

**STUDY REPORT**

on

**INFRASTRUCTURAL BACKWARDNESS AND  
UNEVEN DEVELOPMENT:  
*A STUDY OF FACTORS AND PROCESSES IN KASARGODE DISTRICT.***

(A study Sponsored by Kerala Research Programme on Local Level  
Development, Centre for Development Studies)

**Study Team**

**Dr. V. Mukunda Das, Co-ordinator  
Shri Subash K, Project Supervisor**

**CENTRE FOR MANAGEMENT DEVELOPMENT  
Thiruvananthapuram - 14**

2001

## LIST OF TABLES

		Pg.No
Table 1.1	Indicators of development of Kasargode district and a comparison with the State average.	1
Table 1.2	<b>Details of Land Use in Kasargode District</b>	2
Table 1.3	<b>Details of Sample Survey</b>	3
Table 3.1	Population Figures	13
Table 3.2	Panchayats in Kasargode District	18
Table 3.3	Area Under Different Crops	20
Table 3.4	Land Utilization Pattern : Kasargode District	21
<b>Table 3.5</b>	<b>Activity Status of Employed Persons (in %) – Bedadka District</b>	26
Table 3.6	Students per cent of Population Aged 15 and Above Locality – Bedadka	27
Table 3.7	Labour Force, Employed and Unemployed Out of Population Aged 15 and Above – Males and Females	27
Table 3.8	Students per cent in Bedadka	27
<b>Table 3.9</b>	<b>Distribution by Quality of Dwelling Units in Bedadka</b>	28
Table 3.10	% of House Holds with Good Housing Facilities –Trend	28
Table 3.11	% Distribution of Households by Type of House - Trend	28
<b>Table 3.12</b>	<b>% Distribution of households by type of house – trend</b>	28
Table 3.13	<b>Health Statistics</b>	29
Table 3.14	Localities Surveyed	29
<b>Table 4.1</b>	<b>Power Consumption in Kasargode District (in lakhs)</b>	31
<b>Table 4.2</b>	<b>Pattern of Power Consumption (Percentage)</b>	32
Table 4.3	Proposed Mini Micro Hydel Projects in the District	33
Table 4.4	Comparative Demographic Features	34
Table 4.5	Comparative Medical and Public Health Facilities	34
Table 4.6	Persons Diseases Affected in the District during the last 3 years	35
Table 4.7	Total number of hospital beds and doctors in the district.	35
Table 4.8	Allopathy	36
Table 4.9	Amount Spend by the Local Bodies in the Medical Sector during the Last Three Years (Rs in Lakhs)	37
Table 4.10	No. of Schools in Kasargode District	39
Table 4.11	Literacy Rate	41
Table 4.12	Area Wise School Profile : Kasargode District	41
Table 4.13	Students Profile : Kasargode District	42
Table 4.14	Category Profile of Students: Kasargode District	42
Table 4.15	Number of Schools with Lab Facilities - Secondary Level	42
Table 4.16	Schools with basic facilities – Kasargode District	43
Table 4.17	Type of Building	43
Table 4.18	Sex Wise Population 1991 - Blocks / Municipalities	43

Table 4.19	List of Existing Water Supply Schemes in Kasargode	45
Table 4.20	Maximum Irrigated Area Under Wet Lands	46
Table 4.21	Maximum irrigated Area Under Garden Lands	46
Table 4.22	Available Water Resources	47
Table 4.23	Present housing situation in Kasargode	50
<b>Table 4.24</b>	<b>Number of Houseless SC/ST families (Below poverty line)</b>	<b>51</b>
	- Manjeswar Block	
	Number of Houseless SC/ST families (Below poverty line) - Kasargode District	51
Table 4.25	Housing Details: Panchayat Wise	52
Table 4.26	Small scale industries in Kasargode	54
Table 4.27	No of families requiring latrines - Nileswaram Block	55
Table 4.28	District Wise Per Capital Income (1993-94) Prices	57
Table 4.29	Rural Households Below Poverty line – 1996	57
Table 4.30	Number of Beds/Medical Institutions and Beds/Lakh Population	58
Table 4.31	Total Number of Persons Employed in Factories to the Total Number of Persons in the State	58
Table 4.32	% Of Village Roads to the Total Sq.km of Roads in the District	58
Table 4.33	% of Schools not Having Drinking Water Facilities	58
Table 4.34	% of Schools Not Having Urinals/Latrines	59
Table 4.35	Details of Water Supply of Demand in Corporation/Municipalities in Kerala	59
Table 4.36	Aggregate Deposits And Gross Bank Credit Of Scheduled Commercial Banks By District-December 1997 (Amount Rs In Lakhs)	59
<b>Table 5.1</b>	<b>Educational Facilities in the Three Panchayats</b>	<b>68</b>
Table 5.2	S.S.L.C Pass Percentage in the Schools from 92-93 to 95-96	69
Table 5.3	List of Infrastructure Facilities in Schools in Kodombellur Panchayat	70
<b>Table 5.4</b>	<b>Industrial Units and Employment Details</b>	<b>76</b>
<b>Table 5.5</b>	<b>A List of number of persons working in various industries</b>	<b>77</b>
<b>Table 5.6</b>	<b>Details of small Scale Industrial Units functioning in this Panchayat.</b>	<b>79</b>
Table 5.7	A List of Traditional Cottage Industries in the Panchayat	80
<b>Table 5.8</b>	<b>A list of some of the industrial units in the co-operative sector</b>	<b>82</b>
<b>Table 5.9</b>	<b>Scope of Industrialization in Bedadka</b>	<b>82</b>
Table 5.10	Wages in years from 1972-73 to 1995-96	84
Table 5.11	Cost of raw materials (1988-1996)	85
Table 5.12	Infrastructure Facilities According to Various Categories	86

