CHAPTER III

ECONOMIC CONDITION
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Economic Condition of Painkulum Panchayat was very poor. At the time states Re-organization (1-11-1956) there were no proper facilities for agriculture, Industries, Banking etc

After the state Re-organization Panchayat Raj system has been enforced. Administration of the Panchyat, other Government departments and some private institutions has paved the way of economic development of the people of Painkulum Village.

Regarding agriculture sufficient water is available from the ponds of Painkulum Village and from Kuzhithurai river for cultivation. Regarding Industries Palmyrah Industry, Coir Industry, Handloom Industry, Granite quarrying Industry and cashewnut Industry are in progress in this village.

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2 Ibid.
4 Ibid.
Agriculture:

Agriculture is the backbone of the Indian Economy. It is a system of useful plants under human management. Food production is the main purpose of agriculture. The economy of this village dependent on agriculture. Agriculture is the predominant occupation of the people this region. The total area of the agricultural land of this village 762.840 hectares. The Government of TamilNadu have appointed Agricultural Extension Officers in every Block. They are Conducting soil tests in every Village and studying the problems of the Village Cultivations.

Irrigation:

The important sources of irrigation in this Painkulam area are canals, Ponds and Thamira parani River [Kuzhithurai river]. The Thamira parani river Bank Channals provide water resources to this region for agriculture.

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5 Encyclopaedia Americana, Vol. 1, America, 1829, P.353.
6 Personal Interview with S.Charles, Agricultural Development Officer, Munchirai Union, aged 60, residing at Munchirai, Dated 04-03-2007.
Paddy:

The only wet crop growing mostly in the state is paddy. It is the main food of the people in the locality\(^9\). The varieties of paddy cultivated in the region are Ponni, Ambi, Aduthurai\(^{10}\).

Paddy is cultivated to an extent of 28.63 hectares in Painkulam village\(^{11}\). The main irrigation sources for paddy cultivation are water from Chittar Pattanam Kalvai system, Water from Kuzhithurai River and water from the 11 ponds situated in Painkulam village area\(^{12}\).

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\(^{10}\) Personal Interview with S. Charles, Agricultural Development Officer, Munchirai union, aged 60, residing at Munchirai, dated 04-03-2007.


Coconut:

Coconut is another important agriculture product of the place. Large number of people of the locality are solely depending open this product for their daily life.\(^{13}\)

Coconut is cultivated with an extent of 329-700 hectares in Painkulam Village.\(^{14}\) There is large number of yielding Coconut trees in this village. Coconut husk, Coconut shells, Copra, coir are the main products of Coconut tree. Coconut tree is one of the cash trees of this village.\(^{15}\)

Tapioca:

Tapioca was brought to Travancore from South America during the time of Maharaja Visakam Thirunal.\(^{16}\) Now it is largely cultivated in this area. Tapioca is used by most of the people in the area.

Tapioca which is commonly called ‘Maravalli kilanku’ or Marachine. Tapioca was the main food of the poor people till the beginning of the last

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\(^{15}\) Personal Interview with R.Thankayyan, Coconut Farmer, aged 65, residing at Ananthamangalam, dated 07-06-2007.

quarter of the 20th Century. When the people of vilavancode and Kalkulam Taluks started replacing Tapioca by rice as their main food item as their economic Condition is improved.

The old varieties of Tapioca attain maturity eight to ten months and new hybrid Varieties attains maturity in six months.

**Plantain:**

Many Varieties of plantain are also raised in Painkulam Panchayat area. How over banana which is called Ethan in local parlance and red plantain are the most important Varieties raised on commercial scale. These two Varieties are mainly planted in this region mostly for Commercial purpose. There are other Varieties of plantains such as Palayamkottan, Rasa kathali, Poovan kathali, Moris etc. under Cultivation in this Panchayat area.

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17 Personal Interview with Mr. I. Senthil Kumar. Member of the ward No I, aged 40, residing at Painkulam, dated 08-06-2007.
18 Ibid.
20 Personal Interview with Mr. T. Senthil Kumar. Member of the ward No I, aged 40, residing at Painkulam, dated 08-06-2007.
So many people in the area are working in the plantain fields on full time and part time basis\textsuperscript{1}. 

