 'fatal' it is often indispensable to the cultivator.

All-India Rural Credit Survey Committee - 1951-'52

The Reserve Bank of India appointed in August 1951 the All India Rural Credit Survey Committee, with Shri. A.D. Gorwala as Chairman, to plan, organize and supervise a survey of credit position in rural areas throughout the country. The field enquiries covered 1,27,343 families in 600 villages selected in 75 districts all over the country. The major part of the field investigations connected with the survey was completed during the period November 1951 to July 1952.

The study revealed that during the year of survey the private credit agencies taken together supplied about 93 per cent of the total amount borrowed by cultivators. The combined contribution of Government and the Co-operatives was about six per cent of the total. Commercial banks financed only less than one per cent of the credit requirements of cultivators (See Table 4.1).

According to the Rural Credit Survey Committee Report the private money lenders thus dominate the scene, the professional money lenders with about 45 per cent and agricultural money lenders with nearly 25 per cent of the total.

Table - 4.1: Sources of Credit 1951-'52 (All-India)

Sl. No.	Credit Agency	Proportion of borrowings from each agency to the total borrowings of cultivators (Per Cent)	
1.	Government	..	3.3
2.	Co-operatives	..	3.1
3.	Relatives	..	14.2
4.	Landlords	..	1.5
5.	Agricultural Money Lenders	..	24.9
6.	Professional Money Lenders	..	44.8
7.	Traders and Commission Agents	..	5.5
8.	Commercial Banks	..	0.9
9.	Others	..	1.8
	Total	..	100.00

Source: All India Rural Credit Survey Committee Report (1954), Reserve Bank of India, Bombay, Vol.II, p.167.



The Survey of Household Savings and Investment 1977-'78

The Survey of Household Savings and Investments in Kerala, 1977-'78 conducted by the Kerala State Planning Board has also attempted an estimate of the indebtedness of households in the State. The survey found that the total indebtedness of households in the State amounted to Rs.248 crores. About 53 per cent of the households in rural areas had reported outstanding debts at the end of the year 1977-'78. The outstanding debt per household was Rs.567 in rural areas. It was also seen that indebtedness of rural households increased by Rs.41 during the year 1977-'78. The survey revealed that households which do not have any regular income as agricultural labour households, households of casual labour etc. account for more than 57 per cent of households having indebtedness.

The dominance of money lenders in the financial market was revealed by the survey. Of the total credit made available to the rural sector, the share of money lenders was 26.30 per cent. In spite of the expansion of banking activities to remote areas, the share of commercial banks in total loan amount during 1977-'78 was only 16.30 per cent in the rural sector.

According to the survey, the distribution of credit by co-operatives and other lending institutions was highly biased in favour of the upper group. The weaker sections of the population could get only 20 per cent of the total co-operative loans and 14 per cent of the total government loans in rural areas. This class of households borrowed from the money lenders at exorbitant rates of interest to meet their immediate consumption requirements and on occasions of emergency.

#### All-India Debt and Investment Survey 1981-'82

The All-India Debt and Investment Survey (AIDIS) 1981-'82 was conducted in 7,718 villages covering 61,000 rural households. The survey collected detailed information on dues payable by the households both in cash and kind. The survey results indicate that debt in kind formed hardly one per cent of the total debt in respect of rural households. About 20 per cent of the households in the rural sector were indebted.

According to AIDIS 1981-'82, the average debt per reporting household was Rs.3,311 in the rural sector (See Table 4.2). The average debt per reporting

household was higher at Rs.3,395 in respect of cultivator households as against Rs.1,660 for non-cultivator households.

Table - 4.2: Trends in Household Indebtedness

Item	As on 30th June 1981			As on 30th June 1971
	Rural areas	Urban areas	All areas	Rural areas
1. <u>Proportion of household (Per cent)</u>				
i) indebted in cash	19.40	17.15	18.86	41.32
ii) indebted in kind	1.06	0.32	0.88	5.98
iii) indebted in cash and kind	19.97	17.36	19.35	42.81
2. Average total debt per indebted household (Rs.)				
	3,311	5,930	3,872	1,167
3. Average total debt per household (Rs.)				
	661	1,030	749	500
of which cash (Rs.)	653	1,024	741	487

Source: All India Debt and Investment Survey 1981-'82, p.134, Reserve Bank of India, Department of Statistical Analysis and Computer Services, Bombay.

A comparison of debt of rural households in the two benchmark years 1971 and 1981 indicated that the proportion of indebted households decreased quite sharply from 43 per cent in 1971 to 20 per cent in 1981. The average debt per household, on the other hand, increased during the decade from Rs.500 to Rs.661. The proportion of indebted rural households showed a sharp decline from 43 per cent in 1971 to 20 per cent in 1981.

There was a spurt in the share of institutional credit in the total cash debt of rural households from 29 per cent in 1971 to 61 per cent in 1981. The fruits of expansion of bank branches, which was in its infancy in 1971, have percolated in a good measure to rural areas by 1981. This is reflected by the rise in the proportion of commercial bank credit from two per cent in 1971 to 28 per cent in 1981. The co-operative credit rose from 20 per cent to 29 per cent in the same period. The control of money lenders as a class, got declined from 37 per cent in 1971 to 17 per cent in 1981.

At the all-India level rural households owed 57 per cent of their cash debt to commercial and co-operative banks put together. But households in Kerala owed more than 70 per cent (71.3%) of cash debt to institutional credit agencies (See Table 4.3).

Table - 4.3: Percentage Distribution of Cash Dues Outstanding by Credit Agencies 1981-'82  
(Rural Areas - All Households)

Credit Agency	All India	Kerala
Co-operative Society or Co-operative Bank	29.8	33.8
Commercial Bank including Regional Rural Bank	28.8	37.5
Government	3.9	5.8
Insurance	0.4	0.4
Provident Fund	0.3	1.4
<b>All Institutional Agencies</b>	<b>63.2</b>	<b>78.9</b>
Landlord	3.7	..
Agricultural Money Lender	8.3	..
Professional Money Lender	7.8	3.4
Traders	3.1	1.4
Relatives and Friends	8.7	11.9
Other Sources	4.5	4.2
Source not specified	0.7	0.2
<b>All non-institutional agencies</b>	<b>36.8</b>	<b>21.1</b>
<b>Total</b>	<b>100.00</b>	<b>100.00</b>

Source: Same as in Table 4.2 - p.45.

An analysis of outstanding cash dues of households according to purpose would be useful in assessing how far debt was incurred for production-oriented purposes as distinguished from other purposes. In 1981-'82 around 43 per cent of the outstanding cash debt of all households in the country was contracted for agricultural and allied purposes.

Table - 4.4: Percentage Distribution of Cash Dues  
Outstanding by Purpose 1981 - 1982  
(Rural Areas - All Households)

Purpose of cash credit	All India	Kerala
1. <u>Farm business:</u>		
Capital expenditure	42.4	18.3
Current expenditure	17.6	18.4
2. <u>Non-farm business:</u>		
Capital expenditure	7.2	16.4
Current expenditure	1.7	2.1
3. Household expenditure	22.4	21.4
4. Expenditure on litigation	0.2	0.1
5. Repayment of debt	0.8	3.3
6. Financial Investment Expenditure	0.7	2.8
7. Other payments	6.8	17.2
Total	100.00	100.00

Source: Same as in Table 4.2 - p.63.

In 1981-'82 around 36 per cent of the outstanding cash dues of households in Kerala were contracted for agricultural purposes (See Table 4.4). But the share of cash dues outstanding against expenditure of a capital nature was around 20 per cent. Almost an equal amount (21.4 per cent) was contracted for household expenditure.

There was a shift in the purpose-wise composition of debt of rural households in the country between 30th June 1971 and 30th June 1981. The share of debt against expenditure on production rose to 70 per cent as on 30th June 1981 compared to the level of 50 per cent as on 30th June 1971. The share of personal guarantee in total cash debt of rural households declined from 53 per cent in 1971 to 36 per cent in 1981 while that of mortgage of immovable property increased from 27 per cent to 45 per cent.

Rural population generally falls into debt for a variety of reasons. These are, broadly speaking, either productive or non-productive. Under the former come loans taken for the purchase and/or improvement of land, for irrigation, buying tools and implements and fertilizers, for acquiring livestock, for investment

in supporting business, for purchasing vehicles, etc. Under the non-productive items come debt incurred for construction or improvement of house, for purposes of marriage, for medical treatment, repayment of old debts, and also for routine consumption needs. These are often so closely inter-connected that indebtedness becomes an intricate mesh for them. This state arises chiefly from their spending the loans not for the purpose for which they are taken.

The major causes of indebtedness are the growing pressure of population on land, low income, rising prices, maintaining higher standards of living through borrowed money, crop failures, etc. The sources of borrowing of rural households are:

- Government
- Co-operatives
- Agricultural Money Lenders
- Professional Money Lenders
- Traders and Commission Agents
- Commercial Banks
- Friends and Relatives and
- Other sources



### Indebtedness in the Surveyed Area

In a tradition-bound agrarian society like that of Kerala, there are taboos against debt. But these taboos seldom prevent people from borrowing. Since credit forms an essential part in rural household finance, it is appropriate to examine the credit use behaviour of the rural population.

In Thazhava, 73.26 per cent of the total households in the surveyed area were in debt. The average debt of the household comes to Rs.6,708.77. As much as 51 households (24.17%) had debt ranging from Rs.2,001 to 5,000 (See Table 4.5).

In the surveyed area of Pananchery 76.89 per cent of the households were in debt. The average debt per household was Rs.7,871.33. The debt of individual households varied from Rs.50 to Rs.2,00,000.

In Muttill 72.63 per cent households were in debt in the surveyed area. The average indebtedness of the household was Rs.12,248.91. However, the average amount of debt could not give a true picture of the dimensions of indebtedness as it vary from less than hundred to lakhs of rupees.

Table - 4.5: Indebtedness in the Surveyed Area

Debt in Rupees	No. of households			
	Thazhava	Pananchery	Muttill	Total
Less than Rs.100	14	13	..	27 (5.17)
101 to 250	10	10	1	21 (4.02)
251 to 500	18	17	3	38 (7.28)
501 to 1000	16	21	7	44 (8.43)
1001 to 2000	21	25	20	66 (12.64)
2001 to 5,000	51	27	33	111 (21.27)
5,001 to 10,000	49	28	29	106 (20.31)
10,001 to 20,000	18	15	29	62 (11.88)
Above 20,000	14	17	16	47 (9.00)
<b>Total</b>	<b>211</b>	<b>173</b>	<b>138</b>	<b>522</b>

Source: Survey Data

Note: Figures in bracket denote percentage.

### Sources of Credit

Table 4.6 shows that the Commercial banks were the major sources of credit in the area. They provided credit to the extent of 66.53 per cent in the three Panchayat areas put together. In the surveyed area of Muttill Commercial banks accounted for three-fourth (74.33%) of the total credit disbursed. This relatively high percentage is mainly due to the fact that the South Malabar Grameen Bank is located in the surveyed area itself. Almost one-sixth (15.17%) of the total credit requirements of Thazhava was provided by the Money Lenders whose interest rate on an average varied between 36 and 60 per cent. In Pananchery less than one-tenth (8.66%) of the total credit was provided by money lenders and it was negligible (2.25%) in Muttill. But the credit availed of from the Co-operative Banks formed almost fifth (19.60%) of the total credit. Thus in Muttill, the funds provided by Commercial and Co-operative banks together accounted for more than 90 per cent (93.93%). Friends and relatives contributed more than one-tenth of total credit in the case of Thazhava and Pananchery and in most cases credit was extended at reasonable rates of interest and in some cases interest free.

Table - 4.6:

Sources of Credit

(In Rupees)

Sl. No.	Sources	Surveyed Area			Total
		Thazhava	Pananchery	Muttill	
1.	Commercial banks	8,23,000 (58.14)	8,93,150 (65.59)	12,56,400 (74.33)	29,72,550 (66.53)
2.	Co-operative banks	1,77,450 (12.54)	1,52,200 (11.18)	3,31,350 (19.60)	6,61,000 (14.80)
3.	Money lenders	2,14,800 (15.17)	1,17,940 (8.66)	38,050 (2.25)	3,70,790 (8.30)
4.	Friends and Relatives	1,44,150 (10.18)	1,66,050 (12.19)	48,700 (2.88)	3,58,900 (8.03)
5.	Other sources	56,150 (3.97)	32,400 (2.38)	15,850 (0.94)	1,04,400 (2.34)
	Total	14,15,550 (100.00)	13,61,740 (100.00)	16,90,300 (100.00)	44,67,640 (100.00)

Source: Survey DataNote: Figures in bracket denote percentage.

Gold loans were provided by Commercial Banks, Co-operative Banks and money lenders. The detailed break-up of the sources of credit is given in Table 4.7. In Thazhava as much as 95 households (45.02%) resorted to money lenders for credit. Of the total gold loan 18.33 per cent was provided by money lenders whereas the contribution of Co-operative banks was only 3.08 per cent. This throws light on the urgency of expanding gold loan facility by the Co-operative Bank at Thazhava.

In Pananchery as well the largest number of people (47.98%) availed themselves of credit from money lenders. Of the total gold loan in Pananchery 20.67 per cent was provided by them. This clearly shows how deeprooted is the hold of money lenders. Further it deserves special mention that in both Thazhava and Pananchery more than 95 per cent of persons who avail of gold loan from the money lenders belong to the low income group.

The shocking fact is that the pressing consumption needs of the beneficiaries and the consequent diversion of funds lead to poor repayment and result in complete loss of gold ornaments so mortgaged.

Table - 4.7:

Sources of Credit Available by Households  
(In Rupees)

Particulars	No. of Households			Total		
	Thazhava	Pananchery	Muttill	No. of house-holds	Amount	Amount
<b>I. General Loan</b>						
(a) Commercial Banks	80	74	118	11,14,150	272	25,81,250 (57.78)
(b) Co-operative Banks	73	42	33	3,20,850	148	5,93,950 (13.29)
(c) Money Lenders	95	83	5	18,000	183	2,76,840 (6.20)
(d) Friends and relatives	23	35	14	48,700	72	3,58,900 (8.03)
(e) Other sources	14	13	4	15,850	31	1,04,400 (2.34)
<b>Total</b>	<b>192</b>	<b>166</b>	<b>137</b>	<b>15,17,550</b>	<b>495</b>	<b>39,15,340</b> <b>(87.64)</b>
<b>II. Gold Loan</b>						
(a) Commercial Banks	36	13	54	1,42,250	103	3,91,300 (8.76)
(b) Co-operative Banks	5	21	3	10,500	29	67,050 (1.50)
(c) Money Lenders	23	18	15	20,050	56	93,950 (2.10)
<b>Total</b>	<b>57</b>	<b>41</b>	<b>68</b>	<b>1,72,800</b>	<b>166</b>	<b>5,52,300</b> <b>(12.36)</b>
<b>Grand Total</b>	<b>211</b>	<b>173</b>	<b>138</b>	<b>16,90,350</b>	<b>522</b>	<b>44,67,640</b> <b>(100.00)</b>

Source: Survey Data.

Note: (1) Figures in bracket denote percentage.

(2) Total exceeds 100 per cent as households resorted to more than one source for credit.

The strong tendency on the part of rural poor households to seek credit from village money lenders and 'Touring Tamil Money Lenders' was found to be due to the ease with which credit was available. It was further observed that the poor households by and large, were not aware of the unimaginably high interest charged. This incidently throws light on the fact that the borrowers were not specifically informed about the terms of advancement of the loan, especially the interest rates.

The 'Touring Tamil Money Lenders' are so called since they are of Tamil origin and because they move from house to house in the rural areas in search of those who are in need of funds. Such money lenders were found in Thazhava and Pananchery. They generally lend only to women as they are, according to them, more prompt in repayment of debt. The initial advance usually will be to Rs.50/-. Once the first loan is cleared promptly loan of a higher amount will be given if needed. The terms of repayment are reported to be convenient for the borrowers since the instalment amounts will be collected at the borrowers' residence. In case a loan of Rs.100 is sanctioned the borrower is to get Rs.97/- deducting Rs.3/- towards stationery, and the beneficiary has to repay it

in 10 weekly instalments of Rs.12.50 each. Thus the borrower has to pay Rs.28 in addition to the principal amount in which case the interest charged comes to 301 per cent. When this exorbitant rate of interest charged by the 'Tamil Money Lenders' were brought to the attention of the borrowers, they were of the view that even then such money lenders were doing a good service by advancing cash without any formality and delay at the doorsteps and collecting the instalments from the house itself. The rural borrowers further reported that if at all the instalment is delayed due to one reason or another, the 'Tamil Lenders' did not charge anything extra for the delayed payment and they were happy over it.

In total 95 households availed of loan from money lenders in Thazhava of which 61 (64.21%) resorted to the 'Tamil Lenders'. And in Pananchery it was 63 (75.90%) out of 83 households which borrowed from them. The survey revealed that 42 households in Thazhava and 49 households in Pananchery were indebted to the 'Tamil Lenders' throughout the year and the average debt amounted to Rs.175 and Rs.210 respectively. Once caught in the clutches of 'Tamil Lenders' it is difficult for the



borrower to get rid of them. However, this type of money lenders were not found in the surveyed area of Muttill. Table 4.8 gives the details of borrowing from Tamil Money Lenders.