<b>Table 5.13</b>	<b>Infrastructure Facilities – Bedadka Panchayat</b>	<b>86</b>
<b>Table 5.14</b>	<b>Review of the development activities of Panchayats from 1997-98 to 1999-2000 – Bedadka</b>	<b>90</b>
Table 5.15	Review of the development activities of Panchayats from 1997-98 to 1999-2000 - Nileswaram	90
Table 5.16	Review of the development activities of Panchayats from 1997-98 to 1999-2000 - Nileswaram	91
Table 5.17	List of Areas in the three Panchayats Selected for Integrated Tribal Development Plan and Integrated Scheduled Caste/Scheduled Tribe Development Programme	92
Table 5.18	List of Electricity Consumers in the Panchayat	93
Table 6.2	Total Population of the Three Panchayats	95
Table 6.3	Total No of Water Supply Schemes in the Three Panchayats	95
Table 6.4	<b>No. of Doctors Working in the Panchayat</b>	<b>96</b>
Table 6.5	Total No. of Unelectrified Houses	96
Table 6.6	Facilities in Three Medical Institutions of the Panchayat	96
Table 6.7	SC/ST % , sex ratio , female literacy and road density in the three Panchayats	97
Table 6.8	No. of families requiring latrines	97
Table 6.9	No of families without pucca houses living below poverty line	97
Table 6.10	SC/ST Population in the Three Panchayats	98
Table 6.11	No. of bore wells in the three Panchayats	98
Table 6.12	Main and marginal workers in three Panchayats	98
<b>Table 6.13</b>	<b>Employment Profile of Three Panchayats</b>	<b>98</b>
Table 6.14	Profile of Houses in Three Panchayats	99
Table 6.15	No of Co-Operative Banks	99
Table 6.16	No of Audio/Video Shops	99
Table 6.17	Families Living Below Poverty Line	99
Table 6.18	Percentage of Roads Tared	99
Table 6.19	Total No Schools in the Three Panchayats	100
Table 6.20	Number of Post Offices in the Three Panchayats	100
Table 6.21	Total No of Telephone Connections in the Three Panchayats	100
Table 6.22	No of Houseless SC/ST Families Living Below Poverty Line	100
Table 6.23	No. of Schools having Higher Secondary Courses	101
Table 6.24	No of Medical Shops	101
Table 6.25	Land Possessed by Households	102
<b>Table 6.26</b>	<b>Ownership of Dwelling Units</b>	<b>102</b>
Table 6.27	Profile of Houses Surveyed	103
Table 6.28	Primary Source of Energy for Lighting	103
Table 6.29	Primary Source of Energy for Cooking	103
Table 6.30	Primary Source of Drinking Water	104
Table 6.31	<b>Sanitation Facilities</b>	<b>104</b>
Table 6.32	Household Categories	104
Table 6.33	Religions of Respondents in the Three Panchayats	105
Table 6.34	The No of People Living Above and Below Poverty Line	105
Table 6.35	<b>Suggestions for Improving the Functioning of</b>	<b>106</b>

## Panchayats

---

Table 6.36	Opinions about the Power Facilities	106
Table 6.37	Opinions about the Medical Facilities	106
Table 6.38	Opinion Regarding Transport Facilities	107
Table 6.39	Opinions Regarding Drinking Water Facilities	107
Table 8.1	Some Factors causing Uneven Development	143

## ACKNOWLEDGEMENT

We place on record our sincere thanks to Dr. Narayanan Nair, (Co-ordinator, KRPLLD programme) for his useful comments and support all through the study. We are also thankful to Dr. P.R. Gopinathan Nair for his valuable comments and suggestions. Several people in Kasargode, including the District Collector, District Planning Officer, District Panchayat President and Panchayat Presidents and Secretaries of Kodombellur, Nileswaram and Bedadka.

We are specially thankful to Shri. A.C. Mathew, Standing Committee Member, Kodombellur Panchayat.

Shri. Subash K. (Project Supervisor) has taken considerable pains in assisting and co-ordinating the field level studies.

Shri. Sylo Sam has taken pains in looking through the first draft very carefully and made editorial comments. We are thankful to him.

**This report would not have been completed but for the pains taking and patient efforts of Shri. R. Murali.**

**Dr. V. Mukunda Das**

**Co-ordinator**

## LIST OF GRAPHS

		Pg.No
Graph 1	Source of Energy for Cooking in the Three Panchayats	108
Graph 2	No. of Unelectrified Houses as per Household Survey	108
Graph 3	No. of Houses with No Latrines as per the Household Survey	109
Graph 4	Land Possessed by Households	109
Graph 5	% of People Living Above and Below Poverty Line	110
Graph 6	Geographical Area and Literacy	110
Graph 7	Total Number of Population and Residential Houses	111
Graph 8	% of Unelectrified Houses to the Total Houses	111
Graph 9	SC/ST Percentage, Sex Ratio and Female Literacy	112
Graph 10	% of Families Requiring Latrines Above and Below Poverty Line as a Percentage of Total Residential Houses	112
Graph 11	No. of Households without Latrines Living Above Poverty Line	113
Graph 12	% of Households without Latrines Living Above Poverty Line to the Total Number of Residential Houses	113
Graph 13	No. of Hotels and Restaurants	114
Graph 14	No. of Computer and Typing Institutes	114
Graph 15	No. of Families without Pucca Houses Living Below Poverty Line	115
Graph 16	% of Families without Pucca Houses Living Below Poverty Line to the Total No. of Residential Houses	115
Graph 17	No. of Families without Pucca Houses Living Above Poverty Line	116
Graph 18	% of Families without Pucca Houses Living Above Poverty Line to the Total Number of Residential Houses	116
Graph 19	No. of Public Call Booths	117
Graph 20	No. of Telephone Connections	117
Graph 21	% of Telephone Connections to Total Households	118
Graph 22	No. of SC/ST Families Living Below Poverty Line	118
Graph 23	% of SC/ST Families Living Below Poverty Line to the Total Number of Residential Houses	119
Graph 24	No. of Houseless SC/ST Families Living Below Poverty Line	119
Graph 25	% of Roads Tarred	120

## LIST OF CHAPTERS

		Pg.Nos.
<b>Chapter 1</b>	Introduction	1
Chapter 2	Infrastructure And Economic Development	5
Chapter 3	Kasargode District : A Historical Profile	10
Chapter 4	Infrastructure in Kasargode District – A Profile	31
Chapter 5	Infrastructure in the Selected Panchayats	60
Chapter 6	Details of Panchayat Household Survey	95
Chapter 7	Opinion Survey of Knowledgeable Persons	121
Chapter 8	Findings & Conclusions	131

---

Appendices

# CHAPTER 1

## INTRODUCTION

Kasargode district has the lowest level of infrastructural endowments in Kerala. This has contributed to a peculiar geographical deprivation, typical of some parts of Kerala. The details on the different development indicators of Kasargode are given in tables 1.1 & 1.2.

