CHAPTER - VI

CONCLUSIONS 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 Muttil 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 Muttil, 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 Muttil.
**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 Muttil 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 breeding 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 Muttil 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 Muttil 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. Inspite 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 ₹1,000 to ₹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 percent 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 Muttil is significantly different from that of Thazhava and Pananchery. In Muttil 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 Muttil 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 Muttil 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 Muttil.

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 Muttil 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 ₹2.5 lakhs per hectare in Muttil. 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 Muttil 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 Muttil 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 Muttil 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 Muttil is coffee-curing and the manufacture of coffee powder.** At present there is only one coffee-curing centre in Muttil Panchayat. Plenty of coffee is produced in Muttil 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

<table>
<thead>
<tr>
<th>SI No.</th>
<th>Name</th>
<th>Sex</th>
<th>Relationship to the head</th>
<th>Age</th>
<th>Marital status</th>
<th>Age at marriage</th>
<th>Education</th>
<th>Occupation</th>
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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) In search of land [ ] (d) For cultivation [ ] (e) Others [ ]

III. Religion

What is the religion of the Household?
(Specify community, caste or sub-caste)

IV. Diet

1. Breakfast:  (a) Kandli [ ] (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 [ ]
(p) Beef [ ] (h) Other kinds of meat [ ] (i) Fish [ ]
(j) Eggs [ ] (k) Milk and milk products [ ] (l) Others (………………)[ ]

7. What are the special preparations made on festive and ceremonial occasions?

8. What is the oil used most commonly for cooking?  
(a) Groundnut [ ] (b) Femal [ ] (c) Other Oils (………………)[ ]

9. Heaters used for cooking-  
(a) Surya 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 clothes used for-  
(a) Home use? (Yes) [ ] (No) [ ]
(b) Females? (Yes) [ ] (No) [ ]

5. Dress is 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) Cot [ ] | (g) Almirahs [ ] | (h) Others [ ]

orage

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 [ ] (g) Window Curtains [ ] (h) Blankets [ ]
(i) Scooter/Motor Cycles [ ] (j) Car/Jeep [ ] (k) Tiller/Tractor [ ] (l) Room [ ]
(m) Tape recorder [ ] (n) Television | C.R. [ ] (o) Radio [ ]
(p) Television [ ] (q) Telephone [ ]
(r) Others [ ]

VIII. Medical Attention

1. Are maternity cases of the household usually attended to in the hospital? (a) Yes [ ] (b) No [ ]
(a) Government [ ] (b) Private [ ]
(i) By a doctor [ ]
(ii) By a doctor and a midwife [ ]
(iii) By an unqualified midwife [ ]
(iv) Without any such assistance [ ]
IX. Animals

<table>
<thead>
<tr>
<th>Animal</th>
<th>Quantity</th>
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<tbody>
<tr>
<td>Cows</td>
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<tr>
<td>Bulls</td>
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<td>Buffalo</td>
<td></td>
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<tr>
<td>Bulls</td>
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<td>Goats</td>
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<td>Sheep</td>
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<td>Buffalo</td>
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<td>Pigs</td>
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<td>Duck</td>
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<td>Fowls</td>
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<td>Others</td>
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</table>

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?
<table>
<thead>
<tr>
<th>Cash or Property</th>
<th>As ornaments</th>
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2. Has the household given any dowry for the female members of the household?
   If yes, up to what amount?
<table>
<thead>
<tr>
<th>Cash or Property</th>
<th>As ornaments</th>
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</table>

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 culture on any lands, 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

<table>
<thead>
<tr>
<th>Expenditure (Annual)</th>
<th>Rs.</th>
<th>Rs.</th>
<th>Income (Annual)</th>
<th>Rs.</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Food</td>
<td></td>
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<td>(1) Salary or wages</td>
<td></td>
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<tr>
<td>(a) Cereals and Pulses</td>
<td></td>
<td></td>
<td>(2) Income from industry</td>
<td></td>
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<tr>
<td>(Rice, wheat other grains, Dal, etc.)</td>
<td></td>
<td></td>
<td>(3) .. business</td>
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<td>(b) Vegetables</td>
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<td>(4) .. agriculture</td>
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<td>(c) Meat (Beef, Mutton, Chicken, duck, bacon etc.)</td>
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<td></td>
<td>(5) Rent</td>
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<td>(d) Fish</td>
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<td>(6) Pension</td>
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<tr>
<td>(e) Sugar</td>
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<td>(7) Other sources</td>
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<td>(f) Coffee 'Tea</td>
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<tr>
<td>(g) Milk and Milk products</td>
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<td>(h) Other food</td>
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<td>Total</td>
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<tr>
<td>(2) Housing</td>
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<tr>
<td>(a) Rent</td>
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<td>(b) Fuel</td>
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<td>(c) Light &amp; Water</td>
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<td>Total</td>
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<tr>
<td>(3) Clothing</td>
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<td>(4) Expenditure on cultivation, Industry, business etc</td>
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<tr>
<td>(a) Cultivation</td>
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<td>(b) Industry</td>
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<td>(c) business</td>
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<td>Total</td>
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<td>(5) Miscellaneous Expenditure</td>
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<tr>
<td>(a) Education</td>
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<td>(b) Dhoby, soap</td>
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<td>(c) Barber</td>
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<td>(d) Travelling</td>
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<td>(e) Medical expenses</td>
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<td>(f) Religious observances</td>
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<td>(g) Amusements</td>
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<td>(h) Provident Fund, Kuri, Insurance and such other</td>
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<tr>
<td>compulsory savings</td>
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<tr>
<td>(i) Payment of debts</td>
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<tr>
<td>(j) Liquor</td>
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<tr>
<td>(k) Tobacco</td>
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<tr>
<td>(l) Others</td>
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<td>Total</td>
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<td>Grand Total</td>
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</tbody>
</table>
**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 so, 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 do 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 of any property during the last ten years?
   (a) (b) (c) (d) (e) (f) (g) (h) (i) (j)
10. Has the household acquired any property during the last 10 years?
    (a) (b) (c) (d) (e) (f) (g) (h) (i) (j)
11. Has the household invested any capital in new undertakings or buildings during the last 10 years?
    (a) (b) (c) (d) (e) (f) (g) (h) (i) (j)
12. Has the household invested 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. In this household is the vegetation improved?
18. What type of work is done 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

<table>
<thead>
<tr>
<th>Ward/House No.</th>
<th>First couple</th>
<th>Second couple</th>
<th>Third couple</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of person interviewed</td>
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<td></td>
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<tr>
<td>Age</td>
<td></td>
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<tr>
<td>Duration of present marriage</td>
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<tr>
<td>No of living children</td>
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<tr>
<td>Are you aware of family planning programme?</td>
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<tr>
<td>Are you in favour of family planning?</td>
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<td>If yes, should it be achieved:</td>
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<tr>
<td>(a) by sterilisation only?</td>
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<td>(b) by contraceptives only?</td>
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<td>(c) by both?</td>
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<td>(d) by other means</td>
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<tr>
<td>what is the ideal size of the family, according to you?</td>
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</table>