Table - 4.8: Details of Borrowings from 'Tamil Money Lenders'

(In Rupees)

Surveyed area	No. of house-holds	Amount of borrowing	Average
Thazhava	61	11,600	190.14
Pananchery	63	16,640	264.12
Total	124	28,240	227.74

Source: Survey Data.

The amounts borrowed from 'Tamil Money Lenders' were mainly used for repayment of debts incurred, for medical treatment or for consumption purposes.

#### Uses of Credit

In Thazhava the largest number of loans were availed for house construction or repairs. Out of a total of 211 households which took loan in Thazhava

59 households (27.96%) used a part or full amount for house construction or repairs. Looking into the amount of credit used for house construction/repairs it can be seen that nearly two-fifth (36.18%) was used for it. Business stood second as regards amount, having 17.53 per cent of total credit used for it and there being 27 (12.80%) households availing loan for business purpose. (See Table 4.9). There were as much as 44 households (20.85%) who used credit for marriage purposes, the amount so spent being 14.97 per cent of total credit. Nearly one-tenth (9.48%) of indebted households used the funds for repayment of outstanding debts. Only six households availed loan for the purchase of vehicles. The amount spent on cultivation (2.68%) and livestock (1.48%) was nominal.

The largest debt (25.43%) has been incurred for house construction/repairs in Pananchery as well; 50 households (28.90%) having borrowed for this purpose. Though the amount spent on vehicles was the second largest (23.87%) item, it was incurred by only five households. Nearly two-fifth (19.57%) of credit availed was incurred on marriage by as much as 32 households. Those who borrowed for medical treatment (11.56%) belonged to the poor households.

Table - 4.9: Uses of Credit by Surveyed Households

(In Rupees)

Sl. No.	Particulars	Thazhava		Pananchery		Muttal		Total	
		No. of house-holds	Amount	No. of house-holds	Amount	No. of house-holds	Amount		
1.	Purchase of land	8 (3.79)	39,100 (2.76)	11 (6.36)	77,000 (5.65)	4 (2.89)	42,000 (2.48)	23 (4.41)	1,58,100 (3.54)
2.	House construction/ repairs	59 (27.96)	5,12,100 (36.18)	50 (28.90)	3,46,350 (25.43)	27 (19.57)	2,03,100 (12.02)	136 (26.05)	10,61,550 (23.76)
3.	Marriages	44 (20.85)	2,11,950 (14.97)	32 (18.50)	2,66,700 (19.59)	13 (9.42)	1,22,000 (7.22)	89 (17.05)	6,00,650 (13.44)
4.	Livestock	8 (3.79)	21,000 (1.48)	8 (4.62)	16,650 (1.22)	28 (20.29)	78,300 (4.63)	44 (8.43)	1,15,950 (2.60)
5.	Repayment of debts	20 (9.48)	26,700 (1.89)	14 (8.09)	15,900 (1.17)	17 (12.32)	59,200 (3.50)	51 (9.77)	1,01,800 (2.28)
6.	Cultivation	10 (4.74)	38,000 (2.68)	25 (14.45)	86,900 (6.38)	76 (55.07)	4,97,700 (29.45)	111 (21.26)	6,22,600 (13.93)
7.	Business	27 (12.80)	2,48,150 (17.53)	11 (6.36)	43,700 (3.21)	16 (11.59)	93,000 (5.50)	54 (10.34)	3,84,850 (8.61)
8.	Sickness	24 (13.37)	59,650 (4.21)	20 (11.56)	29,500 (2.17)	20 (14.49)	46,050 (2.72)	64 (12.26)	1,35,200 (3.03)
9.	Vehicles	6 (2.84)	74,800 (5.29)	5 (2.89)	3,25,000 (23.87)	4 (2.89)	4,15,000 (24.55)	15 (2.87)	8,14,800 (18.24)
10.	Ordinary wants	29 (13.74)	13,250 (0.94)	45 (26.01)	22,190 (1.63)	27 (19.57)	47,250 (2.80)	101 (19.35)	82,690 (1.86)
11.	Others	62 (29.38)	1,70,850 (12.07)	26 (15.03)	1,31,850 (9.68)	23 (16.67)	86,750 (5.13)	111 (21.26)	3,89,450 (8.72)
	Total	211	14,15,550 (100.00)	173	13,61,740 (100.00)	138	16,90,350 (100.00)	522	44,67,640 (100.00)

Source: Survey Data.

Note: (1) Figures in bracket denote percentage

(2) Total exceeds 100 per cent as households used credit for more than one purpose.

The credit use pattern in Muttill is significantly different from that of Thazhava and Pananchery. Nearly three-tenth (29.45%) of the total credit was used for cultivation whereas it was 6.38 per cent and 2.68 per cent in Pananchery and Thazhava respectively. The people of Muttill, especially, settlers are of a pioneering lot who spend largely on cultivation and reap well from it. Agricultural credit was used mainly for pepper and coffee plantations and for making permanent improvements on land. More than half (55.07%) of the indebted households used a part or whole of their borrowings for cultivation (See Table 4.9). Nearly one-eighth (12.02%) of the total credit was used for house construction or repairs. Twenty eight households (20.29%) used the funds for purchase of livestock. This high percentage in Muttill when compared to Pananchery or Thazhava was mainly due to the credit provided by Commercial Bank (South Malabar Grameen Bank, Vazhavatta) to the Paniyans and Kurumans earmarked for the acquisition and rearing of livestock. Though the amount spent on vehicles was almost one-fourth (24.55%) there were only four households which spent on that. The average debt per household was 82.58 per cent more in Muttill than that of Thazhava. It was also higher than that of Pananchery by 55.61 per cent.

Indebtedness of Scheduled Castes and Scheduled Tribes

Taking into consideration all the three areas surveyed there were a total of 86 SC/ST households of which 57 were in debt; their average indebtedness being Rs.2,592.98. On analysis it was found that nearly three-fifth (59.27%) of funds were supplied by the Commercial banks and one-sixth (16.92%) by Co-operative banks. Though gold loan facility is provided by both Commercial and Co-operative banks, the Scheduled Castes and Tribes depend more on the local money lenders, in spite of their high interest rates. Out of a total of nine households which took gold loan five resorted to local money lenders (See Table 4.10). Examining the total amount of gold loan availed of it can be seen that more than half (53.18%) was obtained from money lenders. On the whole the money lenders provided more than one-tenth (10.25%) of total credit requirements. This throws light on the necessity of saving these communities from the clutches of money lenders.

Community-wise, Kurumans of Muttill (Scheduled Tribes) utilized the largest amount of credit (28.45%) though they constituted only seven out of a total of 57 indebted households. They secured more than 90 per cent

Table - 4.10: Sources of Credit - SC/ST (Community-wise) (In Rupees)

Sources	1	2	3	4	5	6	7	8	9	10	11	12	13
	Koodan	Kurawan	Kuruman	Mannan	Panan	Paniyan	Pulaya	Thandan	Vettuva	Total	Percentage		
<b>Commercial Banks</b>													
General loan	4,000 (3)	6,000 (1)	27,000 (6)	..	300 (1)	13,500 (6)	12,800 (2)	2,000 (1)	21,000 (3)	1,000 (1)	87,600 (24)	59.27	
Gold loan	..	..	3,350 (3)	..	..	..	..	..	..	..	3,350 (3)	2.27	
<b>Co-operative Banks</b>													
General loan	1,300 (1)	3,000 (2)	9,500 (4)	..	6,500 (2)	700 (1)	3,500 (1)	500 (1)	..	..	25,000 (12)	16.92	
Gold loan	700 (1)	..	..	..	..	..	..	..	..	..	700 (1)	0.47	
<b>Money Lenders,</b>													
General loan	2,000 (2)	..	..	..	..	..	500 (1)	1,500 (1)	..	1,000 (1)	5,000 (5)	3.38	
Gold loan	..	200 (1)	2,200 (2)	..	..	..	200 (1)	2,000 (1)	..	..	4,600 (5)	3.11	
*Tamil Money Lenders*	2,650 (11)	700 (2)	..	400 (1)	..	..	200 (2)	350 (2)	600 (3)	650 (2)	5,550 (23)	3.76	
Friends and Relatives	300 (1)	..	..	..	..	..	..	..	..	200 (1)	500 (2)	0.33	
Provident Fund	..	..	..	..	4,000 (1)	..	10,000 (1)	..	..	..	14,000 (2)	9.47	
Other sources	600 (2)	..	..	..	..	..	700 (1)	..	..	200 (1)	1,500 (4)	1.02	
<b>Total</b>	11,550 (17)	9,900 (4)	42,050 (7)	400 (1)	10,800 (3)	14,200 (6)	27,200 (4)	7,050 (6)	21,600 (6)	3,050 (3)	1,47,800 (57)		
<b>Percentage</b>	7.82	6.70	28.45	0.27	7.31	9.61	18.40	4.77	14.61	2.06	100.00		

Source: Survey Data

Note: Figures in bracket denote number of households.

of credit from Commercial and Co-operative banks. It is worth mentioning in this connection that all the borrowers of this community were literate.

The 'Touring Money Lenders' found in Thazhava and Pananchery advanced wholly on the personal security of the borrower. In these two surveyed areas the largest number of borrowers resorted to the 'Tamil Lenders' (See Table 4.11). Thus in Pananchery 62.50 per cent and in Thazhava 42.10 per cent borrowers resorted to them.

Table - 4.11: Sources of Credit SC/ST (Area-wise)

Sources	No. of households			Total
	Thazhava	Pananchery	Muttill	
Commercial Banks	6	5	13	24
Co-operative Banks	6	1	5	12
Village Money Lenders	4	4	2	10
'Tamil Money Lenders'	8	15	..	23
Friends and Relatives	..	2	..	2
Provident Fund	2	..	..	2
Other sources	1	3	..	4
Total*	19	24	14	57

Source: Survey Data

\*Household resorted to more than one source for credit.

Out of a total of 22 Paniya households only six borrowed and all of them depended on Commercial banks even though one household borrowed from Co-operative bank as well. Only two persons had provident fund loan, both belonging to Thazhava. In the case of Scheduled Castes/Tribes the financial assistance from friends and relatives were negligible (0.33%).

Regarding the use of funds it has been found that one-third (33.93%) of total credit was used for house construction/repairs. As much as 16 households spent on that. An equal number of households spent a part or whole of their borrowing on day-to-day requirements and the percentage of expenditure amounted to 7.10. Second major line of expenditure was livestock (13.87%). This was made possible by the liberal finance provided by Commercial banks under D.R.I. for purchase of livestock. There were nine such households; five belonging to the Paniyan, three to the Kuruman and one to the Pulaya community and all of them belonged to Muttill. Channel-wise use of credit by the different SC/ST communities are given in Table 4.12. More than five per cent (5.62%) of total credit availed was used for business. But it is noticed that the incremental income



Table - 4.12: Uses of Credit - SC/ST (Community-wise) (In Rupees)

Sl. No.	Uses	3	4	5	6	7	8	9	10	11	12	13	14
1.	Purchase of land	..	..	..	..	3,000 (1)	..	..	..	..	..	3,000 (1)	2.03
2.	Marriage	..	6,350	..	..	..	..	100 (1)	2,000 (1)	500 (2)	400 (1)	9,350 (8)	6.33
3.	House construction/Repairs	7,650 (8)	3,000 (2)	..	..	7,500 (1)	..	23,500 (1)	1,500 (1)	4,500 (1)	2,500 (2)	50,150 (16)	33.93
4.	Livestock	..	..	6,000 (3)	..	..	12,500 (5)	..	2,000 (1)	..	..	20,500 (9)	13.87
5.	Repayment of debts	2,000 (1)	..	10,700 (4)	..	..	..	300 (1)	..	..	..	13,000 (6)	8.80
6.	Cultivation	..	..	17,500 (5)	..	..	800 (2)	..	..	..	..	18,300 (7)	12.38
7.	Business	..	..	..	..	..	..	2,800 (1)	..	5,500 (2)	..	8,300 (3)	5.62
8.	Sickness	550 (3)	500 (1)	..	..	..	..	500 (1)	700 (1)	..	..	2,250 (6)	1.52
9.	Vehicles	..	..	..	..	300 (1)	..	..	..	..	..	300 (1)	0.20
10.	Ordinary wants	1,350 (6)	50 (1)	6,850 (3)	400 (1)	..	900 (2)	..	800 (2)	..	150 (1)	10,500 (16)	7.10
11.	Cattle shed	..	..	1,000 (1)	..	..	..	..	..	11,000 (1)	..	12,000 (2)	8.12
12.	Others	..	..	..	..	..	..	..	50 (1)	100 (1)	..	150 (2)	0.10
<b>Total</b>		11,550 (17)	9,900 (4)	42,050 (7)	400 (1)	10,800 (3)	14,200 (6)	27,200 (4)	7,050 (6)	21,600 (6)	3,050 (3)	1,47,800 (57)	
<b>Percentage</b>		7.82	6.70	28.45	0.27	7.31	9.61	18.40	4.77	14.61	2.06		100.00

Source: Survey Data

Note: Figures in bracket denote number of households.

from such petty provision shops is inadequate to pay off the loan since a part is also used to meet day-to-day expenses.

One-eighth (12.38%) of the total borrowing was utilised for cultivation and of a total of seven such households five were Kurumans, the economically and educationally well off among the Scheduled Castes/Tribes. As much as 8.80 per cent of the total borrowing was used for repayment of old debts. Six households had to borrow to meet expenses for sickness and it deserves special mention that five of them resorted to the 'Tamil Money Lenders'.

#### Major Findings

With the rural households borrowing has become a regular part of their life. Many take it as a matter of routine, and continue it for years. Majority of the households (61%) fall in the range of one to 10 years in the matter of using credit. Nearly 25 per cent of them had been using credit for over 11 to 20 years, while the remaining 14 for over 20 years. For consumption purposes the unlicensed lenders were the main source of credit.

The proportion of households borrowing for non-productive purposes far exceeded that of any other kind of credit in Thazhava and Pananchery. Only one-third of the total households in debt used credit for any kind of productive purpose. Marriage, house construction or repairs, livestock, repayment of debts, medical care, etc. were the main purposes for which cash loans were taken.

Of the credit spent for productive purposes, the greater part is utilised for enhancing farm production. Varying proportions of households, though small, were seen to use charge-account-credit (purchase of goods required in daily life on credit with a promise to clear debts within ninety days) for the purchase of such items as groceries, vegetables, clothes, etc. Households of Thazhava and Pananchery, though they commonly resorted to instalment-credit (means of securing goods, on payment of part of its cost with the remaining to be cleared within a stipulated period of time) never considered these as credit since they were not required to pay any interest.

The amount of credit availed of by nuclear households for investment purposes far exceeded that of intermediate or joint households. This brings

to light the increased enthusiasm of nuclear households to prosper since they can reap the fruits of their hard work. Further the average amount of credit overdue was found more in the case of intermediate than nuclear households. The average outstanding credit on consumption purposes like marriage and festivals was seen to be more in the case of households of old male heads.

The major source of cash loan to majority of rural poor was unlicensed lenders like the local village Money Lenders and 'Tamil Money Lenders'. Only nominal proportions of economically and educationally poor households sought cash credit from commercial banks and co-operative banks. It would not be amiss to state here that nationalised Commercial banks that are supposed to be of immense service to the rural households in the field of credit were not playing any commendable role at all. Moreover, it was observed that Co-operative banks also played only a very minor role in this regard. Co-operatives are dominated by surplus farmers who monopolise the available credit. Co-operatives are only one of several means by which the more powerful families exercise influence and availability over the mass of small holders and labourers.<sup>1</sup>

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<sup>1</sup> David Thorner (1964), Agricultural Co-operatives in India, Asia Publishing House, Bombay, p.14.

The survey revealed that the access to relatively low interest bearing institutional loans is extremely limited for the virtually assetless social classes such as agricultural labour and artisan households and those cultivator households who are at the lower end of the asset scale. In brief the wealthy cultivators get the advantage of government credit, while the poor peasants, labourers and artisans go to the money lenders. Whatever might have been the intentions in reality, policy measures have substantially gone to the benefit of the richer and more influential sections of society.<sup>2</sup>

The poor people are often caught in a debt trap where indebtedness leads to indebtedness through the repayment burden and subsistence needs. The debt incurred at the lower end of the household asset scale is smaller in magnitude; most of it is for current consumption, a good percentage is borrowed from non-institutional agencies and consequently a high rate of interest is paid. The strong tendency on the

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<sup>2</sup> Kurien, C.T., (1978), Poverty Planning and Social Transformation, Allied Publishers, Delhi, p.125.

part of the rural households to seek credit from money lenders was reported to be due to the ease with which credit was obtained.

Here it is worth mentioning that the loans taken were very meagre and as such would not substantially serve any productive developmental purpose and therefore the Commercial and Co-operative banks should play the leading role in rural credit. This could be achieved through the extension of credit to the rural peasants, labourers and others on liberal terms and by easy means for productive developmental purposes. Further the rural poor need be educated on the merits and demerits of various sources of credit available to them to enable them to make judicious decisions.