Judged by various indicators of development, the Malabar region lags behind the rest of the state and with in the region, Kasargode, the northern most district of Kerala ranks at the bottom. Nearly 3.5% of the total population is accounted for by this district. In terms of district income (though a crude indicator of development) Kasargode is far below the state average (Rs.2095 against Rs.2363). An interesting factor is that even with in Kasargode district unevenness exists in a large measure, between Panchayats, in infrastructure and development. This adds on to the research interest on exploring the reasons behind such a state of affairs. The backwardness of the district is further highlighted by the available indicators as shown below.

**Table 1.1**  
**Indicators of development of Kasargode district**  
**and a comparison with the State average.**

Sl. No.	Development Indicator	Kasargode	State Average
1	Density of population	578	749
2	Percentage of urban population	6.4	26.4
3	Literacy rate (%)	82.5	89.8
4	Percentage of area Irrigated to total cropped area	5.7	-
5	Percentage of working factors	1.4	98.6
6	Employment per lakh of population	284	1347
7	Small scale industries per lakh of population	142	328
8	Marginal workers per lakh population (Nos.)	3100	2918
9	No. of beds per lakh population	65	146
10	No. of motor vehicles per lakh population (year 1992)	1284	2169

**Table 1.2**  
**Details of Land Use in Kasargode District**

	<b>Land Use Categories</b>		<b>Area in Hectares</b>	<b>% of Total Area</b>
A	Agricultural Land	- Khariff crop	4907	2.47
		- Rabi	740	0.37
		- Double Crop	1925	0.97
		- Fallow	40	0.62
		- Agricultural Plantation (Mixed)	144484	72.60
		- Degraded mixed plantation	14935	7.51
B.	Forest	- Ever Green Forest	689	0.35
		- Deciduous	6566	3.30
		- Forest Plantation	1001	0.50
C	Waste Lands	- Land with or without scrub	14818	7.45
		- Barren rocky / stony waste	2834	1.42
D	Others	- Sandy	584	0.29
		- Marshy	66	0.03
E	Water Bodies	- Rivers	5170	2.60
	Total		199000	100.00

### **Focus of the Study\***

The objective of this research study is to identify the factors and processes that have contributed to infrastructural backwardness in Kasargode and its consequences on development. There are different hypotheses, which are made on the factors and processes contributing to infrastructural backwardness of Kasargode district. The study covers both economic and social infrastructure.

**Hypothesis 1:** Kasargode and, for that matter, the Malabar region itself has been historically neglected. This neglect is unexplained so far. Therefore, infrastructural backwardness is one of the consequences of this neglect since the last 30 years.

**Hypothesis 2:** The social processes – in whatsoever way one can define it – were not strong enough to create a critical mass for bringing in infrastructural improvements and also development. Factors such as the absence of social movements that were seen in South Kerala was singularly absent in the north. Another aspect is the land tenure system in North Malabar. Another aspect is the attitude and perceptions of people regarding infrastructural development and overall development.

**Hypothesis 3:** Infrastructural backwardness is the consequence of out migration from this district to other areas out side the district. Lack of political patronage and local

initiative is stated as yet another reason. This resulted in lack of household investment as also investment from external agencies such as Government, banks etc. Given the above it is pertinent to explore and ascertain the real factors and processes behind the present infrastructural backwardness and the consequent uneven development.

### **Methodology**

The proposed approach to identify the factors and processes, mentioned above, involves 3 types of analysis.

(1) Historical Analysis (including longitudinal approach) (2) Household survey of selected Panchayats (3) Interviews with knowledgeable persons.

The historical analyses require looking into the economic history of the region. Several Government publications were used. We have also attempted to scan through other studies done on the region. These are also reported.

The table below shows details of sample households studied for eliciting information on various socio-economic factors affecting uneven development and infrastructural backwardness.

**Table 1.3**  
**Details of Sample Survey**

<b>Data</b>	<b>Bedadka</b>	<b>Kodombellur</b>	<b>Nileswaram</b>	<b>Kasargode</b>
No. of household surveyed	100	100	100	-
No. of Panchayats surveyed	All parts	All parts	All parts	3
No. of knowledgeable persons interviewed	45	40	55	-
No. of households (total) in each of the Panchayats	7986	5377	9200	-

As shown elsewhere, Kasargode district has 4 blocks and 37 Panchayats. It is also observed that the whole district comprises 3 geographical zones, namely, (1). The Hilly Terrain, (2) The Plains and (3) The Coastal Area.

---

\* This part is excerpted from the initial proposal to KRPLLD

For the household survey 3 Panchayats (identified on the basis of parameters of infrastructure) were identified from the district among which one Panchayat was chosen for comparison. The variables such as availability of roads, health facilities, drinking water facilities, electrified houses, educational institutions for population in each Panchayat were considered for identifying backward and developed Panchayats.

A total of 300 households were surveyed to collect information on various aspects of activities of investment, social interactions etc. Further, these households were contacted for soliciting their perceptions on the reasons for lack of infrastructural development. Knowledgeable persons such as prominent intellectuals, academicians, social workers and politicians were contacted for soliciting opinions and perceptions from each Panchayats covered under the study.

In addition to the above components (formally defined components), the field data collection team had several informal interviews, discussions and interactions with several segments of people in the different localities of each Panchayat. This helped study in gathering different viewpoints of different social groups on infrastructure, and agricultural development etc.

## CHAPTER 2

### INFRASTRUCTURE AND ECONOMIC DEVELOPMENT

This Chapter tries to outline some of the linkages between infrastructure and economic development in general. Most of what is stated below is borrowed from published sources. We have included this chapter to focus on the general consequences of adequate infrastructure as well as inadequate infrastructure on a nation's economic growth. The present research study indirectly draws from some of the established relationships stated in the following paragraphs.

The availability of adequate infrastructure facilities is imperative for the overall economic development of a country. Infrastructure adequacy helps determine success in diversifying production, expanding trade, coping with population growth, reducing poverty and improving environmental conditions.

Infrastructure is generally defined as the physical framework of facilities through which goods and services are provided to the public. Its linkages to the economy are multiple and complex, because it affects production and consumption directly, creates positive and negative spillover effects (externalities), and involves large flows of expenditure.