\textbf{Agriculture Labour:}

Till 1960 A.D the wages of the Agricultural laborers of every grade are very low\textsuperscript{22}. The main occupation of the people of this village is agricultural work. A large number of agricultural labors are found in this village\textsuperscript{23}. Over aged labourers who attained the age of 60 years and who are not able to engage in agricultural work are getting Agricultural Labourer pension from the Government\textsuperscript{24}.

The people of Painkulam Village are getting Pensions under various schemes from the Government of TamilNadu. The details are given below

\begin{itemize}
  \item \textsuperscript{21} Personal Interview with Mr. R. Singarajan, banana farmer, aged 55, residing at Amsi, dated 08-04-2007.
  \item \textsuperscript{22} Velupillai T.K., \textit{The Travancore State Manual Vol. III}, Trivandrum, 1940, P.110.
  \item \textsuperscript{23} Personal Interview with S.Charles, Agricultural Development Officer, Munchirai Union, aged 60, residing at Munchirai, dated 11-03-2007.
  \item \textsuperscript{24} Personal Interview with A. Appavu, Agricultural Labourer, aged 61, residing at vadalivilai, dated 12-03-2007.
\end{itemize}
<table>
<thead>
<tr>
<th>Pension</th>
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<th>Female</th>
<th>Total</th>
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<td>2</td>
<td>7</td>
</tr>
<tr>
<td>2. Old age pension</td>
<td>12</td>
<td>45</td>
<td>57</td>
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<tr>
<td>3. Widow pension</td>
<td>-</td>
<td>47</td>
<td>47</td>
</tr>
<tr>
<td>4. Agriculture Labor pension</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>5. Deserted Destituted widow pension</td>
<td>-</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>18</td>
<td>105</td>
<td>123</td>
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</tbody>
</table>

**Industries:**

Palmgur Industry, Coir Industry, handloom Industry, Granite quarrying Industry, and cashew Industry are the important Industries in Painkulam Village²⁶.

**Palmgur Industry**

Palmgur is prepared from palmyrah juice. This is taking from Palmyrah trees by the palmyrah climbers. Taking palmyrah juice from the trees is a hazardous work. So now a day the people of this village are not

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²⁵ Pension Register of Painkulam Village office-2006.
interested to do this work and hence the number of climbers is reducing day by day\textsuperscript{27}.

Now a palmyrah Co-Operative Society has been formed at Marthandam for the welfare of the Palmyrah workers. This society is now under the guidance of Thiru Kumri Ananthan, M.A, Ex. M.P., and President of Tamil Nadu Palmyrah workers Sangam. Many of the Palmyrah Workers of Painkulum Village have registered their names in this society\textsuperscript{28}.

**Coir Industry:**

Many people engaged in Coir Industry in Painkulam panchayat. There is a Coir O-Operative society in Sakthi Nager in Painkulam Village. This Society has been started on 29-01-1959\textsuperscript{29}. Now there are 284 members to this society\textsuperscript{30}. The labours are supervised by 2 officials. Manufactured Coir is exported to Kerala, Andhra, Punjab and Haryana\textsuperscript{31}.

\textsuperscript{27} Op.cit
\textsuperscript{28} Personal Interview with R.Sikamony, Retired Deputy Thasildhar, aged 66, residing at Painkulam, Dated 13-04-2007.
\textsuperscript{29} Inscription on the Building of Coir Co-operative Society, Sakthi Nager, 29-01-1959.
\textsuperscript{30} Register of Coir Co-operative Society, Sakthi nager. 2006.
\textsuperscript{31} Personal Interview with C.Rajakumar, Manager. Coir Co-operative Society, aged 45, residing at Mukkadu, dated 17-06-2006.
Hand Loom Industry:

There is a Weavers Co-operative Society in Amsi. This Society has been started on 06-04-1947 with 20 members. About 100 families have engaged in this industry. 157 handlooms are handled by them.