As regards the personal background, almost all the borrowers do not understand the intricacies of institutional loan; and in many cases do not think it necessary to refund the loan. Taking the rural poor as a whole, despite their ignorance they are innocent with no intension to deceive. Circumstances such as consumption needs, social demands and political influences compell them to become defaulters.

Financing and recovery represent two sides of the same coin. These two aspects are interlinked, interdependent and inseparable. Repayment performance is an important factor in any credit programme. Unless repayments are made regularly no credit programme can succeed. Lack of loan recovery cripples the financial resources of the credit institutions. If the overdues increase out of proportion, the loanable resources at the disposal of credit institutions would dry up. The blockade of bank resources in the hands of defaulters inhibits recycling of funds and thus the needy, sincere, genuine, prospective borrowers cannot be provided with assistance.

For most of the households there is no definite and regular pattern of clearing debts. As and when cash is available it is used to clear debts incurred. Diversion of incremental income for purchase of land, construction of buildings or for such other purposes, fear of not getting fresh loans after repayment of over dues, no botheration about legal action are some of the reasons for non-repayment of loans. Other reasons are low crop yield, low non-farm income, high prices of inputs but low prices for output, rigid

terms of repayment, delay in disbursement of loan, etc. Singh, et al<sup>3</sup> indicated that the poor recovery and high overdues in the case of small and marginal farmers could be ascribed to the diversion of funds for consumption purposes. Further there is an erroneous feeling among the beneficiaries that they need not repay bank loans. The local political activists also advice them not to repay.

A good number of borrowers do not understand the intricacies of institutional loan. Munikrishna Reddy et al<sup>4</sup> suggested that the banks should give utmost importance to education, farm size, social participation, urban contact, scientific orientation, economic motivation and innovativeness of the farmers while granting credit because these features had considerable bearing on the repayment performance of peasants.

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<sup>3</sup> Singh, O.B., Sharma, S.P. and Rajender Prasad, V., (1982), "Farm Finance by Banks in a Rural Development Project", Financing Agriculture, Vol.14, No.1, p.42.

<sup>4</sup> Munikrishna Reddy, M., Ramesh Kumar Reddy and Reddy, G.P.V., (1987), "Repayment Performance of Agricultural Credit Users", Land Bank Journal, Vol. 25, No.4.



Under-financial and over-financing of projects should be avoided. Periodicity of repayment is to be linked with income generation. It is necessary to extend the time for repayment of dues in genuine circumstances such as drought, flood, death of animals, etc.

Some farmers are egoistic and expect that the banker should approach them to provide technical guidance and to collect loan instalments. It is important to note that the borrowers in all income groups repaid mainly the loans availed from the private agencies due to the pressure from the lender, a higher rate of interest payable on such loans and since they depend upon this source for further supply of credit.

Since credit finds a significant place in the finance management of rural households it is of great significance to make them aware of the intricacies involved in using this tool so that this can be made use of in the wisest possible manner to derive the maximum satisfaction. This could be attained through appropriate education programmes - formal or informal adult education programmes.

CHAPTER - VSOCIAL AND CULTURAL LIFE

Various aspects of rural indebtedness were dealt with in the previous chapter. This chapter deals with social and cultural life. Under the title social and cultural life the following factors are discussed.

Age and Sex Distribution

As per the 1981 census the largest number of persons in Kerala were in the age group of 10-14 (12.80%) and 57.52 per cent were in the workable age group of 15-59 (See Table 5.1). The census also showed female predominance with a sex ratio of 1032. But in the age group of 0-14 there were only 4,399,000 females as against 4,502,000 males. The percentage of population was 35.94 for males as against 34.04 for females. Thus it is clear from Table 5.1 that both in absolute and relative terms the population in Kerala in the age group of 0-14 has a male predominance.

Table - 5.1: Age-wise Distribution of Population in Kerala - 1981  
(in '000s)

Age Group	Male	Female	Total
0-4	1378 (11.00)	1343 (10.39)	2721 (10.69)
5-9	1481 (11.82)	1441 (11.15)	2922 (11.48)
10-14	1643 (13.12)	1615 (12.50)	3258 (12.80)
15-19	1440 (11.49)	1568 (12.13)	3008 (11.82)
20-24	1256 (10.03)	1364 (10.55)	2620 (10.29)
25-29	1006 (8.03)	1083 (8.38)	2089 (8.20)
30-34	792 (6.32)	790 (6.11)	1582 (6.22)
35-44	1239 (9.90)	1297 (10.04)	2536 (9.96)
45-59	1396 (11.14)	1410 (10.90)	2806 (11.03)
60 and above	897 (7.15)	1015 (7.85)	1912 (7.51)
<b>Total</b>	<b>12,528 (100.00)</b>	<b>12,926 (100.00)</b>	<b>25,454 (100.00)</b>

Source: Statistics for Planning (1988), Department of Economics & Statistics, Trivandrum, p.6.

Note: Figures in brackets indicate percentage.

Altogether there are 3,832 persons in the three areas surveyed of whom 29.10 per cent fall in the age group of 0-14, 40.19 per cent in the age group of 15-34, 23.27 per cent in the age group of 35-39 and 7.44 per cent in the age group of 60 and above. The corresponding figures for 1962 were 45.42 per cent, 30.89 per cent, 19.52 per cent and 4.17 per cent respectively (See Table 5.2). Thus it can be seen that the percentage of population in the workable age group of 15-59 has made a tremendous increase over the past 25 years from 50.41 per cent to 63.46 per cent. On the other hand a sharp decline is observed in the percentage of population below the age of 15 as it declined from 45.42 to 29.10 per cent during the same period. This can be mainly due to the widespread use of family planning techniques. At the same time the percentage of population above 60 years almost doubled because of better health care and improved medical facilities.

In the surveyed area in Thazhaya 25 per cent of the total population fall in the age group of 0-14, 64.99 per cent in the age group of 15-59 and the rest in the age group of 60 and above. The corresponding figures of 1961 were 41.12 per cent, 53.47 per cent and 5.41 per cent respectively. Thus over the past two and a half decades the percentage of population in the

Table - 5.2: Population by Age Groups (Surveyed Area)

Age-group	Thazhava			Pananchery			Muttill			Total		
	1961*	1987	1962*	1987	1962*	1987	1962*	1987	1962*	1987	1962	1987
0-4	89	110	136	107	97	104	322	321	(15.59)	(8.38)		
5-9	88	143	132	106	118	148	338	397	(16.37)	(10.36)		
10-14	89	179	112	95	77	123	278	397	(13.46)	(10.36)		
15-19	58	205	53	115	67	137	178	457	(8.62)	(11.93)		
20-24	59	164	55	126	62	106	176	396	(8.52)	(10.33)		
25-29	45	153	49	132	59	103	153	388	(7.41)	(10.13)		
30-34	38	125	51	88	42	86	131	299	(6.34)	(7.80)		
35-44	73	193	70	152	57	110	200	455	(9.69)	(11.87)		
45-59	73	190	68	132	62	115	203	437	(9.83)	(11.40)		
60 and above	35	123	26	95	25	67	86	285	(4.17)	(7.44)		
Total	647	1585	752	1148	666	1099	2065	3832	(100.00)	(100.00)		

Source: Survey Data.

Note: Figures in bracket denote percentage.

contributory age group of 15-59 showed a significant increase. The percentage of dependents decreased from 46.53 per cent to 34.01 per cent. In the age group of 0-14 the female children (28.97%) outnumber the male children (25.56%). But among the people in the age group of 15-59 males (66.92%) are more than females (63.02%). The age and sex distribution of the people of the surveyed area are given in Table 5.3. In the total population of the surveyed area males have a small majority.

In Pananchery 26.83 per cent of the population of the surveyed area are in the age group of 0-14 in contrast with 50.54 per cent in 1962. Nearly two-third (64.89%) are in the age group of 15-59, of whom 40.15 per cent are in the age group of 15-34 and it was 46 per cent and 27.66 per cent respectively in 1962. Thus the percentage of population in the workable age group of 15-59 increased nearly by 50 per cent over the past 25 years. Males form the majority in the 35-59 (27.45%) and above 60 age group (8.36%) whereas females form the majority in the 0-14 (27.26%) and 15-34 age group (42.31%).

Table - 5.3: Age and Sex-wise Distribution of Population (1987)

Surveyed Area	Age Group										Total	
	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40-44	45-59		60 & above
Male	Thazhava	43 (5.39)	74 (9.27)	87 (10.90)	96 (12.03)	86 (10.72)	89 (11.15)	59 (7.39)	97 (12.16)	107 (13.41)	60 (7.52)	798 (100)
	Pananchery	49 (8.91)	52 (9.45)	44 (8.00)	54 (9.82)	51 (9.23)	56 (10.18)	47 (8.55)	44 (11.27)	67 (12.18)	46 (8.36)	550 (100)
	Muttill	54 (9.82)	69 (12.55)	56 (10.18)	67 (12.18)	48 (8.73)	48 (8.73)	45 (9.18)	63 (11.45)	69 (12.55)	31 (5.63)	550 (100)
Female	Thazhava	67 (8.51)	69 (8.77)	92 (11.69)	109 (13.85)	78 (9.91)	64 (8.13)	66 (8.39)	96 (12.20)	83 (10.55)	63 (8.00)	787 (100)
	Pananchery	58 (9.70)	54 (9.03)	51 (8.53)	61 (10.20)	75 (12.54)	76 (12.71)	41 (6.86)	68 (11.37)	65 (10.87)	49 (8.19)	598 (100)
	Muttill	50 (9.11)	79 (14.39)	67 (12.20)	70 (12.75)	58 (10.56)	55 (10.02)	41 (7.47)	47 (8.56)	46 (8.38)	36 (6.56)	549 (100)
Total	Thazhava	110 (6.94)	143 (9.02)	179 (11.29)	205 (12.93)	164 (10.35)	153 (9.65)	125 (7.89)	193 (12.18)	190 (11.99)	123 (7.76)	1585 (100)
	Pananchery	107 (9.32)	106 (9.23)	95 (8.28)	115 (10.02)	126 (10.97)	132 (11.50)	88 (7.66)	152 (13.24)	132 (11.50)	95 (8.28)	1148 (100)
	Muttill	104 (9.46)	148 (13.47)	123 (11.19)	137 (12.47)	106 (9.65)	103 (9.37)	86 (7.83)	110 (10.01)	115 (10.46)	67 (6.09)	1099 (100)
Grand Total	321 (8.38)	397 (10.36)	397 (10.36)	457 (11.93)	396 (10.33)	388 (10.13)	299 (7.80)	455 (11.87)	437 (11.40)	285 (7.44)	3832 (100)	

Source: Survey Data

Note: Figures in bracket denote percentage.

In the surveyed area of Muttil 34.12 per cent of the total persons fall in 0-14 age group, 39.32 per cent in 15-34 age group, 20.47 per cent in 35-59 age group and 6.09 per cent in 60 and above age group (See Table 5.3), 43.84 per cent, 34.53 per cent, 17.88 per cent and 3.75 per cent were the respective figures in 1962. Thus in Muttil too the percentage of population in the age group of 15-59 increased to 59.79 per cent from 52.38 per cent. Though the number of males (550) and females (549) are almost equal males far outnumber females in the age group of 35-59.

While looking at the population figures of the surveyed area in comparison with the corresponding figures of 1962 it can be seen that in all the three areas the percentage of population in the 0-14 age group only showed a decline whereas in the other age groups the percentage of population showed an increase (See Table 5.4). This supports the argument that there was a considerable decline in the birth-rate over the past two and a half decades.



Table - 5.4: Population by Broad Age Group in the Surveyed

Age group	<u>Area</u>					
	<u>(Summary Table)</u>					
	Percentage of Population					
	Thazhava		Pananchery		Muttill	
	1961*	1987	1962*	1987	1962*	1987
0-14	41.11	27.25	50.54	26.83	43.84	34.12
15-34	30.91	40.82	27.66	40.15	34.53	39.32
35-59	22.57	24.17	18.34	24.74	17.88	20.47
Above 60	5.41	7.76	3.46	8.28	3.75	6.09
Total	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey Data.

#### Age and Marital Status

Of the total population (3,832) 47.36 per cent are not married, 47.26 per cent married, 4.02 per cent widowed and 1.36 per cent divorced or separated. In all the three areas a decline is observed in the percentage of population who remained unmarried when compared to the figures of 1962 (See Table 5.5).

Table - 5.5: Marital Status

Particulars	Percentage of Population						
	Thazhava		Pananchery		Muttill		Total
	1961*	1987	1962*	1987	1962*	1987	
Never married	54.71	46.53	59.71	43.82	55.26	52.24	47.36
Married	36.32	47.23	34.84	50.52	40.39	43.94	47.26
Widowed	6.03	4.54	4.26	4.09	3.60	3.18	4.02
Divorced or separated	2.94	1.70	1.19	1.57	0.75	0.64	1.36
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Survey Data.

It is worth mentioning that though the percentage of married people increased during the last 25 years, percentage of widowed and divorced or separated persons showed a rapid decline in all the three panchayats. This can be taken as a good indicator of improvement in health care and better family relations. However cases of divorce are found among all the communities except Christians. Majority of divorce cases are among the poorer people.

Out of a total of 52 divorced or separated persons 50 are females and 46 of them (92%) are below the age of 40. In almost all cases of separation, reunions are practically out of question since the husbands of 42 (84%) of these separated women have re-married. Widowhood and the problems arising from it apparently belong to Sociology, but on closer enquiry they are found to have a strong bearing on rural economy. In the case of women, the death of the husband often undermines family security. The moral problems arising, connected with that are also of equal gravity. For men also the death of the wife may result in disruption of the family. Re-marriage is therefore the most obvious solution. But it was found in the surveyed areas that whereas a good percentage of widowers remarry, the

corresponding percentage for widows is negligible.

Table 5.6 gives details of sex-wise distribution of widows, divorced and separated persons.

Table - 5.6: Sex-wise Distribution of Widows, Divorced and Separated Persons

Particulars	No. of Persons			Total
	Thazhava	Pananchery	Muttill	
Widowed men	9	4	6	19
Widowed women	63	41	28	132
<u>Divorced</u>				
-men	1	..	..	1
-women	14	8	2	24
<u>Separated</u>				
-men	..	1	..	1
-women	12	9	5	26

Source: Survey Data.

The number of widows (133) is six and a half times as high as the widowers (20). Looking at the age of widowed men and women it can be seen that there are 19 women who are upto 45 years of age whereas there are only two men of the same age group (See Table 5.7 and 5.8). This is because a good percentage of widowers go in for re-marriage compared to widows.

Table - 5.7: Age of Widows in the Surveyed Area

Age-group	No. of Persons			Total
	Thazhava	Pananchery	Muttill	
35 and below	2 (3.17)	4 (9.52)	..	6 (4.51)
36-40	3 (4.76)	3 (7.14)	1 (3.57)	7 (5.27)
41-45	3 (4.76)	3 (7.14)	..	6 (4.51)
46-50	7 (11.11)	3 (7.14)	2 (7.14)	12 (9.02)
51-59	9 (14.29)	8 (19.05)	6 (21.43)	23 (17.29)
60-75	34 (53.97)	17 (40.48)	14 (50.00)	65 (48.87)
76 and above	5 (7.94)	4 (9.53)	5 (17.86)	14 (10.53)
Total	63 (100.00)	42 (100.00)	28 (100.00)	13 (100.00)

Source: Survey Data

Note: Figures in bracket denotes percentage.

Table - 5.8: Age of Widowers in the Surveyed Area

Age-group	No. of Persons			Total
	Thazhava	Pananchery	Muttill	
35 and below	1 (11.11)	..	..	1 (5.00)
36-40	..	..	1 (16.67)	1 (5.00)
41-45	..	..	..	..
46-50	1 (11.11)	2 (40.00)	..	3 (15.00)
51-59	2 (22.22)	2 (40.00)	..	4 (20.00)
60-75	3 (33.33)	1 (20.00)	3 (50.00)	7 (35.00)
76 and above	2 (22.22)	..	2 (33.33)	4 (20.00)
Total	9 (100.00)	5 (100.00)	6 (100.00)	20 (100.00)

Source: Survey Data

Note: Figures in bracket denotes percentage.

As per Table 5.9 there are 70 women who are widows for 10 years or more whereas the corresponding figure for men is only nine.

Table - 5.9: Period of Widowhood

Period (In Years)	No. of Persons								
	Thazhava		Pananchery		Muttil		Total		
	Women	Men	Women	Men	Women	Men	Women	Men	
Upto 5	16	3	7	3	7	2	30	8	(22.56) (40.00)
6-10	14	2	10	1	9	..	33	3	(24.81) (15.00)
11-20	18	3	17	..	11	2	46	5	(34.59) (25.00)
21-30	10	1	6	1	..	2	16	4	(12.03) (20.00)
Above 30	5	..	2	..	1	..	8	..	(6.01)
<b>Total</b>	<b>63</b>	<b>9</b>	<b>42</b>	<b>5</b>	<b>28</b>	<b>6</b>	<b>133</b>	<b>20</b>	<b>(100.00)</b>

Source: Survey Data

Note : Figures in bracket denote percentage.