Infrastructure contributes to economic development both by increasing productivity and by providing amenities which enhance the quality of life. The services provided lead to growth in production in several ways.

Infrastructure services are intermediate inputs to production and any reduction in these input costs raises the profitability of production, thus permitting higher levels of output, income, and employment.

They raise the productivity of other factors, including labour and other capital. Infrastructure is thereby often described as an "unpaid factor of production", since its availability leads to higher returns obtainable from other capital and labour.

The infrastructure sector covers a wide spectrum of services: transportation (roadways, railways, airways and water transportation); power generation,

transmission and distribution; telecommunications; port handling facilities; water supply and sewage disposal: urban mass transport systems and other urban infrastructure; irrigation; medical; education and other primary services. Some of these services have a direct impact on the working of a business enterprise, while others are more important from a societal point of view.

### **Impact on Growth and Development**

In recent years, much research has been devoted to estimating the productivity of infrastructure investments. Many studies examining the link between aggregate infrastructure spending and GDP growth show very high returns in time-series analyses. However, the causality-does infrastructure investment cause growth or does growth cause infrastructure investment ? - has not been fully established. A strong association nevertheless exists between the availability of certain services - telecommunications (in particular), power, paved roads, and access to safe water - and per capita GDP.

Research indicates that while total infrastructure stocks increase by 1 per cent with each 1 per cent increment in per capita GDP, household access to safe water increases by 0.3 per cent, paved roads by 0.8 per cent, power 1.5 per cent and telecommunications 17 per cent. Infrastructure productivity will determine how India will cope with the increasing pace of urbanization, globalization and technological innovations in manufacturing and logistics. Environmental issues and poverty reduction, too, depend heavily on the productivity of the infrastructure sector.

Typically, as incomes rise, the composition of infrastructure changes significantly, for low-income countries, more basic infrastructure is important - water, irrigation, and (to a lesser extent) transport. As economies mature, most of the basic consumption demands for water are met; the share of agriculture in the economy shrinks, and more transport infrastructure is provided. The share of power and telecommunications is greater in high income countries.

Most directly productive activities in industry, agriculture and services use electricity, telecommunications, water and transport as intermediate inputs. Even in the informal sector, infrastructure can be a major share of business

expenses. A measurable benefit of investment in infrastructure is the reduced cost to users of each service unit consumed. This benefit is greater, the more the service is characterized by economies of scale.

If enterprises are unable to realize the benefit of efficient generation of infrastructure services, they are forced to see higher-cost alternatives that may have unfavourable impact on profits and production levels. Unreliability (erratic water pressure, call interruptions etc.) and lack of access to infrastructure services lead to under utilization of existing productive capacity and constrains short-run productive efficiency and output growth. Users are forced to invest in alternative sources such as captive power plants and tube wells, thereby raising capital costs.

There are other characteristics of these services which also tend to make them more suitable for supply by the public sector. Typically, it is difficult for more than one infrastructure supplier to exist in one location. Power and water supply networks, telecommunications, sanitation and sewerage all have elements of monopoly built into them. It is physically not feasible, say, to have competing water supply networks serving the same neighbourhood. The consequence is that such services either have to be supplied by the public sector or have to be regulated in the presence of such monopoly.

There is also the issue of social welfare and externalities. Minimum supply of water, power, sanitation and sewerage, and access to transport are all regarded as public services that should be available to all citizens. The extension of lighting to all homes, for example, enhances the ability of children to study. Provision of clean drinking water reduces disease, and thereby improves productivity, and reduces health costs. Thus infrastructure provision also typically involves different degrees of cross-subsidies which are easier done by the public sector than the private.

### **Massive Investment Needs**

The huge investment needs projected cannot be met within the financial resources of the state, without crowding out other priority social and economic programme that can only be carried out by the state. Currently, countries invest about 4 percent of their GDP in such physical infrastructure, more than 90 percent of this is public investment. At this level of investments, many

countries are facing major infrastructural bottlenecks. Future investments needs are projected to be much higher because of demands created by rapid urbanization, and the need to make up for past inadequate investment and, most importantly because of the high growth rates. But the situation in many developing countries has compelled them to curtail overall public spending and yet increase outlays on infrastructure projects.

### **Impact on Health**

Inadequate infrastructure can have multiple effects on health and thereby on labour productivity as well as quality of life. Improvements in water supply and sanitation has a large impact in reducing morbidity from major water borne diseases when it occurs. Adequate sanitation is critical to the reduction to the reduction in incidence and severity of diseases and thus planning for both water supply and sanitation needs to be better integrated. In addition to the obvious linkage between water and sanitation and health, the quality of transport and communication infrastructure can affect access to health care. The way in which infrastructure is provided and especially the way in which it is financed, have implications for the potential to mitigate poverty and reduce inequalities in the longer term. It is a common observation that where places in which infrastructure services are better the proportion of people living below poverty line was found to be much less. The impact on low-income individuals access to infrastructure depends on the options available, and the poor as a group have fewer attractive options available, and the poor as a group have fewer or less attractive options than the rich. Policies to improve access should not be focused mainly on reducing the costs of the formal supply systems, e.g. through subsidies on public utilities, since these are often poorly targeted as well as financially unsustainable.

### **The Social and Environmental Dimensions**

The relationship between each infrastructure sector and the environment is complex. Infrastructures linkages to the environment as well as to poverty are felt through its effect on the quality of life and on economic productivity. These effects may be positive as well as negative, depending on the nature of each infrastructure development and what the alternatives are. While there may be trade-offs between economic impacts involved in particular cases, there is a

wide scope for “win-win” strategies through which the quality of both services and the environment can be enhanced.

Negative environmental impacts often result from a failure to take account of interdependencies among infrastructure sectors. For example, under investment in sewage relative to water supply in many places has led to harmful contamination of water reserves, exacerbated flooding, and reduced the health benefits from water investments. Poor mismanagement of solid waste and inappropriate disposal further complicates wastewater disposal and urban street drainages.

In India the finances of states like Kerala have been undergoing severe strains in recent years. In fact the share of capital investment in the state budget has been showing a steady decline as related to the total budgetary expenditure of the state. In this grim scenario unless private sector also participated in the infrastructure development especially in areas like power, it would be difficult to create any significant growth momentum in the economy. As far as Kerala is concerned, the launching of the peoples plan campaign and decentralized development approach could be taken full advantage in stepping up the infrastructure facilities for which public participation would also be a helpful factor. This will need proper prioritization of the projects and programmes that are to be implemented by the local bodies in the state.