Cashew Industry:

There are two Cashew Factories in Painkulam Panchayat. One is named as Gowri Cashew Industry. Other is named as K.P. Cashew Industry. Gowri Cashew Industry is located at Painkulam. Mr. Rajayan of Painkulam Village Panchayat is the Proprietor of this factory. K.P. cashew Industry is located at parakani. Its proprietor is Mr. Kesavapillai of kollam in Kerala. A large number of poor people are working in the factories.

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33 Register of Weavers’ Administration, Amsi, 2005-2006.
36 Personal Interview with Mr. Rajayyan, residing at Parakkani, dated 15-04-2007.
Banks:

Banks play an important role in the economic development of this Panchayat.

There are 3 Banks in this village. One Bank is a nationalized bank and the others are Co-Operative Banks. The details of the Banks are given below.

State Bank of Travancore, Thengapattanam:

This Bank is a Nationalized Bank. It gives various kinds of loans such as Agricultural loan, gold loan, Industries loan, study loan etc.

Co-operative Bank Kaisoondi:

This Bank is one of the branches of central Co-operative Bank Nagercoil. This Bank is also giving various kinds of loans.

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38 Personal Interview with T. Arul, Secretary, State Bank of Travancore, Thengapattanam, aged 52, residing at Painkulam, dated 07-04-07.

Primary Agricultural Co-operative Bank, Painkulam:

This Bank is functioning in Painkulam junction. This Bank is the most important Bank in Painkulam Village. This is the bank of the people of painkulam village and Agriculturalists. The Board of Directors of this bank are elected by the members of this bank. This bank has been selected as best Agricultural Co-Operative Bank in the district.

This Bank is functioning from 17-1-1958. At the beginning there were only 25 members. At present there are 9,816 members to this Bank. It is now functioning with a share Capital of Rs 27,00,000/- and fixed deposit of Rs 618,96,000/-. The main aim of this bank is to provide agricultural credit to the needy formers Such as manure, pesticides etc... on the reasonable price. More over it provides technical assistance and training on mechanized farming introduction of new variety of seed etc....

On 17-1-1958 this bank was started in a rented building at mukkadu in Painkulam Village. After some years, the bank has purchased 25 cents of

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42 Personal Interview with P.S. Madhavan Thampi, Formerly Secretary Painkulam Primary Agriculture Co-operative Bank, aged 59, residing at Painkulam, dated 20-05-2007.
land from its own fund and constructed a beautiful double storied building for Rs 10, 40,000 /-. The spacious ground floors is used for banking function and the first floor is used as conference hall. This building is situated in Painkulam Junction on the eastern side of Marthandam-ThengaPattanam road. The location of this bank is very convenient for the members and customers to come and do their work.

This bank provides safe Deposit locker (vault) facility for their members. It is creditable that this vault contains 100 cabins. The rent is only Rs 300/-per month. There is high demand from the customers for the vault facility.

There are 115 self help Groups with this bank. They are getting loans from this bank regularly. This bank provides all sorts of loans to the needy members in a speedy way. It extends Educational loan, Medical loan, Loan to meet out Delivery expenses to the member of the bank. This bank is

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44 Inscription on the Building of Primary Agriculture Co-Operative Bank, Painkulam, dated 17-01 -1958.
45 Personal Interview with T. vimala, Secretary, Primary Agricultural Co-Operative Bank, Painkulam, aged 53, residing at Parakkani, dated 04-06-2007.
providing jewel loan liberally on low interest rate to the farmers to meet out their expenses. It gives Agricultural Loan in every season\textsuperscript{47}.

This bank has been selected as the "Best Bank" in the District in several times. This Bank plays an important role in the socio-Economic Development of the people of Painkulam Village\textsuperscript{48}.

\textsuperscript{47} Personal interview with T.vimala, Secretary. Primary Agricultural Co-Operative Bank, Painkulam, aged 53, residing at Parakkani, dated 03-06-2007.

\textsuperscript{48} Personal interview with P.S. Madhavan Thampi, Formerly Secretary Painkulam Primary Agriculture Co-operative Bank, aged 59, residing at Painkulam, dated 26-05-2007.