### Age at Marriage

The social and demographic significance of enhanced age at marriage, especially of females is well known. In view of the direct and indirect impacts of higher age at marriage on fertility and to some extent on mortality reduction, the National Population Policy of India formulated in 1976 recommended a minimum age of 18 years for girls and 21 years for boys. By and large, a steady but slow increase in age at marriage has been observed in India during the last few decades. With this background an attempt is made to furnish the recent trends in age at marriage of girls of rural areas surveyed.

Now-a-days the marriage of women in the rural areas take place mostly during the age of 18-21 and those of men during the age of 22-26. The average age at marriage in the surveyed area is shown in Table 5.10. It may be seen from the table that in all the three areas the average age at marriage of both men and women has increased over the past quarter century (See diagrams 5.1, 5.2 and 5.3). It increased from 22.6 to 25.47 years for men and from 17.05 to 20.73 years for women during the 1963-'87 period.



Table - 5.10: Average Age at Marriage in the Surveyed Area (1963-1987)

Year	Thazhava			Pananchery			Muttill		
	No. of marriages	Average age at marriage		No. of marriages	Average age at marriage		No. of marriages	Average age at marriage	
		Male	Female		Male	Female		Male	Female
1963	9	22.78	16.78	6	21.83	17.67	4	21.75	16.75
1964	3	21.33	15.67	2	23.00	16.50	5	22.00	17.20
1965	2	26.00	19.00	2	21.00	17.00	3	22.33	18.00
1966	11	25.55	18.82	2	22.00	17.50	9	23.22	18.67
1967	5	24.00	17.40	5	21.60	17.80	4	22.50	16.75
1968	8	25.75	17.25	8	23.88	18.75	5	23.80	19.20
1969	7	26.00	19.43	2	22.00	17.50	2	22.50	18.50
1970	9	25.67	18.00	6	22.17	17.83	3	20.00	19.00
1971	7	26.00	18.86	5	23.67	19.00	4	21.00	16.75
1972	5	27.00	20.20	6	23.00	18.33	4	22.75	19.00
1973	10	23.80	18.80	6	22.00	16.33	3	21.33	19.00
1974	13	25.31	18.85	7	24.14	17.57	5	24.40	18.00
1975	10	25.80	18.60	5	24.00	20.20	9	23.22	18.67
1976	6	25.83	18.67	2	21.50	19.50	5	24.00	19.40
1977	3	26.00	23.66	6	23.67	18.50	7	23.57	19.71
1978	16	26.06	19.38	7	23.29	18.86	8	22.38	18.38
1979	3	29.33	22.33	10	24.70	19.20	9	24.89	18.33
1980	7	26.43	21.57	5	28.60	18.80	7	24.57	18.43
1981	5	25.60	20.40	13	25.08	19.23	12	25.50	18.08
1982	6	25.00	19.67	12	24.50	20.42	7	24.14	20.86
1983	15	27.07	19.93	7	23.71	20.29	5	26.67	20.40
1984	10	26.70	20.20	11	25.00	19.82	3	24.67	20.67
1985	10	26.70	19.40	10	24.10	20.10	5	25.00	20.00
1986	14	26.57	20.42	9	25.00	21.56	10	24.20	20.30
1987	6	27.17	19.50	10	25.00	20.90	12	25.08	19.67
Total	200	25.80	19.24	165	24.01	19.15	150	23.79	18.88

Source: Survey Data.

Diagram 5.1

Average Age at Marriage - Tashava

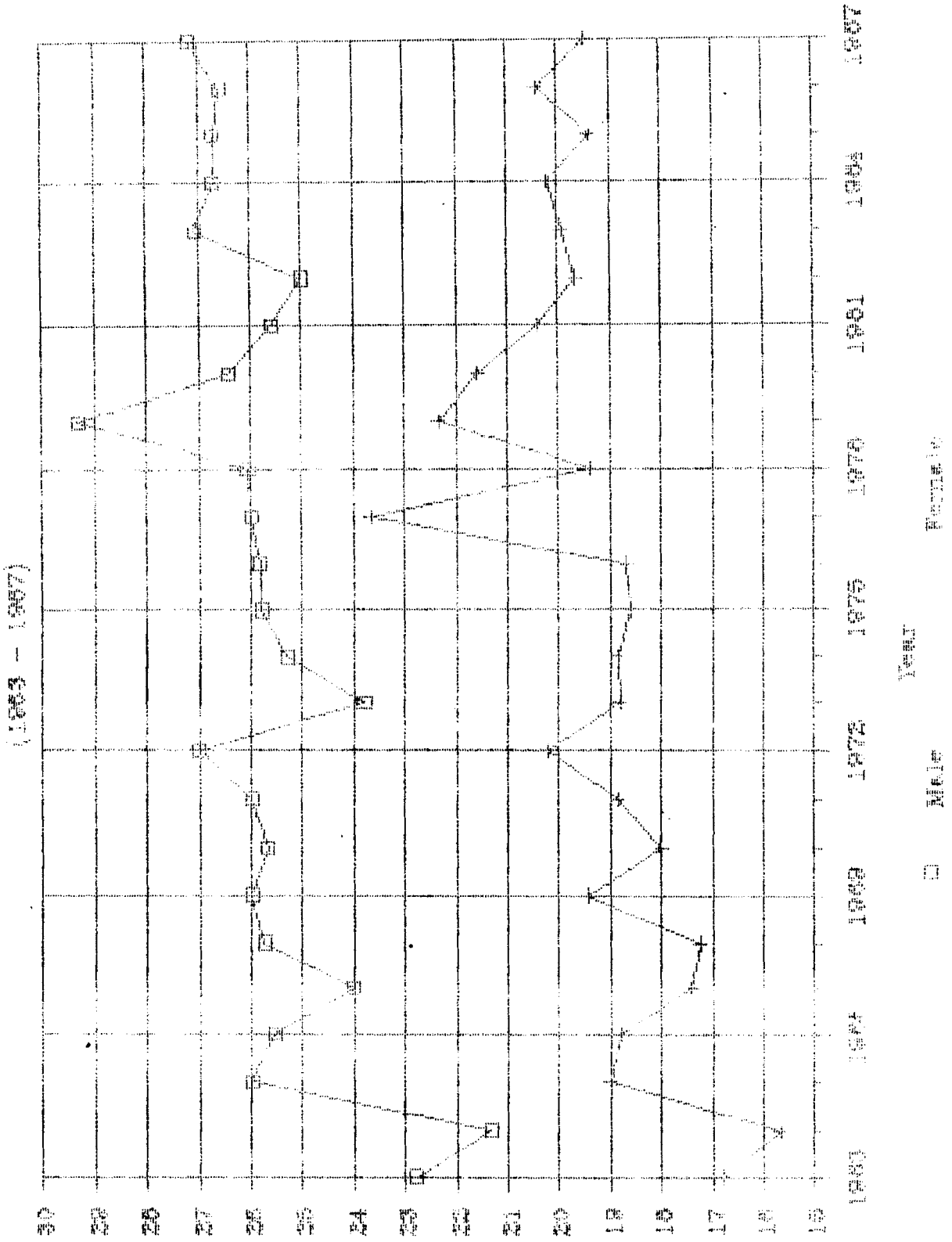
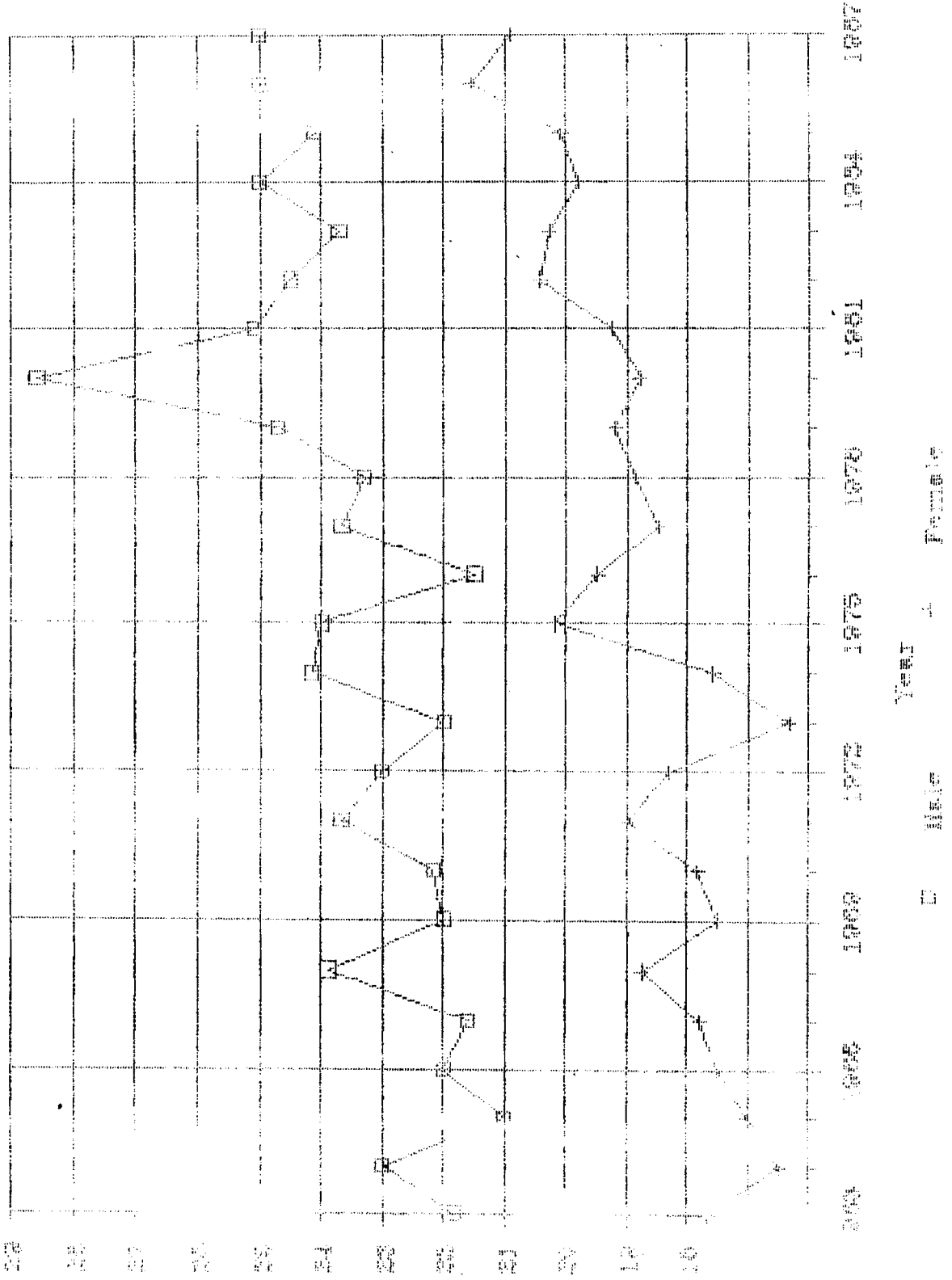


Diagram 5.2

# Average Age at Marriage

Yugoslavia (1953-1987)



# Average Age of Males + Females

(1963-1997)

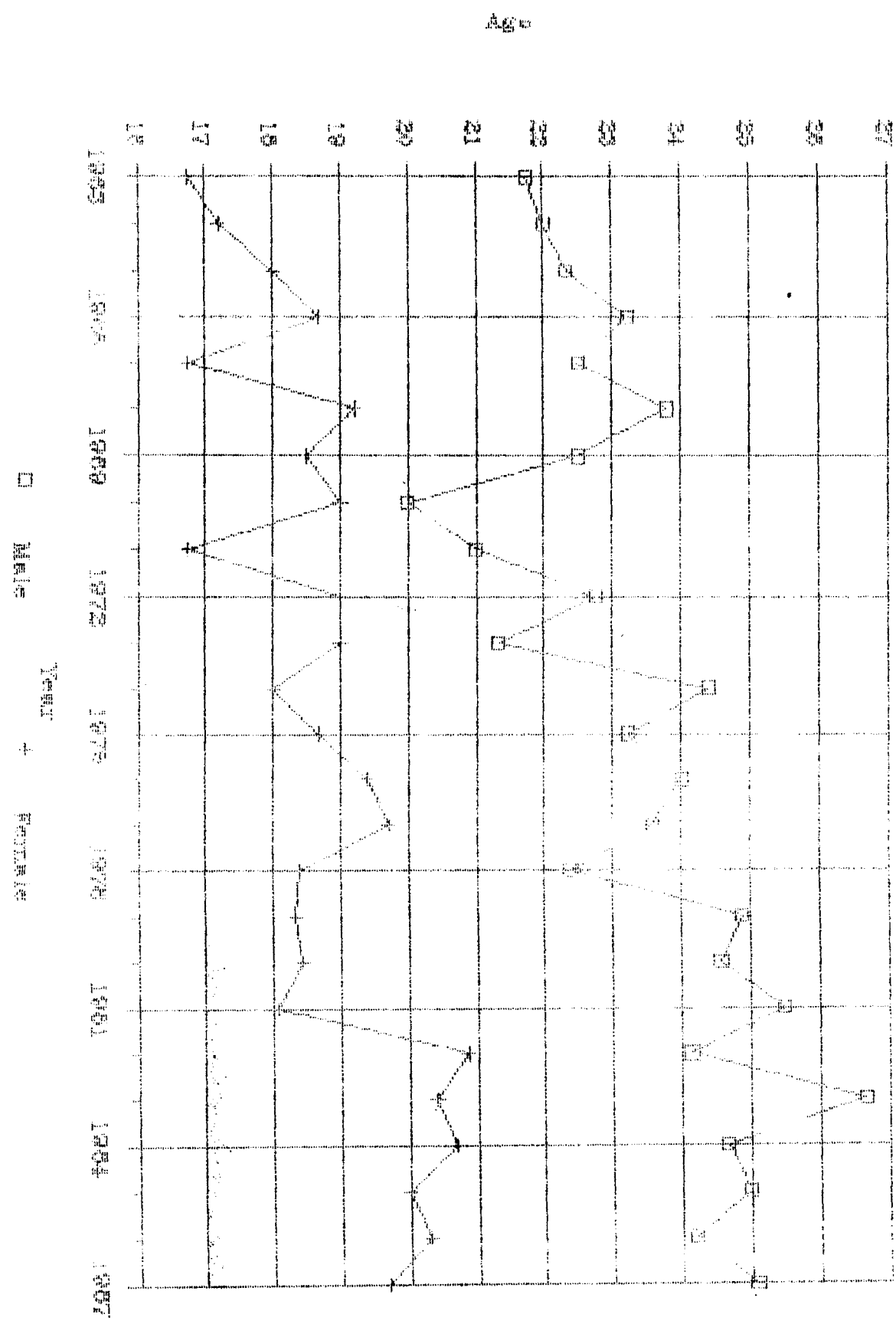


Diagram 5.3

However, three or four decades ago the average age of girls at marriage was far below the prescribed legal minimum and child or pre-puberty marriages were also common. Even during the period 1963-'67, more than 70 per cent (71.23%) of girls married were in the age group of 18 years and below (See Table 5.11). But during the period 1983-'87 girls who got married in the same age group sharply declined to 30.65 per cent. Further in all marriages during 1963-'67 the women were 22 years or below in age. But during the last five years (1983-'87) there were 28 instances (20.44%) where the age of women at marriage exceeded 22 years. This clearly projects the rise in the age at marriage.

In 1987, out of a total of 28 marriages, in 16 cases (57.14%) the girls were in the age group of 18-21. It deserves special mention that while by law 18 years is the minimum marriageable age for women, there were four marriages, in which the girls were 17 years or below in age; one each from Muslim and Paniya communities and two from Ezhavas. However, this (14.29%) is negligible when compared to 1963 during which time there were 11 (57.89%) such marriages. Age at marriage in the three areas are given in tables 5.12, 5.13 and 5.14.

Table - 5.11:

Age of Women at Marriage

(In Years)

Age at marriage	No. of marriages						Total	Thazhava	Pananchery	Muttill	Total	Thazhava	Pananchery	Muttill	Total
	1963 to 1967			1983 to 1987											
17 and below	15	9	12	36	10	6	6	22	36	(49.31)	6	6	22	(16.05)	
18	5	6	5	16	11	4	4	20	16	(21.92)	5	4	20	(14.60)	
19	3	1	5	9	8	4	4	20	9	(12.33)	8	4	20	(14.60)	
20	5	..	2	7	4	3	3	14	7	(9.59)	7	3	14	(10.22)	
21	..	1	2	3	5	8	8	20	3	(4.11)	7	8	20	(14.60)	
22	2	..	..	2	2	5	5	13	2	(2.74)	6	5	13	(9.49)	
23	..	..	..	..	8	4	4	15	..	..	3	4	15	(10.95)	
24	..	..	..	..	5	..	..	6	..	..	1	..	6	(4.38)	
25	..	..	..	..	1	..	..	3	..	..	2	..	3	(2.19)	
Above 25	..	..	..	..	1	2	1	4	..	..	2	1	4	(2.92)	
Total	30	17	26	73	55	47	35	137	73	(100)	47	35	137	(100)	

Source: Survey Data

Note: Figures in bracket denote percentage.