### **Notes and References**

1. India Infrastructure Development Report, 1997

# CHAPTER 3

## KASARGODE DISTRICT : HISTORICAL PROFILE

### PART I

The name Kasargode, is said to be derived from the word “Kusirakood” meaning Nuxvomica forests (Kanjirakuttom). It is with the intention of bestowing maximum attention on the development of backward areas that Kasargode district was formed on May 24, 1984. With the formation of the new district, comprising the erstwhile Kasargode and Hosdurg taluks, it has become possible to develop this coastal area fruitfully.

Lying on the north western coast of the state, Kasargode was famous from time immemorial. Many Arab travelers, who came to Kerala between 9<sup>th</sup> and 14<sup>th</sup> centuries A.D, visited Kasargode as it was then an important trade centre. They called this areas Harkwillia. Mr. Barbose, the Portuguese traveler, who visited Kumbala near Kasargode in 1514, had recorded that rice was exported to Male Island where coir was imported. Dr. Francis Buccanan, who was the family doctor of Lord Wellesly, visited Kasargode in 1800. In his travelogue, he has included information on the political and communal set-up in places like Athipramba, Kavvai, Nileswar, Bekkal, Chandragiri, and Manjeswar. Kasargode was part of the Kumbala kingdom in which there were 654 Tulu and Malayalam villages. When Vijayanagar empire attacked Kasargode, it was ruled by the Kolathiri king who had Nileswaram as its headquarters. It is said that the characters appearing in Theyyam, the ritualistic folk dance of northern Kerala, represent those who had helped king Kolathiri, fight against the attack of Vijayanagar. During the decline of that empire in the 14<sup>th</sup> century, the administration of this area was vested with the Ikkeri Naikans. Then Vengappa Naik declared independence to Idkkeri. In 1645 Sivappa Naik took the reins and transferred the capital to Bednoor. Thus they came to be known as Bednoor Naiks. Chandragiri fort and Bekkal fort are considered to be parts of a chain of forts constructed by Sivappa Naik for the defence of the kingdom.

#### **Topography**

---

• A large part of the information produced in this Chapter is borrowed from different secondary sources of published and unpublished materials.

Kasargode district lies between 11-18 and 12-48 north latitudes and between 74-52 and 75-26 east longitudes. The district is marked off from the adjoining areas outside the state by the western ghats which run parallel to the sea and constitute an almost continuous mountain wall on the eastern side. The ghats dominate the topography. The coastline is fringed with low cliffs alternating with stretches of sand. A few miles to the interior, the scene changes and the sand level rises towards the barrier of the ghats and transforms into low red laterite hills interspersed with paddy fields and coconut gardens.

The district is bounded in the east by the Western Ghats, in the west by the Arabian sea, in the north by the Canara district of Karnataka and in the south by the Kannur district. Based on physical features, the district falls into three natural divisions - the lowland bordering the sea, the midland consisting of the undulating country and the forest-clad highland on the extreme east.

As a result of Brahmin habitation and consequent agrarian spread, new habitations sprang up. The exchange of surplus goods of these habitations led to the emergence of marketing places. In these weekly markets and morning and evening sales centres, not only fish and salt, agricultural products fish, salt etc. also exchanged hands. Gradually these markets transformed themselves into small towns and permanent establishments. The sea side towns of Cheruvathoor, Nileswaram, Kanjangad, Uduma, Kasargode, Kumbala, Uppala and Manjeswaram got evolved in this fashion. The fact that most of these have port facilities gave them added importance. As a sequel to transportation of the goods to markets, new pathways emerged and in order to help the travelling merchants, resting places sprang up. The rural songs connected with important 'Thayyams', which are still being sung by rural folks, describe the social situation that existed in Kasargode at that time.

In such a social context, in order to take control over the economic activity prevailing in Kasargode, the Naickans, Mysore Sultans and the Britishers tried to establish their sovereignty and influence the socio economic and political scenario deeply. The result was the emergence of new social powers, economic ties and political structures. The dawn of the twentieth century witnessed strong interventions in this sphere.

Kasargode was part of Bekkal taluk in the south Canara district of Bombay presidency. Kasargode taluk came into being when Bekkal taluk was included in the Madras Presidency on April 16,1882. Through Vengayil Kunhiraman Nayanar moved a resolution in 1913 on the floor of Madras governor's council demanding the merger of Kasargode taluk with the Malabar district, it had to be withdrawn because of the stiff opposition of the members from Karnataka. In 1927, a political convention held at Kasargode passed a resolution stressing the above demand. In the same year, an organisation titled Malayalee Seva Sangham was constituted. Thanks to the efforts made by many eminent persons like K.P. Keasava Menon, Kasargod became part of Kerala following the re-organisation of the states and formation of Kerala in November 1, 1956.

### **Climate**

The diversity of the physical features results in a corresponding diversity of climate. In the plains, the climate is generally hot. Though the mean maximum temperature is only around 90<sup>0</sup> f, the heat is oppressive in the moisten laden atmosphere of the plains. Humidity is very high and rises to about to about 90 percent during the south-west monsoon. The annual variation of temperature is small; the diurnal range is only about 10 f. The south-west monsoon starts towards the end of May or the beginning of June, heralded by thunderstorms and holds till September. October brings in the north-east monsoon. Dry weather sets in by the end of December. January and February are the coolest months of the year. March, April and May are generally very hot. The district has an average annual rainfall of 3500mm.

### **Forest**

Kasargode district has a forest area of 115.09 sq. kms falling under the Wayanad forest division. Reserve forest stretches to 86.52 sq.kms and vested forest, to 28.57 sq.kms. It stretches in two ranges - Kasargode and Kanhangad. The forest products are Shegaibark, Sheakoy, Cardamom, Canes etc.

### **Rivers**

There are 12 rivers in the district. The longest is Chandragiri (105 kms) originating from Pattimala in Coorg and embraces the sea at Thanlangara.

The river assumes its name Chandragiri from the name of the place of its source Chandragupta Vasti; where the great Maurya emperor Chandragupta, is believed to have spent his last days as a sage. The second longest river is Kariankod (64kms), across which a dam is being built at Kakkadavu. Shiriya (61kms), Uppala (50kms), Mogral (34kms), Chithari (25kms), Nileswar (47kms), Kavayi (23kms), Manjeswar (16kms), Kumbala (11kms), Bekkal (11kms) and Kalanad (8kms) are the other rivers. These rivers provide ample irrigation facilities.

## Population

Kasargode district has a population estimated at 10,71,508 as per 1991 census, of which the rural population is 9,64,217 and the urban population, 1,07,291. The male population is reckoned at 5,28,803 and the female, at 5,42,705. The scheduled caste population is numbered at 81,970, of which 41,180 are males and 40,790 are females. The scheduled tribe population in the district as per 1991 census, stands at 29,283. The density of population per sq.km is at 537.90 and the per capita income in the district is around Rs. 3,702 which is rated sixth in the state

**Table 3.1**  
**Population Figures**

**(Block Wise)**

Block	Total	Male	Female	Total SC	Male SC	Female SC	Total ST	Male ST	Female ST
Kanhanged	2,36,705	1,15,908	1,20,797	23,605	11,666	11,939	5,881	2,932	2,949
Kasaragode	2,01,948	1,01,125	1,00,823	16,935	8,600	8,335	6,924	3,525	3,499
Nileswar	2,37,364	1,15,414	1,21,950	17,476	8,716	8,760	61	31	30
Manjeswar	2,88,200	1,43,547	1,44,653	20,184	10,374	9,810	16,189	8,330	7,859

Source : District Handbook of Kerala (Kasargode-1997)

## The People

The people of this district have, as in other parts of the state, a distinctiveness in personal appearance, marked by fairness of complexion, regularity of features, clean habits and a simple life. Though at present the percentage of literacy is low when compared to that of other districts, the passion of the people for education and learning is growing. The major religious groups are Hindus, Muslims and Christians. Brahmins, Nairs,

Ambalavasies, Thiyyas and Kammalas are the major divisions of the Hindu community. Thiyyas in the northern parts of the district are known as 'Belichappad'. The sub-divisions of Nair community are Nambiar, Menon, Kurup, etc. Kammalas are artisans like Thattan (goldsmith), Perumkollam (blacksmith) and Asaris (carpenters). Brahmins consist of Bhat, Punichitaya, Kukkillaya, Kunikullaya, Ballullaya, Kadambulithaya, Kakunnaya, etc. Christians are settled mainly in the eastern hilly areas.

### **National Movement**

When a nation - wide agitation rose against the colonial regime, Kasaragode also, though late, was on the forefront. The emergence of a section of people which had acquired modern education greatly contributed to the growth of the national movement. Persons like Karnada Sadasiva Rao and Umesh Rao in Kasargode and A.C. Kannan Nair, Vidwan P. Kelu Nair and K.T. Kunjuraman Nambiar in Kanjangad took the initiative in forming congress committees. As part of expansion of national education, National Schools were opened. Such schools were started under the leadership of Vidwan P. Kelu Nair at Vellikottu and Maniyat. Here all facilities were provided for imparting education including modern subjects. Vijnana Dayini High School has a special place in the sphere of National Movement.

The agitations against imperialism continued in the forties also. During this period there was an upheaval of conflicts. The events in the political front got reflected in the quit India movement also.

As a large segment of the political workers were engaged in anti-fascist propagation, not much of an impact could be made in the Quit India Movement in this region. Yet people gave vent to their anger through picketing of courts and destruction of railway lines. Among the front line leaders who gave leadership to the Quit India agitation were Melath Narayan Nambiar, N.K. Balakrishnan and Achuthan.

### **The Riot Movement**

The Portuguese era saw wide spread cultivation of new cash crops like cashew and banana. Pepper cultivation also prospered and soon became widespread. Gradually the gardens with several crops (multi crop system) vanished and the new method of cultivating single crops made it's

appearance. Commercialization of agriculture got strengthened. The revenue policy implemented by the British rulers (who became rulers with the fourth Mysore war) put the farmers to considerable misery the waves of strong protests by the farmers against the colonial rule could be felt in different parts of Kasargod in 1810-1811. The settlement which followed also could not help solve the problems of the farmers. The problems such as inadequacies in tax collection, high tax rates, and steep fall in the prices of agricultural products compounded the problems of the farmers and compelled them to pursue the path of confrontation. In 1930 -1931 There were widespread agitations of farmers in places like Bekal, Manjeswaram, Kumbala, Mogral, Vorkadi, and in the southern parts of Canara. Such struggles clearly exposed the anti-agrarian intentions of the Britishers with a view to amassing economic gains.

When the national movement became active in the region there was an attempt to bring together various groups of people under one fold and carry on the anti-imperial struggle. The leftist group in the congress party later became congress socialists and most of them later became communists. These groups made attempts to organise peasants as also others. In the various regions of Kasargode district farmers co-operative societies were established. The enthusiasm which was kindled among the riots at the Kodakkad agrarian conference of 1938 made them the front runners in the anti-imperialist struggle. There were protests against the exploitation by the landlords and their protectors. Soon plans were drawn for putting an end to extortions of money and harassments. Following the pressure from the riots several agitations were launched for legal measures such as Malabar Kudiayama Act with a view to protecting the peasants.

Kasargode had an important role in the country-wide agitations which took place during the forties against imperialism. During the protest day declared by the congress on the 15<sup>th</sup> of September there were clashes in several areas. The impact of Morazha was felt at Kasargode also . Following the police atrocities let loose at Morazha and surrounding places many persons went underground. The peasant movement gained further strength with persons like Appu, Chirukantan Abubecker and Kunjambu Nair having been sent to the gallows.

The economic problems created by the second world war was contributed by a fresh set of problems including hoarding and black marketing. The call for enhancing food production gained greater strength during this period. Already in the twenties many co-operatives societies had been constituted in areas such as Kanjangad and Muliar. The activities of these co-operative came alive during the world war period. Strong agitations were launched against black-marketing and hoarding. In several places in the district, revolts against the landholders and the jenmies broke out. The jenmies were given adequate compensation for the paddy forcibly taken from their paddy bins. The peasants were also ready to place the price amounts at the doorsteps of jenmies who refused to receive the amounts. The paddy thus collected was distributed among the poorer sections of the people for a just price.