Table No. 411

**Age of Women at Marriage in the Survived Age**  
(Thazhara)

Age (in years)	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	Total				
Upto 14	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..				
15	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..				
16	..	1	1	2	1	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..			
17	..	1	1	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..			
18	2	..	4	1	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..			
Upto 18	2	2	6	4	7	2	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..			
	(32.13)	(14.29)	(60.00)	(40.00)	(46.67)	(33.33)	(20.00)	(28.57)	(37.50)	(50.00)	(50.00)	(46.15)	(50.00)	(40.00)	(20.00)	(71.43)	(53.58)	(16.29)	(62.50)	(40.00)	(54.55)	(50.00)	(100.00)	..	..	..	..	..	..	..		
19	2	4	1	1	..	1	..	..	1	2	1	1	2	2	1	1	1	1	4	3	2	1	..	..	..	..	..	..	..	..		
20	1	2	..	..	1	..	..	2	..	4	..	..	1	1	1	..	..	..	1	..	1	2	1	..	..	..	..	..	..	..		
21	..	1	..	1	3	2	2	..	1	1	1	2	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..		
22	..	1	..	1	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..		
23	1	2	2	1	2	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..		
24	..	2	1	1	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
25	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
Above 25	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	
Total	6	14	10	10	15	6	5	7	3	16	3	6	10	13	10	5	7	9	7	8	5	11	2	3	9	200	..	..	..	..	..	..
	(32.13)	(14.29)	(60.00)	(40.00)	(46.67)	(33.33)	(20.00)	(28.57)	(37.50)	(50.00)	(50.00)	(46.15)	(50.00)	(40.00)	(20.00)	(71.43)	(53.58)	(16.29)	(62.50)	(40.00)	(54.55)	(50.00)	(100.00)	..	..	..	..	..	..	..	..	..

Source: Survey Data

Note: Figures in bracket denote percentage

Table No. 5.13  
Age of Women at Marriage in the Surveyed Area (Pananchery)

Age (in years)	1987	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963 Total	
15	..	..	..	..	..	..	..	..	..	..	1	..	..	1	2	..	..	..	..	..	..	..	..	1	5	
16	1	..	..	1	..	..	..	..	2	1	..	..	1	2	3	1	1	1	..	1	..	..	..	1	17	
17	..	1	1	..	2	..	1	1	3	..	1	..	..	1	..	..	..	2	1	1	2	1	2	..	21	
18	..	..	2	2	1	2	4	1	..	3	1	1	..	..	..	3	..	1	1	3	2	1	..	..	31	
Upper 18	1	1	3	3	3	2	5	2	5	4	3	1	1	4	5	4	1	4	2	5	4	2	2	2	5	74
	(10.00)	(11.13)	(30.00)	(27.27)	(42.85)	(16.67)	(38.46)	(40.00)	(50.00)	(57.14)	(50.00)	(50.00)	(20.00)	(57.14)	(83.83)	(66.67)	(16.67)	(66.67)	(100.00)	(62.50)	(80.00)	(100.00)	(100.00)	(100.00)	(83.33)	(44.85)
19	1	3	2	2	..	3	4	1	..	..	2	..	..	2	..	1	3	1	..	..	..	..	..	..	..	26
20	2	1	1	1	2	1	..	2	..	1	..	1	1	..	1	..	1	1	..	1	..	..	..	..	..	17
21	2	1	..	3	1	2	1	..	3	2	..	..	1	1	..	1	1	..	..	1	..	..	..	..	..	21
22	2	..	3	1	..	3	1	..	..	..	..	..	2	..	..	..	..	..	..	1	..	..	..	..	..	13
23	1	1	..	1	..	..	1	..	2	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7
24	..	..	1	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	3
25	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2
Above 25	..	1	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2
Total	10	9	10	11	7	12	13	5	10	7	6	2	5	7	6	6	6	6	2	8	5	2	2	2	6	165
	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)	(100.00)

SOURCE: Survey Data

NOTE: Figures in bracket denote percentage.



Table No. 5.14  
Age of Women at Marriage in the Surveyed Area (Muttai)

Age in Years	1986	1985	1984	1983	1982	1981	1980	1979	1978	1977	1976	1975	1974	1973	1972	1971	1970	1969	1968	1967	1966	1965	1964	1963	Total			
Upto 14	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..		
15	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	(0.67)		
16	2	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	(4.69)	
17	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	16	(10.67)	
18	1	2	..	1	..	3	..	1	..	4	1	1	..	1	..	1	..	..	..	..	..	..	..	..	..	22	(14.66)	
Upto 18	4	3	1	1	3	6	2	3	5	2	2	3	3	1	2	4	1	1	2	3	4	2	4	2	4	4	69	(15.33)
19	1	2	..	..	1	..	1	4	1	2	1	3	1	..	..	1	1	..	..	..	..	..	..	..	..	..	27	(18.00)
20	1	..	2	..	..	..	1	..	1	..	1	2	..	2	..	..	..	..	..	..	..	..	..	..	..	..	17	(11.33)
21	3	2	1	1	..	1	..	2	..	2	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	17	(11.33)
22	2	1	1	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	9	(6.00)
23	1	1	..	1	1	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	7	(4.67)
24	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	(0.67)
25	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2	(1.33)
Above 25	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	(0.67)
Total	12	10	5	3	5	7	12	7	9	8	7	5	9	5	3	4	5	3	1	5	4	9	3	5	4	150	(100.00)	

Source: Survey Data

Note: Figures in bracket denote percentage.

Scanning a period of ten years from 1978, it can be observed that there were 11 marriages in Thazhava at the age of 16 and seven marriages at the age of 17. Of these 18 marriages two were of Nair and seven each from Ezhava and Muslim communities. The remaining two were from Paraya and Pulaya communities (See Table 5.15). In brief, marriages at younger ages used to take place in all the communities except Christians in the past, and the present upward shift in the age has also affected all the communities.

Table - 5.15: Age at Marriage of Women during 1978-'87  
Community-wise (Thazhava)

Community	No. of marriages		
	At the age of 16 years	At the age of 17 years	Total
Ezhavas	5	2	7
Nairs	..	2	2
Paraya	1	..	1
Pulaya	..	1	1
Muslims	5	2	7
Total	11	7	18

Source: Survey Data.

### Literacy

While speaking about the social life in the rural areas surveyed, their literacy needs special mention. Education is an important overhead investment in economic development. It is also one of the major factors affecting rural development. Educating the rural people is essential to make the farmers know how to apply modern technology in farm operation so as to boost production. If farmers are illiterate, they cannot rise above the inhibitions of tradition and ignorance. Kerala has always been ahead of all other States in the country in the matter of literacy (See Table 5.16). This is all the more so in regard to female literacy.

One of the most notable features of the surveyed Panchayats is the comparatively high state of literacy among women. Chiefly because of the advancement in the educational fields, their literacy has increased considerably. As per 1971 Census, women literacy in Thazhava was 56.33 per cent and it was 52.84 per cent in Pananchery. This increased to 67.69 per cent and 66.49 per cent respectively in 1981.

Table - 5.16: Percentage of Literates

Sl. No.	State	1961	1971	1981
1.	Andhra Pradesh	21.20	24.56	29.94
2.	Bihar	18.40	19.79	26.01
3.	Gujarat	30.50	35.72	43.75
4.	Jammu & Kashmir	11.00	18.30	26.17
5.	KERALA	46.80	60.42	70.42
6.	Madhya Pradesh	17.80	22.12	27.82
7.	Maharashtra	29.80	39.08	47.37
8.	Karnataka	26.40	31.54	38.41
9.	Orissa	21.70	26.12	34.12
10.	Punjab	24.20	33.39	40.74
11.	Rajasthan	15.20	18.79	24.05
12.	Tamil Nadu	31.40	39.39	45.78
13.	Uttar Pradesh	17.60	21.64	27.38
14.	West Bengal	29.30	33.05	40.88
	INDIA	24.20	29.32	36.03

Source: Census of India (1981) Series 10, Kerala Paper 5.

Literacy in all the surveyed areas was more than the State level of literacy as per 1981 census. In Thazhava illiterates were only 12.37 per cent but in Pananchery and Muttill it was a bit higher.

Table - 5.17: Educational Qualification

Particulars	Thazhava		Pananchery		Muttill	
	No. of persons	Percentage	No. of persons	Percentage	No. of persons	Percentage
<b><u>Literates:</u></b>						
Upto 7th standard	653	41.20	543	47.30	533	48.50
Std. 8 to SSLC	557	35.14	272	23.69	242	22.02
Pre-Degree	93	5.87	43	3.74	63	5.73
Graduation	34	2.14	11	0.96	10	0.91
Post-graduation	4	0.25	5	0.44	2	0.18
Others	48	3.03	18	1.57	7	0.64
<b>Total literates</b>	<b>1,389</b>	<b>87.63</b>	<b>892</b>	<b>77.70</b>	<b>857</b>	<b>77.98</b>
<b>Illiterates</b>	<b>196</b>	<b>12.37</b>	<b>256</b>	<b>22.30</b>	<b>242</b>	<b>22.02</b>
<b>Grand Total</b>	<b>1,585</b>	<b>100.00</b>	<b>1,148</b>	<b>100.00</b>	<b>1,099</b>	<b>100.00</b>

Source: Survey Data.

In 1961, literates in the surveyed area of Thazhava were only 43.59 per cent and it has more than doubled (87.63%) by 1987. Further the percentage of matriculates increased from 2.32 to 11.29 during the same period.

Roughly three per cent (2.97%) of the population of Pananchery had an education above SSLC whereas it was 7.46 per cent in Muttill and 11.29 per cent in Thazhava. In Pananchery the number of persons having college education is negligible. Many could not have University education due to the poor basic education that they get coupled with the attitude of parents towards higher education. As soon as children are able to do some work an ordinary cultivator or agricultural labourer either stops sending them to schools or the children themselves back out.

Among the literates of Muttill less than one tenth (9.57%) had the privilege of college education. Wynad is a backward district in so far as higher education facilities are concerned. There are only four colleges in the district of Wynad with a maximum strength of 2,916 of which only one college (St. Mary's College, Sultan Battery) is offering graduate or post graduate courses.

Science courses are offered at the pre-degree levels only in two colleges. So the students do not get sufficient facilities for science education. The well-off families send their children to Mysore and Calicut for University education. In the surveyed area with 190 households only two students are doing Engineering course. Just two had the privilege of getting post-graduate education.

Literacy among Paniyans and Kurumans (Scheduled Tribes)

The Kurumans and Paniyans are the only Scheduled Tribes in the surveyed area and both are found only in Muttill. The Kurumans have begun to send their children to school. But the Paniyans are still behind the others in this respect. Regarding the Paniya students attendance in schools becomes negligible immediately after the disbursement of lumpsum grant (usually in the month of June-July). There is a lower primary school within one kilometre and an upper primary school within two kilometres of the Paniya households. Even to the nearest high school (Kakkavayal Government High School) there is sufficient transport facilities. Still Paniya parents did not attach much importance to sending

Table - 5.18: Literacy among Paniyans (Muttill)

	Number of Persons			Percent- age
	Male	Female	Total	
<u>Literates:</u>				
<u>School going children</u>				
Upto Std. 4	9	7	16	12.50
5-7	3	1	4	3.13
8 to SSLC	..	1	1	0.78
Other literate Paniyans	3	3	6	4.68
Total	15 (23.81)	12 (18.46)	27 (21.9)	21.09
<u>Illiterates</u>				
Infants	9	8	17	13.28
Drop outs (in the age group of 5-14)	2	1	3	2.34
Children of the age group of 5-14 who never went to school	3	3	6	4.69
<u>Other illiterates in the age group</u>				
15-34 years	16	31	47	36.72
35-59 years	12	7	19	14.85
Above 60 years	6	3	9	7.03
Total	48 (76.19)	53 (81.54)	101 (78.91)	78.91
Grand Total	63	65	128	100.00

Source: Survey Data.

Note: Figures in bracket denote percentage.



Table - 5.19: Literacy among Kurumans (Muttal)

	Number of persons			Percent- age
	Male	Female	Total	
<u>Literates</u>				
Upto Std. 4	11	5	16	27.59
5-7	9	6	15	25.86
8 to SSLC	5	3	8	13.79
Above SSLC	2	1	3	5.18
Total	27 (87.10)	15 (55.56)	42 (72.42)	72.42
<u>Illiterates</u>				
Infants	4	4	8	13.79
Elders	..	8	.8	13.79
Total	4 (12.90)	12 (44.44)	16 (27.58)	27.58
Grand total	31	27	58	100.00

Source: Survey Data

Note: Figures in bracket denote percentage.

their children to school since it is to them more in the nature of a long term investment with return uncertain and accruing mostly to the next generation.

It is important to note that there were as many as six Paniyans in the age group of 5 to 14 who never went to school. Further, when the overall literacy of the surveyed area is 77.98 per cent, literacy among Paniyans is as low as 21.09 per cent. Again there is male bias even in the matter of giving education. Even though the females outnumber males in the case of Paniyans, the literate females are lesser than literate males (See Table 5.18).

Even among Kurumans a male bias is observed in the matter of education. Practically all the males are literate (See Table 5.19). But 44.44 per cent of Kuruman women are illiterate. If infants are excluded the literacy rate for Kuruman women would be 65.22 per cent.

#### Education of Couples

Of a total of 780 married couples in majority cases (38.46%) it is found that wives are more educated than husbands. When the surveyed areas

are taken separately; in Thazhava and Pananchery wives are more educated (See Table 5.20). However, it is observed that literacy of wives are more mostly among Hindus. In almost three-tenth cases husbands and wives are of equal education.

Table - 5.20: Education of Husbands and Wives -  
Compared

Particulars	No. of couples			
	Thazhava	Pananchery	Muttill	Total
Husbands more educated	99 (31.63)	69 (28.39)	88 (39.39)	256 (32.82)
Wives more educated	126 (40.26)	102 (41.98)	72 (32.14)	300 (38.46)
Of equal education	88 (28.11)	72 (29.63)	64 (28.57)	224 (28.72)
<b>Total</b>	<b>313</b> (100.00)	<b>243</b> (100.00)	<b>224</b> (100.00)	<b>780</b> (100.00)

Source: Survey Data

Note: Figures in bracket denote percentage.

## Migration and its Effects

### Pananchery

Migration has taken place on a large scale in the surveyed area of Pananchery during the last four decades particularly during 1948-'52 when nearly one-third (31.63%) of the total migrants came. The reasons for migration were the availability of vacant land for free occupation and the cheap price at which proprietary land was available especially during the 15 year period immediately after independence. The integration of Travancore and Cochin States facilitated large-scale migration from the Travancore and Cochin area where land was costly. Along with the cultivators came a large number of labourers in search of employment and hoping to establish themselves on at least a small piece of land.

Out of 225 households residing in the surveyed area as many as 98 (43.56%) are migrants. A vast majority of them (67.35%) settled down before 1962. Among the migrant households 52 (53.06%) are Christians and 46 (46.94%) are Hindus. There is no Muslim migrant

(See Table 5.21). Among a total of 98 migrant households 51 (52.04%) came in search of land, 22 (22.45%) in search of employment and the remaining 25 (25.51%) came for other purposes.

While most of the Hindus migrated from the neighbouring villages and adjacent taluks, most of the Christians came from the former Travancore State (See Table 5.22).

Among the migrants of Pananchery a good number encroached upon the Government lands, both within the forest area and outside. Later on encroachment was legalised to a great extent by giving them "Pattayam" - the title deed. The migrants brought in new trends in the employer-employee relationships, in the customs and manners, in the dietary habits and even in dress and personal adornments. They also brought a new outlook on cultivation. It is they who introduced cash crops such as lemongrass and tapioca, though lemon grass cultivation is now practically extinct mainly due to the shortage of firewood. Thus on the whole, the migration has had a beneficial effect in the social life of Pananchery.

Table - 5.21: Duration and Causes of Migration - Community-wise  
(Pananchery)

Period of migration (in years)	In search of land			In search of job			Others			Grand Total	Percentage
	Hindus	Christians	Total	Hindus	Christians	Total	Hindus	Christians	Total		
1	2	3	4	5	6	7	8	9	10	11	12
0-4	..	..	..	1	..	1	..	1	1	2	2.04
5-9	3	1	4	3	2	5	..	2	2	11	11.23
10-14	2	1	3	3	..	3	2	2	4	10	10.20
15-19	..	1	1	..	1	1	2	1	3	5	5.10
20-24	2	1	3	..	..	..	..	1	1	4	4.08
25-29	4	2	6	3	..	3	1	1	2	11	11.23
More than 29	13	21	34	7	2	9	6	6	12	55	56.12
Total	24	27	51	17	5	22	11	14	25	98	100.00
Percentage	52.04			22.45			25.51				

Source: Survey Data.

Table - 5.22: Distribution of Migrated Families by Region and Community  
(Pananchery)

No. of families migrated	District of migration	Taluk from where migrated	No. of families			Total
			Hindus	Christians	Total	
	2	3	4	5	6	
2 (2.04)	TRIVANDRUM	Trivandrum Neyyattinkara	1 1	.. ..	1 1	
23 (23.47)	KOTTAYAM	Changancherry Kunnathunad	10 1	2 10	12 11	
23 (23.47)	ERNAKULAM	Moovattupuzha	5	18	23	
35 (35.72)	TRICHUR	Trichur Kodungallur Mukundapuram	16 2 10	3 .. 4	19 2 14	
5 (5.10)	PALGHAT	Alathur	4	1	5	
1 (1.02)	MALAPPURAM	Perinthalmanna	1	..	1	
2 (2.18)	PATHANAMTHITTA	Pathanamthitta Thiruvalla	.. 1	2 6	2 7	
52 (52.00)	Total		52	46	98	

Source: Survey Data

Note: Figures in bracket denote percentage.

Muttill

In the area selected for detailed study in Muttill more than three-fourth (76.32%) of the total households are migrants. Majority of them (59.32%) came to this area before 1962 (See Table 5.23). Only 34 households migrated during the last 15 years and 23 (67.65%) of them are Hindus. Almost three-fourth (74.72%) of the Christian migrants made their entry into Muttill before 1962 whereas the Hindu migrants during the same period were only one-third (33.33%). Rather, the Hindus made only a late entry. Community-wise, 35.17 per cent of the migrants are Hindus, 60 per cent Christians and 4.83 per cent Muslims.

Though the new settlers hail from the different districts of the State of Kerala, the migrants from Kottayam district form more than two-third (66.89%) as can be seen from Table 5.24. About 90 per cent (89.66%) of Christian settlers in this area have their origin in Kottayam, Vaikom and Meenachil taluks of Kottayam district. Among the Hindu migrants as well majority (37.25%) came from Kottayam district.



Table - 5.23: Duration and Causes of Migration - Community-wise  
(Muttil)

Period of Migration (in years)	In search of job														Total	Mus-Total	Mus-lims	Christians	Total	Mus-Total	Mus-lims	Christians	Total
	Hindus	Christians	Muslims	Total	Hindus	Christians	Muslims	Total	Hindus	Christians	Muslims	Total	Hindus	Christians									
1	2	3	4	5	6	7	8	9	10	11	12	13	14										
0-4	1	2	..	3	3	1	1	5	4	.3										5.52			
5-9	..	..	..	..	9	2	1	12	9	2										8.28			
10-14	1	1	..	2	9	2	1	12	10	3										9.65			
15-19	3	7	..	10	5	2	..	7	8	9										11.72			
20-24	2	5	..	7	1	..	..	1	3	5										5.52			
25-29	2	6	..	8	3	..	3	6	5	6										9.65			
More than 29	6	52	..	58	6	7	1	14	12	59										49.66			
Total	15	73	..	88	36	14	7	57	51	87										100.00			
Percentage				60.69				39.31	35.17	60.00										100.00			

Source: Survey Data.

Table - 5.24: Distribution of Migrated Families by Region and Community (Muttill)

No. of Families Migrated	District of Migration	Talyk from where Migrated	No. of Families			
			Hindus	Christians	Muslims	Total
1	2	3	4	5	6	7
3 (2.07)	TRIVANDRUM	Trivandrum	1	..	..	1
		Nedumangedu	2	..	..	2
4 (2.76)	ALLEPPEY	Ambalapuzha	1	..	..	1
		Kuttanad	1	..	..	1
		Shertallai	1	..	1	2
1 (0.69)	PATHANAMTHITTA	Pathanamthitta	1	..	..	1
97 (66.89)	KOTTAYAM	Changanacherry	1	4	..	5
		Meenachil	10	52	..	62
		Vaikom	8	22	..	30
6 (4.14)	ERNAKULAM	Muvattupuzha	1	..	..	1
		Kunnathunad	1	1	..	2
		Kanayannur	..	3	..	3
4 (2.76)	TRICHUR	Mukundapuram	..	1	..	1
		Chavakkad	1	..	..	1
		Trichur	1	..	..	1
		Talappilly	1	..	..	1
13 (8.96)	PALGHAT	Palghat	3	..	2	5
		Chittur	1	..	2	3
		Mannarghat	3	..	..	3
		Alethur	2	..	..	2
5 (3.45)	MALAPPURAM	Eranad	2	1	..	3
		Ponnani	2	..	..	2
9 (6.21)	KOZHIKODE	Kozhikode	1	..	..	1
		Badagara	1	..	..	1
		Quilendy	1	..	..	1
		Vythiri	2	..	1	3
		Sultan's Battery	1	2	..	3
3 (2.07)	OTHER STATES		1	1	1	3
145 (100.00)	TOTAL		51	87	7	145

Source: Survey Data.

More than 60 per cent of the families migrated with a view to secure land for cultivation (See Table 5.23). Majority of Christian settlers (83.91%) came in search of land whereas majority of Hindu settlers (70.58%) came in search of employment. The early settlers achieved their aim of securing land without much difficulty by freely encroaching upon the Government lands. Along with Christian migrant households, barbers, carpenters, blacksmiths and washermen migrated - all in search of occupation. The migration is considerably reduced now since no land is available for occupation. Yet the expansion of employment opportunities as a result of recent development in the economic and social life of the villagers still attract a few migrants.

Most of the settlers being Christians, the Christian element in Muttill Panchayat's population gained strength. The large scale migration from the Travancore area to the Panchayat under survey and neighbouring panchayats of Wynad district during the last four decades has brought in far-reaching changes in the economic and social life of the area. The migrants changed the face of the land by clearing the forest area and thereby limiting the freedom of cultivation of the tribals. The

migrants themselves were good hunters and destroyed the wild animals which made inroads into their lands. They introduced more and more cash crops. The large scale migration to the interior areas resulted in the development of 'cutcha' roads to the interior areas. The 'Kakkavayal Vazhavatta' road is the outcome of such colonisation.

An important change has taken place in the labour relations with the coming of settlers. Formerly the Paniyans used to bind themselves to the Chetties as agricultural labourers. The typical Travancore migrants had themselves brought labourers with them from their native places. However, after one or two years these labourers themselves encroached upon small plots and became independent cultivators. Consequently the labour became scarce and the settlers turned towards the local people, Paniyans and Kurumans. It was the early migrants who freed the Paniya population from the bondage of local cultivators. The migration also gave impetus to education and the low castes and agricultural labourers became more assertive and independent due to the better employment opportunities under them. Even in the agricultural practices the outlook of the rural population has been influenced by the settlers.

Thus on the whole the migration has had a beneficial effect in the social and economic life of Muttill.

#### Family Structure

Taking together the surveyed areas 79.94 per cent of the households are simple in structure consisting of the husband, wife and children. Intermediate families consisting of unmarried brothers, sisters or one of the parents in addition to the members of a simple family form 15.08 per cent and joint families, where there are more than one married member in each family, 4.98 per cent. The classification of households of the surveyed area according to the family structure is given in Table 5.25.

Comparing the joint families in 1987 with those of 1962 it can be seen that there is a sharp decline both in absolute and relative terms. It decreased from 64 to 35 households over the period i.e., from 17.20 per cent to 4.98 per cent. On the other hand the percentage of simple or nuclear families increased from 66.13 per cent to 79.94 per cent during the same period. The same trend is observed in all the three areas separately as well. But no significant change is observed in the percentage of intermediate households.

Table - 5.25: Classification of Households According to Family Structure

Type of Family	Thazhava		Pananchery		Muttill		Total
	1961*	1987	1962*	1987	1962*	1987	
Simple	83 (66.40)	231 (80.21)	79 (64.23)	178 (79.11)	84 (67.74)	153 (80.53)	246 (66.13)
Intermediate	25 (20.00)	47 (16.32)	18 (14.63)	30 (13.33)	19 (15.32)	29 (15.26)	62 (16.67)
Joint	17 (13.60)	10 (3.47)	26 (21.14)	17 (7.56)	21 (16.94)	8 (4.21)	64 (17.20)
<b>Total</b>	125 (100.00)	288 (100.00)	123 (100.00)	225 (100.00)	124 (100.00)	190 (100.00)	372 (100.00)

Source: Survey data

Note: Figures in bracket denote percentage.

### Medical Care

There has been tremendous progress in the medical care system in terms of infrastructure, manpower and services in Kerala. As a result life expectancy at birth in Kerala has gone up from 52 years in 1981 to 68 years in 1986 as against the all-India life expectancy of 56 years. Further, Kerala has reached a Net-Reproduction Rate of 1.3 by 1987-'88 as against 6.7 for all-India. The percapita expenditure on health in Kerala has gone up from rupees seven in 1970-'71 to Rs.32 in 1980-'81 and Rs.61 in 1986-'87 while the corresponding figures for all-India are rupees six, Rs.24 and Rs.43 respectively. For every 36 sq. km. there is one allopathic hospital/dispensary in the State. As a result of the substantial increase in health facilities, Kerala's health standards are almost comparable to that of the developed countries in the world. The birth rate has come down from 38.9 in 1951-'60 to 22.4 in 1986. In the rural areas family welfare services are rendered to the public through a network of rural family welfare centres, voluntary organisations and local bodies.

There were 1,066 medical institutions with 36,668 beds in 1987-'88 as against 422 institutions with

14,108 beds in 1961-'62. Growth in the number of medical institutions and beds in Kerala is given in Table 5.26. The table reveals that during the period 1961-'62 to 1987-'88 number of medical institutions and beds increased by more than two and a half times.

Quarter of a century ago it was the ordinary practice not to call a doctor or a qualified mid-wife for confinement. In those days the women were taken to hospital for confinement only in extreme cases. But at present a good number of women go to the hospital from early days of pregnancy for consultation and check up. Kerala is the only State in rural India where the majority of births are supervised by trained medical practitioners. In all the surveyed areas more than 80 per cent of maternity cases are attended to in hospitals in comparison with less than five per cent 25 years ago (See Table 5.27).

Comparing the three areas it can be seen that people of Pananchery depend more on government hospitals for delivery cases. This is reported to be mainly due to the proximity of public medical institutions like the District Maternity Hospital, Medical College Hospital, etc. at Trichur.



Table - 5.26: Growth in Number of Medical Institutions and  
Beds in Kerala

Year	No. of insti- tutions	Index of growth	No. of beds	Index of growth
1961-'62	422	100	14,108	100
1962-'63	437	104	15,753	112
1963-'64	455	108	16,157	115
1964-'65	467	111	16,567	117
1965-'66	491	116	18,526	131
1966-'67	503	119	19,850	141
1967-'68	518	123	20,166	143
1968-'69	529	125	20,279	144
1969-'70	534	127	21,169	150
1970-'71	553	131	21,777	154
1971-'72	571	135	23,386	166
1972-'73	783	186	24,184	171
1973-'74	874	207	24,106	171
1974-'75	881	209	25,312	179
1975-'76	885	210	27,568	195
1976-'77	888	210	27,607	196
1977-'78	893	212	28,862	205
1978-'79	898	213	29,947	212
1979-'80	918	218	30,220	214
1980-'81	968	229	32,447	230
1981-'82	991	235	32,532	231
1982-'83	1005	238	32,880	233
1983-'84	1009	239	33,380	237
1984-'85	1014	240	33,529	238
1985-'86	1015	241	35,744	253
1986-'87	1038	246	36,404	258
1987-'88	1066	253	36,668	260

Source: Compiled from Kerala Economic Review (1963 to 1988)  
State Planning Board, Government of Kerala, Trivandrum.

Table - 5.27: Details of Medical Help - Maternity Cases

Percentage of maternity cases						
Particulars	Thazhava		Pananchery		Muttill	
	1961*	1987	1962*	1987	1962*	1987
<u>Hospital</u>						
Government		38.18		52.34		33.65
Private	1.60	42.73	4.06	33.64	3.64	47.12
<u>Mid-wife</u>						
Qualified		11.82	9.76	8.41	10.91	4.81
Unqualified	98.40	7.27	86.18	5.61	85.45	14.42
Total	100	100	100	100	100	100

Source: Survey Data.

Further it is evident from the table that people of Muttill depend more on private hospitals mainly because of their better economic position coupled with lack of good government hospitals in and around Muttill. The surveyed area of Thazhava show no significant difference in the matter of their going to private and government hospitals for confinement. It is worth mentioning that in all the three areas, there is a tremendous decrease in the percentage of maternity cases attended by unqualified mid-wives. However, the comparatively high percentage of unqualified mid-wives in Muttill assisting delivery cases is due to the large number of Scheduled Tribes who are slow in accepting new trends.

Two and a half decades ago people used to depend on the Ayurvedic physicians and homeopathic practitioners of the village for ordinary ailments - reserving allopathic treatment for serious or prolonged sickness. Going to the hospital for treatment was, as far as possible, avoided; regular medical consultation was unthought of. The practice of calling a physician home, though very rare, was prevalent in those days. But at present calling a doctor home for attending maternity case is

practically out of question since there are a large number of hospitals - private and government - with at least the minimum facilities.

Malaria was reigning in Muttill about 40 years ago and a number of pioneer settler families were wiped out by it. Due to the clearance of forest and the Malaria Eradication Scheme the disease has been completely controlled. Smallpox claimed a few lives every year till 1960, though no such death is reported afterwards. Death by causes for the periods 1951 to 1962 and 1976 to 1987 is given in Table 5.28.

According to the Death Register of Muttill Panchayat death due to Cancer was three in number in 1977 and it showed a 200 per cent increase by the year 1987. Deaths due to complications of pregnancy, delivery and abortion were not reported since 1976. This is due to the improved medical facilities and increased awareness of people regarding the problems of pregnancy and confinement.

Table - 5.26:

Death by Causes in Muttil Panchayat

Cause of death	1951 to 1962					1976 to 1987																		
	1951	1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987
Accident	1	..	..	..	1	1	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..
Anaemia*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Asthma*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Blood pressure*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Bronchitis	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cancer*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Chicken-pox*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Cholera	12	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Complications of pregnancy delivery and abortion	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Diabetis	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Dysentery and diarrhoea	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Fever	21	16	4	7	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Heart Attack	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Jaundice*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Leprosy	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Leverly complaints*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Mal-nutrition*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Mental disorders	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Neurologic problems*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Pulmonary T.B.*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Rabies	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Rheumatic complaints	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Small-pox	9	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Stomach complaints*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Suicide	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Snakebites	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Tumour*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Typhoid	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Ulcer*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Urinary complaints	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Whooping cough*	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Other causes	26	45	83	67	57	47	66	53	70	43	44	33	17	8	10	4	7	2	4	4	7	18	12	13
Total	59	66	88	79	61	57	80	68	95	72	52	43	91	78	66	71	72	87	65	72	68	93	107	75

Source: Data compiled from Death Register of Muttil Panchayat.

\* Figures are not separately available for 1962.

### Family Planning

An attempt was made to study as to what extent the people in the surveyed areas are aware of the family planning programmes. Their attitudes and responses towards such programmes were also assessed. Contrary to what is expected all the 560 couples of reproductive age were found to have the awareness. Those who believe in self-restraint are very few. Just three couples practiced self-restraint. They are all Christians and therefore, it seems that their attitude to family planning is influenced by their religious faith. Forty-eight couples favoured the use of contraceptives. As can be naturally expected, 39 of them are fairly educated (S.S.L.C. and above). A vast majority (91 per cent) believe that the use of condoms and other contraceptives destroy sexual pleasure.

As the table (5.29) indicates sterilization is the most popular method adopted by the respondents. A higher percentage of men, compared with women, wanted their women to be sterilized or to use preventive measures. Hence the feminists' allegation that even in the matter of family planning, there is discrimination against women appears to be true. The number of women got

sterilized in the surveyed area is 249 while the corresponding number of men is only 127. There are some young couples who expressed their intention to get sterilized after the birth of the second or third child. In such cases also, it is mostly the women who are planning to get sterilized (See Table 5.29). Further there is a strong preference among the couples to have sons because most (79%) of them believe that sons are necessary for the continuation of the lineage of the family.

Fear and anxiety about the after-effects of sterilization do not seem to be widespread. Only nine respondents expressed such fears; seven from Paniya and one each from Paraya and Muslim communities. Women in general desire for a smaller family than what they would have by the end of their reproductive period.

Most of the Paniya women (Scheduled Tribes) know little about methods of preventing pregnancy but are anxious to learn about it. Though majority of them wanted to prevent child-birth after having the desired number of children, almost all of them wanted to leave it to chance. None of them wanted to abstain from sexual relations. There is widespread ignorance and misconception about family planning in the tribal population.

Table - 5.29: Attitude on Family Planning (1987)

Method of family planning adopted/ intended	Number of families			
	Thazhava	Pananchery	Muttill	Total
Wife sterilized	98	83	68	249
Husband sterilized	30	65	32	127
Wife intends to sterilize	18	26	35	79
Husband intends to sterilize	2	3	6	11
Contraceptives	23	10	15	48
Self restraint	1	1	1	3
Self restraint and contraceptives	14	10	10	34
Not adopted	2	..	7	9
<b>Total</b>	<b>188</b>	<b>198</b>	<b>174</b>	<b>560</b>

Source: Survey Data.



Table - 5.30: Attitude on Family Planning - 1962 and 1987Compared

Particulars	1962*	1987
No. of persons interviewed	185	560
No. of persons aware of family planning programme	168 (90.81)	560 (100.00)
No. of persons favouring the use of contraceptives	59 (31.89)	48 (8.57)
No. of persons favouring self restraint	14 (7.57)	3 (0.54)
No. of persons favouring self restraint and contraceptives	35 (18.90)	43 (7.68)
No. of persons favouring sterilization	7 (3.78)	466 (83.21)
Total No. of persons favouring family planning	115 (62.16)	560 (100.00)

Source: Survey Data.