### **National Movement and Social Reforms**

There was an effort to bring the Harijans who constituted 20 percent of the population, into the mainstream of social life. Such activities were undertaken in this region also which was attracted by the ideals of Mahatma Gandhi. A.C. Kannan Nair and Vidwan P. Kelu Nair accepted the uplift of Harijans as their major sphere of activity. Kannan Nair was prepared to enroll several Harijan students with a view to imparting them school education. He visited several Harijan colonies and took active part in the activities connected with the uplift of Harijans. Vidwan P. Kelu Nair enrolled Harijan boys and girls in the Vijnanadayani School and unleashed strong propaganda against untouchability. Kelu Nair spent considerable time in the Harijan colonies along with his students so that he could give the lead in the Harijan colonies, along with his students in the cleansing operations there. In the thirties in several regions of Kasargode community eating was organised. Such activities enabled the transgression of communal feelings. That the members of aristocratic Nair families themselves took up such initiatives was a specialty of that era. The national movement also took the initiative in bringing the women folks, who were hitherto confined to the kitchen, to the forefront. It was possible to create a new awareness among them with the help of activities such as women's conferences. Great movements were staged with the help of farmer's co-operatives and the left movement, to fight against the evils of casteism and untouchability. The works of literary men also contributed significantly to success of these activities.

## **Changes in the Educational Sector**

Educational activities were quite alive in the region as part of the effort at eradication of the evils of blind faith and customs. According to the 1891 census, Kasargod had only a literacy of 10.77 percent among males and 0.77 percent among females. Though Board schools and Basal Mission schools had been started in this region, illiteracy of the above order was prevalent throughout the period of British rule.

Under the leadership of Kelu Nair and others national schools were set up with the objective of propagating parallel education. Several night schools came up in the villages. The activists of the farmer's co-operatives were also enthusiasts of the literacy movement.

## **Immigration**

Immigration is very strong aspect of Kasargode's history. The immigration of the riots which commenced from the 1920s gained considerable strength in the 1940s. This is an event which significantly influenced the socio-economic aspects of Kasargode. The immigration farmers who wanted to escape the miseries brought by the war came in search of a new land of promise in the hill slopes of Malabar. The main centres occupied by the migrants were the eastern hill slopes of Chittarikkal, Konnakad, Rajapuram, Baddaduka. The farmers arrived at these places under the leadership of Kottayam diocese as also of their own accord. A vast plantation was created at the N.S.S, Pananthadi Panchayat area. In the beginning they concentrated on short duration crops such as tapioca and ginger. In course of time plantation crops, especially rubber, were grown in large areas. Immigration has a special place in the strengthening of the economy of Kasargode. This influenced not only the agricultural sector but the education sector also. The farmers who migrated from Travancore area were aware of the importance of literacy. They were in the forefront in the setting up of schools in all the centres occupied by them.

## **Administration**

For the purpose of revenue administration, Kasargode district is divided into two taluks, five firkas and 75 villages. The Collectorate functions at the civil

station at Vidhyanager, Vhengala Panchayat, five kms. from Kasargode town. The revenue divisional office is at Kanhangad. Taluk, firka and village wise details are given below.

The Kasargode district Panchayat office functions at the civil station. There are four block panchayats and 36 Grama Panchayats in this district. The details of the Panchayats are given below

**Table 3.2**

**Panchayats in Kasargode District**

1	Bellur
2	Kumbdage
3	Mangalpady
4	Vorkadi
5	Puthige
6	Meenja
7	Manjeswar
8	Kumbla
9	Paivelige

**Contd. Table 3.2**

10	Enmakaje
11	Badiyadka
12	Karadka
13	Muliyar
14	Delampady
15	Chengala
16	Chemmanad
17	Bedadka
18	Madhur
19	Mogral Puthur
20	Udma
21	Ajanur
22	Balal
23	Kodombellur
24	Madikkai
25	Pallikkara
26	Panathady
27	Pullur Periya
28	Cheruvathur
29	Kayyur Cheemeni
30	Nileswaram
31	East Eleri
32	West Eleri
33	Thrikkaripur
34	Kinanur-Karinthalam
35	Padanna
36	Valiyaparamba

Source : District Handbook of Kerala (Kasaragode) - 1997

## Assembly / parliamentary constituencies

There are five Assembly Constituencies and one Parliamentary constituency in this district. Manjeshwar, Kasargode, Udma, Hosdurg (reserved for SC) and Thrikkaripur are the assembly constituencies. Kasargode is the parliamentary constituency.

## Economy of Kasaragode

### Agriculture

Agriculture forms the mainstay of the population of the district. The soil in the three natural divisions generally fall under three types. In the highland region it is laterite. In the midland, the soil is a red ferruginous loam of lateritic origin with a mixture of clay and sand. The coastal strip is sandy. Diversity of crops and heterogeneity in cultivation are the key notes of agriculture here. The eastern tract comprises of forest and hilly areas. The hilly areas are mostly cleared and put to private cultivation; the important crops being rubber, cashew and ginger. In the skeletal plateau areas, cashew trees are cultivated, while in some patches, Arecanut, pepper and cocoa are grown. In the coastal tract, paddy, coconut, arecanut, cashew, tobacco, vegetables, and tapioca are cultivated.

The table below gives the area under important crops.

**Table 3.3 Area Under Different Crops**

Sl.No	Crops	Area in Ha.
1	Paddy	8974
2	Coconut	31,243
3	Arecanut	12,225
4	Pepper	3,402
5	Cashew	16,143
6	Tapioca	506
7	Rubber	7,643
8	Sweet Potato	475
9	Tobacco	835
10	Vegetables	948
11	Pulses	1,134
12	Banana	1,877
13	Ginger	730
14	Oilseeds	4,070

Source : District Handbook of Kerala (Kasaragode) - 1997

## Land Use Pattern

As per survey reports, Kasargode district covers a geographical area of 1,96,130 hectares. Details on land utilization pattern are given below.