However, over the past quarter century, significant changes are visible in the attitude to family planning. In 1962, out of a total of 185 persons interviewed only 168 (90.81%) were aware of family planning and just 115 (62.16%) favoured any kind of family planning compared to cent per cent in 1987. Hardly four per cent accepted sterilization as a suitable or desirable method of birth control in 1962. The same showed a twenty-fold increase by 1987 as the number of persons favouring sterilization reached 83.21 per cent (See Table 5.30). At present every respondent is found favouring family planning though it was only 62.16 per cent in 1962.

#### Newspapers and Periodicals

A large number of people including even workers who daily visit the tea shops have a glance through the newspapers while having coffee or tea. Even the illiterate are aware of current news as they listen to the newspaper when it is loudly read by someone at the tea shops. This is a common scene in the rural areas. Perhaps more people read papers at the tea shops than in the house or reading room.

Table - 5.31: Subscription and Reading of Newspaper/  
Periodical

Particulars	No. of households		
	Thazhava 1987	Pananchery 1962* 1987	Muttill
Subscription to newspapers	67	9 37	40
Reads from neighbourhood	60	N.A. 25	36
Reads from teashop/ reading room/club, etc.	72	N.A. 56	29
Total	209	.. 118	105
Percentage of households reading newspaper	72.57	.. 52.44	55.26
Percentage of households subscribing periodicals	56.94	29.33	43.68

Source: Survey Data.

Note: N.A. = Not Available

In the surveyed area of Pananchery there were nine households getting daily newspapers in 1962. But it went upto 37 in 1987. Thus the percentage of households subscribing to newspapers increased from 7.32 per cent to 16.44 per cent over the period. Further 25 households read newspapers from their neighbours. Since the details of subscription to newspaper in Thazhava and Muttill are not available for the year 1962 they are not compared. However it can be reasonably presumed that in these two areas as well there is a considerable improvement in the newspaper-reading habit. Table 5.31 gives details of newspaper subscription.

CHAPTER - VICONCLUSIONS AND RECOMMENDATIONS

Rural transformation is a many sided phenomenon. Besides the economic aspect, several other features of an inter-connected nature go to complete this demographic and topographic transformation. Religious, communal, social, political, educational, cultural and occupational aspects are all equally important in effecting such transformation. These are all so intricately over-lapping that it is impossible to isolate one factor. This handicap was born in mind while attempting to confine this study to the economic aspect of the transformation that has taken place in certain rural areas in Kerala during the period of twenty-five years since 1962.

This study is focussed on features like

1. changes in income, employment and population,
2. structural changes in land ownership and other assets of the rural population,
3. changes in agriculture especially with reference to land use and cropping pattern and
4. the extent of rural indebtedness.

To evaluate the changes that have taken place in the rural economy of Kerala an on-the-spot study through a schedule of questions was conducted in 1987. Information was collected from 703 households spread over three Panchayats in Kerala.

The typical village of Kerala no longer resembles the traditional picture of a stagnant, isolated, dormant village. An all-round development in the material aspects of life is noticeable everywhere. The rural society is experiencing vast changes under the stimulus provided by externally introduced technological changes on the one hand and increasing demographic pressures on the other. The people today have facilities undreamt of by their parents a quarter of a century ago.

In Kerala, during the last three decades development has been impressive in general, even though it cannot be attributed to any single cause. It can be ascribed to a combination of several factors. An inflow of capital earned abroad, native business acumen and the stimulus given by political movements are among the important factors.

Very drastic and fundamental social changes have occurred in Kerala in the fields of population control, in mass literacy, in public health, in sanitation, in housing and other social welfare measures. Improved methods of cultivation are being practised and better breed of milch animals reared even though holdings have become fragmented. It is further found that the villages with a well-knit road system are linked with railways. The development of hydro-electric power and the expansion of transport and communications have broken the barriers between towns and the countryside and brought prosperity to the villages. Increased commercial and co-operative credit facilities have also contributed to this progress.

During the past 25 years, the villages have changed from subsistence to cash economies. Further a decrease is observed in the inter-dependence between farmers and their agricultural labourers. Real wage rates for all crop operations have gone up in varying degrees since 1962.

One of the most visible aspects of agricultural change in Kerala has been in the cropping pattern, namely the decline in the share of land under foodgrains in general and paddy in particular inspite

of the absolute increase in area under crops. Consequently, there has been an increase in area under cash crops particularly, rubber, cashew, coffee and cardamom.

The input structure in Kerala agriculture underwent tremendous changes over time, especially since 1960's. Improved and mechanized methods of irrigation, increased use of fertilizers, better use of other farm inputs, wide-spread use of tractors are some of the characteristic features of this change.

The most momentous social/cultural transformation, however, occurred in the tenancy system. The tenancy reforms, granting of ownership rights to 'Kudikidappukars' etc., helped to increase the number of families owning or having interest on land. In Kerala, 61,760 acres of surplus land were distributed among 1,29,653 landless poor upto 31st March 1989. Land Reforms have brought about a significant shift from absentee landlordism to owner cultivation.

State policy was the main factor responsible for bringing about changes in the rural economy of Kerala. It can be said that State policy towards rural areas had a two-faceted objective - the first to stimulate productive



operations and the second to bring about some structural transformation. Both these were meant to benefit the poor majority; the latter directly and the former indirectly.

#### Population and House Types

The need to control population is of prime importance in all economic developmental programmes. The rural people have shown a great awareness of this and a strong readiness to adopt necessary measures. The result of this is conspicuous in all the areas under this study. In the three Panchayats surveyed the rate of increase of population registered a decrease during the seventies as against the sixties. The average strength of households showed a decline during the period 1962-'87.

Another mark of progress is in the achievement of better houses with modern facilities and improved sanitation. This has contributed much to produce a healthy people. Now-a-days well-built houses with tile and concrete roofs are replacing the traditional thatched houses. In the areas surveyed, the percentage of houses with brick walls increased from 4.30 in 1962 to 41.82 in 1987, and those with tile roofing increased

from 12.90 to 49.77. The best housing condition exists among the cultivators as can be naturally expected since economically they are better off than the other occupational groups.

In matters of hygiene rural population was very backward a generation ago. Bathrooms were unknown and even the old pit-type latrines a luxury of the high class people. But in 1987 more than one-fourth (26.74%) had pucca latrine and 35.70 per cent used enclosed open pit as latrine; more than one-sixth households had pucca bathrooms.

Taking daily bath has become the practice of almost everyone in all the areas and hence a significant increase in the use of toilet soaps is seen. However, it has got a positive correlation with the economic status of the households.

#### Furniture and Miscellaneous Goods

Better living conditions are seen in the increased use of furniture and other domestic goods. The percentage of households possessing chairs, tables, benches and stools has more than doubled over the period under study. Dining tables are becoming more and more popular.

Aluminium vessels have gradually crept into the households of almost all communities in the place of earthen, bronze and copper vessels. There have been significant additions to almost all the important durable consumer goods used by the villagers during the period of the survey. Apparently all the three areas appear to be enjoying a higher standard of living at the time of resurvey.

#### Footwears

Footwears are no longer a luxury. Over the past 25 years tremendous increase is observed in the use of footwears in the surveyed areas. In 1962, altogether only 5.32 per cent people of Pananchery used footwears but it increased to 52.87 per cent in 1987. For Muttill also the change was remarkable as it increased from 10.67 per cent to 75.98 per cent.

#### Land Ownership

In the matter of land distribution, certain communities hold prominence. For example, the Nairs of Thazhava are only 17.54 per cent of the population, yet more than a quarter of the land (26.32%) is in their possession. Though Muslims constitute 17.60 per cent of

the population, they own only 6.76 per cent of land. In Thazhava, Nairs on an average possess 0.89 acres per household in comparison with 0.26 acres for Muslims.

In Pananchery, among the landed communities, Nairs are prominent. They form only 11.06 per cent of population and yet they hold 30.82 per cent of land. However, in 1962 they formed 7.71 per cent and possessed 41.11 per cent of land. The average holding per Nair household amounts to 3.48 acres against 16.74 acres in 1962. At the other extreme, there are the Koodans whose holding amounts to 1.06 per cent of landed area though they form 7.14 per cent of population.

In Muttill, among Syrian Catholics in the surveyed area, more than half (53.73%) own above 2.5 acres each. Christians who form 47.86 per cent of population enjoy possession of 68.19 per cent of the landed area. In contrast to this there are the Paniyans who constitute 11.65 per cent of population and holding 1.28 per cent of landed property. Thus based on landed property, Nairs are the most affluent community in Thazhava and Pananchery and Syrian Catholics in Muttill.

### Cropping Pattern

During the last three decades there has been a shift from cultivation of paddy to that of cash crops. Economic, sociological and technological causes are responsible for this. Economic causes are high cost of production and very low returns while sociological causes relate to non-availability of agricultural labourers. Technological causes relate to difficulties experienced by replacing labour with automation etc.

In Thazhava since coconut cultivation is found to be more profitable and less toilsome than paddy, paddy fields are gradually being converted into coconut gardens. In Muttill more than all other crops, pepper influences the economy of the rich and the poor.

### Livestock

In 1962, cattle were of a non-descript type of poor indigenous breeds of small size and build. But now the situation has changed considerably due to the availability of improved breeds of cattle. During the last 25 years there has been a considerable increase in the number of cows and goats. Increase in the number and improvement in breed of cows has resulted in an increase in milk production. People have started looking upon milch animals as a source of income and employment.

### Occupation

The percentage of population depending on cultivation has considerably declined over the past two and a half decades. But those involved in trade and commerce, construction work and transport has nearly doubled during the period. In Pananchery the percentage of households involved in construction work increased by more than eight times and in Muttill a four-fold increase is observed. As a natural consequence of the developments that have taken place during the past 25 years, a large number of agricultural labourers took up other occupations.

In Muttill out of 190 households in the surveyed area 86 derive a major portion of their income from cultivation. They are wealthier than other occupational groups. Women of almost all cultivating households participate in the occupation by contributing physical labour. However, women participation in agricultural work is much more among the Christian immigrants. Economic life in Thazhava is centred round coconut and paddy cultivations, screw-pine mat weaving and industrial labour in the factories of neighbouring areas.

### Agricultural Labour

Agricultural labourers are no longer attached to their landlords; they are free to go for work wherever they like. In the mode of payment also some changes have taken place. Some thirty years ago, the wages were paid partly in cash and partly in kind; today cash payment is most common.

Over the past 25 years there was considerable reduction in the working hours of agricultural labour. Now, on an average, they work for 7-8 hours in place of 9-10 hours per day. There has also been a definite improvement in the real wages of all categories of rural workers over the past. Wages of skilled and non-agricultural rural workers are almost double the wages received by agricultural labourers in all regions. For both category of workers, money wages went up by more than ten times between 1962 and 1987. It also appears that the relative position of the skilled rural workers vis-a-vis the agricultural labourers has improved to a great extent.

The rise in the real wage rates of agricultural labour recorded in Kerala could be a reflection of an improvement in the position of trade unions.

Increase in daily wage rates and reduction in working hours are mainly the achievements of agricultural trade unions. Though headload workers get the maximum remuneration their condition has not improved owing to indiscriminate expenditure, extravagance and addiction to liquor.

#### Household Expenditure and Savings

Higher standards of life and improved modes of living, together with higher wages, have on the whole resulted in greater expenditure. In spite of the innumerable schemes for saving that are prevalent the general tendency seems averse to these. In all the three areas surveyed, between the two surveys there has been an increase in the percentage of the total expenditure on items like fuel and lighting, clothing, footwear, education and medicine. Over the past 25 years the percentage of expenditure on rice and tapioca declined whereas that on fish and meat increased. A notable increase is also observed in the percentage of expenditure on milk. Due to increased expenditure on construction and extension of house building a considerable increase is also found in the expenditure on housing.

In all the three areas cultivators have a far higher average income than the other occupational



groups and consequently their expenditure patterns and standard of life differ sharply from those of the other groups. Majority of the cultivator households had an annual saving of Rs.1,000 to Rs.5,000. The agricultural labourers stood the lowest in savings with 26 households (22.22%) having no savings at all.

Altogether Life Insurance Policy was taken only by 28 persons. Thus it would appear that insurance schemes have not become popular in the rural areas. But as many as 191 persons have savings in the form of 'Chitti' or 'Kuri'. It is seen that some of the households in the lower income strata resorted to savings for undertaking pilgrimages.

#### Indebtedness

Indebtedness has always been a stumbling block in the path towards progress. Almost in direct proportion to increase in wages debts also increase. Rural people are mostly in the grip of money lenders, individual or institutional. Deficit financing characteristic of modern governments is followed by individual households too. The ultimate result is that the progress achieved is more superficial than substantial.

The percentage of indebted households has shown a significant increase over the past 25 years. In the three surveyed areas on the whole 66.28 per cent households are in debt. It increased from 47.20 to 73.26 in Thazhava and from 54.47 to 76.89 in Pananchery during the period 1962-'87.

The average indebtedness for the households in debt was Rs.6,708.77 in Thazhava and Rs.12,248.91 in Muttil. In Pananchery it increased from Rs.379.90 in 1962 to Rs.7,781.33 in 1987.

Two-third of funds in all the three areas was provided by Commercial banks. Both Commercial and Co-operative banks offer gold loan facility but the lower income groups depend more on the local money lenders inspite of the high interest rates.

The survey revealed that 42 households in Thazhava and 49 households in Pananchery were indebted to the 'Tamil Money Lenders' throughout the year. The amounts borrowed from 'Tamil Money Lenders' were mainly used for repayment of debts incurred, for medical treatment or for consumption purposes.

About one-fourth of total loans were for house building and repairing. Only about 14 per cent

were taken for agricultural purposes and 2.60 per cent for the purchase of livestock. A greater part of the loans taken were utilised for non-productive purposes. In most cases the loan amount was not utilised for the purposes for which it was granted.

The credit use pattern in Muttill is significantly different from that of Thazhava and Pananchery. In Muttill the largest number of loans were utilised for cultivation whereas in Pananchery and Thazhava they were utilised mostly for house construction or repairs.

#### Marital Status and Age at Marriages

Though the percentage of married people increased during the last 25 years, percentage of widowed and divorced or separated persons showed a rapid decline in all the three surveyed areas. This can be taken as a good indicator of the improvement in health and better family relations.

The rural areas studied have recorded progress in social life in the recent past. Several customs such as 'Kettukalyanam' pre-puberty marriage etc., have disappeared. In recent years there has been an upward shift

in the age at marriage of both men and women. Education, legislation and practical wisdom have helped people to change their attitude. There is now a general feeling among the young men that they should marry only after they are in a position to support a wife. Among the educated young men the age at marriage is usually higher than 25 years.

#### Literacy

Education which was at one time the monopoly of the upper castes is now available to more people in the rural areas. A significant change is observed in the attitude to education among agricultural households. Till recently, they were unwilling to spare the children for higher education as they can be profitably sent to the field after the secondary or high school education. The percentage of literates has increased in all the three surveyed areas. It has increased from 43.59 to 87.63 in Thazhava during 1961-'87.

#### Migration and its Effects

Immigration of a large number of people in the 1950's and 1960's from the southern parts of the State to the surveyed areas of Pananchery and Muttill has affected considerably the social and cultural life

of the Panchayats. With the coming of immigrants important changes took place both in crop patterns and labour relations. They introduced more and more cash crops and the practice of paying wages in cash which the workers preferred. It was the early migrants of Muttill who freed the Paniya population of that Panchayat from the bondage of local cultivators. Migration also gave impetus for education and the low castes and agricultural labourers became more assertive and independent due to the better employment opportunities under the settlers. Even in agricultural practices the outlook of the rural population has been influenced by them. Thus, on the whole migration has had beneficial effects on the social and economic life of Pananchery and Muttill.

#### Urban Influence

Urban influence has infiltrated the rural area rapidly in recent years due to the expansion of transport and communication facilities, radio and television network and increase in the percentage of literacy. The urban influence has impressed its stamp in recent times not only in dress, ornaments, cultural habits and social relationships of the rural areas but also on its economic structure and more particularly on labour relations.

Type of Family

The educated people on the whole do not favour the joint family system. Christians in general favour nuclear families and generally women are more in favour of it than men, as they feel this will help to avoid many domestic frictions which they say are characteristics of joint families.

Comparing the number of joint families in 1987 with that of 1962, it can be seen that there is a sharp decline both in absolute and relative terms. It decreased from 64 to 35 households over the period i.e., from 17.20 per cent to 4.98 per cent. On the other hand the percentage of simple or nuclear families increased from 66.13 to 79.94 during the same period.

Family Planning

There was a time when working class women considered a large family an asset, as the children also could be put to work, but this attitude has greatly changed. The family planning programme has had a spectacular impact on rural life. The size of the family is dwindling, and younger couples have fewer children than the elders. Elderly people are happy about this trend, though a few feel that this may pave the way for low moral standards.

Another important effect of family planning is that it has improved married life. "Spacing" has enabled parents to give proper care to their children as they could concentrate more on their upbringing.

A remarkable change is observed in the attitude to family planning. In 1962 only 62.16 per cent favoured any kind of family planning compared to 100 per cent in 1987. Roughly four per cent accepted sterilization as a suitable or desirable method of birth control in 1962. The same showed a twenty-fold increase by 1987. At present sterilization is the most popular method adopted by the people in general. Now every respondent is found favouring family planning though it was only 62.16 per cent in 1962.

#### Medical Care

With the spread of education and the greater availability of medical care, a complete change has occurred in the attitude of the rural people towards problems of health. Some twenty-five years ago, for the rural population, going to the hospital was a day's job. Consequently many did not seek such aid until the illness got aggravated. Trusting the local quacks or leaving the illness to subside in natural course was the usual method adopted. Even in maternity cases local midwives were

preferred to hospital care. But now the condition is totally changed. In the place of mobile dispensaries making weekly visits there are Primary Health Centres in most villages. Newspapers and other mass media have done a great deal in educating the rural masses in matters of health. As a result regular visits to health centres have become a common feature of rural life.

The analysis given in the preceding sections reveal that Muttill has become more prosperous compared to Thazhava and Pananchery. From this it can be inferred that agricultural development is generally a more powerful factor in rural transformation. Relatively undervalued in the 1940's, now the land costs around Rs.2.5 lakhs per hectare in Muttill. After 25 years of operation, the value of land has risen eighty-fold. It appears that people have come to realise the importance of agricultural development, with a shift to cash crops, in bringing about rural prosperity.

#### Recommendations

Based on the study the following conclusions and recommendations are made:



1. Agriculture is the mainstay of all the three Panchayats surveyed and it is going to continue so for a long time to come. Therefore attempts at economic development of the rural areas have to be directed mainly towards the improvement of agriculture.

2. Farmers are to be made conscious of taking agriculture as a commercial venture and not as only a self-sustaining occupation. The farmer and his family are to be encouraged to adopt subsidiary activities like diary, poultry, fishery, sericulture, horticulture or any other activity which suits them to supplement their income.

3. Unwise use of credit facilities is found retarding the progress of the rural population. The solution lies in making the people aware of the dangers involved in the improper use of such facilities. They should be made to look on it as a necessary evil and trained to make the wisest use of it. Official formalities should be simplified to the utmost in order to save the needy poor from the clutches of the village money lenders.

4. The villagers know the local problems and even solutions. But the unfavourable rural power structure stands in the way of taking advantage of opportunities. There is need for identifying the most economically viable programmes at the micro level and providing supportive services. The development programmes at the local level should be related to local resources and needs. If the programmes are imposed from above we may have temporary favourable effects but not sustained activity.

5. Local resources of the area should not be allowed to leave the area without value being added to it. This is the most dependable way of generating income for the local people participating in value-adding activities.

6. For an overall transformation of village life, a purpose communication link with the villagers is essential. Then only development schemes can be duly passed on to the people and their reactions to the programmes and the felt needs articulated to the higher levels of administration.

7. Rural transformation cannot be realised without a change in the general outlook of the people on investment of surplus. For this, the present trend of

utilising increased income from agriculture for unproductive purposes and even borrowing more and more for them will have to be checked and diverted towards productive investment.

8. An enlarged supply of savings through better tax administration and the development of a sound, legal and institutional framework are indispensable elements in the growth process. If the rate of economic development in Kerala is to be accelerated, bold tax reforms are necessary which must include heavier agricultural taxation, since this factor is overwhelmingly large.

9. The component of vocational education has to be geared towards the needs of the area, thereby providing employment opportunities to the youth, which would contribute to the development of the rural areas as a whole.

10. In Thazhava, screw-pine industry is passing through a crisis. In olden days almost everybody used to sleep on screw-pine mats. But cotton and rubberised beds are fast replacing them. It may be

possible to improve the income of the workers by concentrating on the production of fancy articles out of screw-pine. Further the workers' income can be enhanced if the middlemen who purchase unfinished mats are eliminated by organising co-operative societies. In such a case all the difficulties of individual workers in going to the market and spending much of their time in bargaining with the buyers can also be avoided.

11. By agricultural improvement the tribal people of Muttill will be benefitted only indirectly and marginally, since the tribals still depend on agricultural labour. However, there are facilities for development of some small industries in Muttill like the manufacture of tiles and bricks. The soil of certain localities is suited for this purpose and it is reported that bricks were manufactured in Muttill and in the neighbourhood in the past. The industry had to be closed down for want of demand and the absence of transport facilities. But there will be no such difficulty in marketing them at present due to the increased demand for construction materials and improved transport facilities.

12. Still another industry that could be easily taken up in Muttill is coffee-curing and the manufacture of coffee powder. At present there is only one coffee-curing centre in Muttill Panchayat. Plenty of coffee is produced in Muttill and in the neighbouring Panchayats, but a good portion of the produce is sold without further processing. Either on a co-operative basis or on individual scale, large or small industries can be started for conversion of coffee seed into powder; this could give employment to the people and fetch more profit to the cultivators.

**SOCIO - ECONOMIC SURVEY  
HOUSEHOLD QUESTIONNAIRE**

District .....

Village .....

Taluk .....

Ward/House No .....

**I. Composition of the Household**

Sl No.	Name	Sex	Relationship to the head	Age	Marital status	age at marriage	Edu- cation	Occu- pation	Remarks
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

**II. Duration of residence**

1. Has this household or the ancestral one:
  - (a) Originated in this village? [     ] (b) Immigrated to this village? [     ]
2. If immigrated to this village state-
  - (a) How many years ago? [     ] (b) the place from which migrated [     ]
  - (c) the cause of migration-
    - (i) In search of job [     ] (ii) In search of land [     ]
    - (iii) For cultivation [     ] (iv) Others (.....) [     ]

**III. Religion [     ]     ]**

What is the religion of the Household?  
(Specify community, caste or sub-caste)

**IV. Diet**

1. Breakfast- (a) Kanji [     ] (b) Tapioca and coffee/Tea [     ]
- (c) Tea coffee along with other dishes [     ] (d) Others (.....) [     ]

2. Noonmeal- (a) Rice [ ] (b) Chapathi [ ] (c) Others (.....) [ ]
3. Evening Tea-
  - (a) Tea or coffee [ ] (b) Tea or coffee with snacks [ ] (c) Others (.....) [ ]
4. Tea or coffee at any other time
5. Supper-
  - (a) Rice [ ] (b) Chapathi [ ] (c) Others (.....) [ ]
6. What are the other items of food commonly taken?
  - (a) Pulses [ ] (b) Vegetables [ ] (c) Fruits [ ]
  - (d) Mutton [ ] (e) Chicken [ ] (f) Bacon [ ]
  - (g) Beef [ ] (h) Other kinds of meat [ ] (i) Fish [ ]
  - (j) Egg [ ] (k) Milk and milk products [ ] (l) Others (.....) [ ]
7. What are the special preparations made on festive and ceremonial occasions?
8. What fat or oil is most commonly used for cooking?
  - (a) Coconut [ ] (b) Palmoil [ ] (c) Other Oils (.....) [ ]
9. Hearths used for cooking-
  - (a) Simple old type [ ] (b) Modern type [ ]
10. Fuel used for cooking-
  - (a) Firewood [ ] (b) Electricity [ ] (c) Gas [ ]
  - (d) Kerosene [ ] (e) Others (.....) [ ]

**V. Dress, Ornaments and Footwear**

(When members of the family move out of their house)

1. Males- (a) Shirt and Dhoti [ ] (b) Shawl and Dhoti [ ]
  - (c) Shirt and pants [ ] (d) Others (.....) [ ]
2. Females (a) Full Saree [ ] (b) Blouse and Dhoti [ ]
  - (c) Blouse, Dhoti and Shawl [ ] (d) Others (.....) [ ]
3. Are ornaments used by-
  - (a) Adult female members of the household? Yes [ ] No [ ]
  - (b) Adult males of the household? Yes [ ] No [ ]
  - (c) Children? Yes [ ] No [ ]
4. Are toothbrushes used by-
  - (a) Males? Yes [ ] No [ ] (b) Females? Yes [ ] No [ ]
  - (c) Children? Yes [ ] No [ ]
5. Dress- (a) Locally stitched [ ] (b) Got from outside [ ]
6. Washing of clothes-
  - (a) Home washing [ ] (b) Laundry [ ]

**VI. Housing**

1. Is the house (a) Owned? [ ] (b) rented? [ ]
2. How many rooms are there in the household for sleeping purposes? [ ]
3. Is there a separate room for sleeping for every couple? (a) Yes [ ] (b) No [ ]
4. What is the material of the roof?  
 (a) Leaves or straw [ ] (b) Tiles [ ] (c) Concrete [ ] (d) Others ..... [ ]
5. What is the material of the wall?  
 (a) Grass, leaves, reeds or bamboo [ ] (b) Mud [ ] (c) Stones [ ]  
 (d) Unburnt bricks [ ] (e) burnt bricks [ ] (f) Others ..... [ ]
6. What is the flooring material?  
 (a) Mud [ ] (b) Concrete [ ] (c) Mosaic [ ] (d) Any Other..... [ ]

**VII. Furniture and Miscellaneous goods**

1. What are the items of furniture in the household?

Item	Number	Item	Number
(a) Chairs	[ ]	(b) Tables	[ ]
(c) Benches	[ ]	(d) Stools	[ ]
(e) Sofa	[ ]	(f) Cots	[ ]
(g) Almirahs	[ ]	(h) Others ( ..... )	[ ]

2. Does the household possess any of the following ?

(a) Lantern	[ ]	(b) Electric Light	[ ]
(c) Torchlight	[ ]	(d) Kerosene Stove	[ ]
(e) Gas Stove	[ ]	(f) Electric Heater	[ ]
Bullock Cart	[ ]	(h) Bicycle	[ ]
(i) Scooter/Motor Cycle	[ ]	(j) Car/Jeep	[ ]
(k) Triller/Tractor	[ ]	(l) Radio	[ ]
(m) Tape-recorder	[ ]	(n) Television, V. C. R.	[ ]
(o) Refrigerator	[ ]	(p) Telephone	[ ]
(q) Others ( ..... )	[ ]		

**VIII. Medical Attention**

1. Are maternity cases of the household usually attended to  
 (a) in the hospital? (b) at home?

(i) Government	[ ]	(i) by a doctor	[ ]
(ii) Private	[ ]	(ii) by a qualified mid-wife	[ ]
		(iii) by an unqualified mid-wife	[ ]
		(iv) without any such assistance	[ ]



**IX. Animals**

- |                   |         |           |         |                    |         |
|-------------------|---------|-----------|---------|--------------------|---------|
| (a) Cows          | [     ] | (b) Bulls | [     ] | (c) Buffaloes      | [     ] |
| (d) She-buffaloes | [     ] | (e) Goats | [     ] | (f) Sheep          | [     ] |
| (g) Pigs          | [     ] | (h) Duck  | [     ] | (i) Fowls ( .....  | [     ] |
|                   |         |           |         | (j) Others ( ..... | [     ] |

**X. Amusements**

1. Does the household go for cinemas, and if so, at what intervals? [     ]
2. Does the household go for drama and if so at what intervals? [     ]
3. Does the household participate in other amusements, and if so, what are such amusements?

**XI. Dowry**

1. What is the total amount received as dowry for the marriage of the male members of the household?  
 (a) In cash or property [     ]     (b) As ornaments [     ]
2. Has the household given any dowry for the female members of the household?  
 If yes, upto what amount?  
 (a) In cash or property [     ]     (b) As Ornaments [     ]

**XII. Occupational Particulars**

1. Has the household any traditional occupation, and, if so, what? [     ]
2. How many members of the household are engaged in the traditional occupation? [     ]
3. If the traditional occupation is not continued, why is it given up?
4. Is the household running any industry and if so, how many members are involved in it? [     ]
5. Is the household running any business and if so, specify the nature and the number of members involved in it.
6. How many members of the household are engaged in full-time cultivation during the working season? [     ]

**XIV.** Is the annual income of the household sufficient to cover the expenditure?  
If not, how is the expenditure not covered by income met?

**XV. Indebtedness**

1. Is the household in debt?  
If yes: (a) What is the extent of debt?  
(b) When was it incurred?  
(c) How much was obtained from each of the following?
  - (i) Commercial banks
  - (ii) Co-operative banks
  - (iii) Village money lenders
  - (iv) Friends & relatives
  - (v) Other sources  
(d) What is the extent of debt incurred for the following purposes?
  - (i) Purchase of land
  - (ii) House construction or repairs
  - (iii) Marriages
  - (iv) Funerals
  - (v) To give dowry
  - (vi) To clear old outstanding debts
  - (vii) Sickness
  - (viii) Ordinary wants
  - (ix) cultivation
  - (x) Industry
  - (xi) Business
  - (xii) Others ( .....
2. Has the household cleared any debt which existed prior to 10 years and if so, how much?
3. How the debt was cleared?
  - (a) From the income of the household
  - (b) By sale of any property
  - (c) By the liquidation of any other asset
  - (d) By the realisation of any outstanding credit
  - (e) By borrowing
  - (f) By any other source

**XVI. Land**

1. Does the household possess any land?  
If yes, what is the type of possession?
  - (a) Absolute ownership
  - (b) Government land occupied by the household
  - (c) Land taken on rent from private persons or institutions
2. Has the household given out for cultivation any land? and if so, how much?
3. Is the household cultivating-
  - (a) by its own labour
  - (b) by hired labour
  - (c) by its own & hired labour
4. Is there any uncultivated cultivable lands? If so how much?

## XIII. Household Income and Expenditure

Expenditure (Annual)	Rs.	Rs.	Income (Annual)	Rs	Rs.
(1) Food			(1) Salary or wages		
(a) Cereals and Pulses (Rice, wheat other grains, Dhal etc.)			(2) Income from industry		
(b) Vegetables			(3) .. business		
(c) Meat (Beef, Mutton, Chicken, duck, bacon etc)			(4) .. agriculture		
(d) Fish			(5) Rent		
(e) Sugar			(6) Pension		
(f) Coffee/Tea			(7) Other sources		
(g) Milk and Milk products					
(h) Other food					
Total					
(2) Housing					
(a) Rent					
(b) Fuel					
(c) Light & Water					
Total					
(3) Clothing					
(4) Expenditure on cultivation, Industry, business etc.					
(a) Cultivation					
(b) Industry					
(c) business					
Total					
(5) Miscellaneous Expenditure					
(a) Education					
(b) Dhoby, soap					
(c) Barber					
(d) Travelling					
(e) Medical expenses					
(f) Religious observances					
(g) Amusements					
(h) Provident Fund, Kuri, Insurance and such other compulsory savings					
(i) Payment of debts					
(j) Liquor					
(k) Tobacco					
(l) Others					
Total					
Grand Total			Grand Total		

**XVII. Miscellaneous**

1. Does the household get down any daily newspapers? Yes [ ] No [ ]
2. Does the household take weekly holidays? if so, how many
3. Does any member or members of the household take active part in politics? if so, how many?
4. Does any member or members of the household visit places of public worship? if yes, how many and at what intervals?
5. Has any member of the household joined a co-operative society? If so, what is the nature of the co-operative society?
6. Does the household have road accessibility? Yes [ ] No [ ]
7. Type of family living in the household  
 (a) single family [ ] (b) Intermediate family [ ] (c) Joint family [ ]
8. Has it been possible for the household to improve during the last ten years:-  
 (a) better irrigation facilities? [ ] (b) better types of cattle? [ ]  
 (c) better seeds? [ ] (d) better implements? [ ]  
 (e) better manure? [ ] (f) more land for cultivation? [ ]  
 (g) use of pesticides? [ ] (h) improved methods of cultivation? [ ]  
 (i) better health facilities? [ ] (j) better assistance banks & public institutions? [ ]
9. Has the household disposed off any property during the last ten years? and if so, how much and at what price? [ ]
10. Has the household acquired any property during the last 10 years? and if so, how much? [ ]
11. Has the household invested any capital in new undertakings or buildings during the last 10 years and if so, how much? [ ]
12. Has the household made any savings in money during the last 10 years and if so, how much? [ ]
13. Has there been any consanguineous marriage in the household? If so, what was the relationship between the parties to the marriage? [ ]
14. Has there been any polygamous or polyandrous marriage in the household? If so, state how many wives or husbands? [ ]
15. Has any member of the household married from another community? If so, which is the community? [ ]
16. Has there been any case of levirate or sororate? [ ]
17. Is the household a vegetarian? [ ] non-vegetarian [ ]
18. What type of inheritance is followed in the family? [ ]
19. Does the household possess mosquito curtains? Yes [ ] No [ ]
20. Does the household have latrine/bathroom? Yes [ ] No [ ]

21. Are agricultural wages paid in-  
 (a) cash [       ]    (b) kind [       ]    (c) partly in cash and partly in kind [       ]
22. Attitude on family planning

Ward/House No.	First couple	Second couple	Third couple
Name of person interviewed			
Age			
Duration of present marriage			
No. of living children			
Are you aware of family planning programme?			
Are you in favour of family planning? If yes, should it be achieved:- (a) by self-restraint only? (b) by contraceptives only? (c) by both? (d) by sterilization?			
What is the ideal size of the family, according to you?			

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