**Table 3.4**

### Land Utilization Pattern : Kasargode District

Particulars	Area In Ha.
Forest Area	5,625
Land Put to Non-Agricultural Use	15,131
Barren and Uncultivable	11,692
Permanent Pastures and Grazing Land	222
Land Under Miscellaneous Tree Crops	2,369
Cultivable Waste	17,184
Fallow Other Than Current Fallow	2,021
Current Fallow	2,590
Net Sown Area	1,29,299
Area Sown More Than Once	1,459
Net Irrigated Area	30,419
Gross Irrigated Area	33,942

Source : District Handbook of Kerala (Kasaragode) - 1997

T x D, Mangala arecanut, new species of cardamom, turmeric, mixed crop and multi-crop system, etc are some of the contributions of the Central Plantation Crops Research Institute (CPCRI) for the development of agriculture. The most remarkable venture is tissue culture in coconut, arecanut, cashew, pepper and field crops has given better yields.

### Fisheries

Kasargode district has an 80km long sea coast extending from Thrikkaripur to Bengra -Manjeswaram. There are many fish-landing centres in this district and some of them have fish-landing, cleaning and transporting facilities. Bengramanjes warf, Shiniyakoipay, Kavugoly, Kasaba, Kizhur, Kottikulam, Pallikkara, Ajanur, Hosdurg Kadappuram, Thaikadappuram, Poonjari Kadappuram, Padanna Kadappuram, Kadangod, Valiaparamba and Thrikkaripur Kadappuram are the fishing villages in this district. There is a lighthouse at Manjeswar. There are many ice plants in the public and private sectors.

## **SURVEY OF LITERATURE**

### **PART II**

Kasaragode's backwardness has been the subject of a few studies in the past.

A paper by **Narayana and Hari Kurup**<sup>1</sup>, has discussed some of the problems faced by Kasaragode District in the health sector. They cover many issues and problems in the working of the public medical institutions in the District. Of these, lack of proper staff deployment has been the major issue, which is affecting the functioning of the health institutions. The study also found poor services and substandard medicines in Kasaragode District as the second set of problems. Going by the requirements and needs of health care facilities, the study found the inadequate level of medical institutions in the District. Another study by **Kabir and Krishnan**<sup>2</sup>, attempts a comparison between the health sectors in Malabar and Travancore. The paper mentions that Malabar lagged behind Travancore and Cochin, not only in the provision of health infrastructure but also in changes in the role of institutional, social and economic structures which were important constituents and causes for a transition. The paper also mentions that the contrasting developments in health in Travancore and Malabar would indicate how powerful social and caste issues were and how the presence or absence of social intermediation in the two regions resulted in markedly differing outcomes. This study very clearly identifies the reasons for backwardness in the health sector of Malabar in general to the lack of appropriate institutional mechanisms to overcome the social issues, particularly the caste issues. This study states that the absence of social intermediation and the slow progress of education in Malabar basically resulted in slow and gradual improvement in health, with a widening of the gap between the two regions.

In Malabar the progress of education was stalled by an oppressive system of land relations and by the poverty and misery to which the large body of tenants, and agricultural labourers were subjected to. But the major constraint in Malabar arose from the delegation of the financing of elementary education to the local fund boards. A system of grant - in- aid was introduced as early as 1850 to promote elementary education in the vernacular. But the policy was to bring the indigenous schools, including the Muslim religious schools, attached to the numerous mosques under the grant-in-aid system.

The imposition of fees was made a condition for the payment of grants to such schools, and large number of poor families were thus precluded from sending their children to school. Also these schools remained under their traditional masters, who were untrained and unqualified as teachers. In the study it is also mentioned that in Malabar, the inertia on the part of the state coupled with the cultural factors stalled even the educational progress of the superior castes. The tenurial relations and consequent immiserisation made schools inaccessible to the peasant population. Missionary efforts in the field of education were very limited and even though public schools were open to the untouchables, they were prevented from attending these schools by the strong caste barriers reinforced by the agrarian relations. Yet another study by **Jean Dreze and Amartya Sen**<sup>3</sup> also compares Travancore with Malabar. This study compares the dynamism of Travancore with stagnation in Malabar. To quote the study "It is often assumed that while the waves of change beat on Travancore and to a lesser extent Cochin, Malabar was in Kerala terms, backwater that in regional terms. Kerala's development involved taking the lessons of Travancore and applying them to Malabar." The study continues "It is also to remember that there are many people in Kerala's population among whom conditions of health and education remain very poor and far behind the rest of the population. Among them are a section of the people of the Scheduled Castes (particularly in North Malabar) of the fishing communities".

The above observation's very clearly illustrate some of the historical perceptions about the status and reasons behind the backwardness of Malabar. Regarding the agrarian relations in Travancore Malabar and Cochin, the book states "It is worth noting that the difference between Malabar and Travancore was not between an area characterized by the economic dominance of landlordism and another by peasant proprietorship"..... "the difference between Malabar and Travancore was between a region where the Janmi system was almost total and another where a circumscribed Janmi system existed with a growing and more dynamic sector that was dominated by new forms of capitalist landlordism". It is worth observing to what extent this historical legacy continues to influence the progress or backwardness in Malabar area. However, our study is confined to only Kasaragode district and we are hopeful that our study would throw some light on the manifestations of these historical processes in subsequent developmental initiatives. Further,

we may also be able to state whether policy makers and development planners took enough care to reduce the negative influences of the past historical processes on present day developmental path. A Government publication - **Local Self Government Magazine**<sup>4</sup>, published in 1999, on Kasargode District, records the drawbacks in the educational, medical and housing sectors of the district. The above publication reported that the hospitals in the District do not have specialist doctors and equipments. The educational institutions, particularly at the local level, do not have good infrastructural facilities with majority of them unelectrified, without clean drinking water, and other facilities. It is mentioned that the water supply schemes in the District at the local level are highly unsatisfactory. They do not cover the majority of population in the District. A number of Panchayats in the District are without any water supply schemes. A good majority of houses in several Panchayats are without adequate sanitation facilities. **However, the publication does not throw any light on the causes behind this backwardness and underdevelopment.**

Another recent study by **Kerala Statistical Institute**<sup>5</sup>, Trivandrum covers 10 localities including Thiruvananthapuram, Kottayam, Malappuram, Vembayam, Thrikkunnapuzha, Tholur, Chelammur, Noolpuzha, Madayi and Bedaduka. Among them, Bedaduka is one of the Panchayats selected for the study is from Kasargode district. This study report covers in detail the housing sector, health sector, energy sector, household sector, etc. of 10 localities. **A large number of indicators are covered in this study which could help us in comparison and contrast with our study on Bedaduka panchayat.** The number of electrified houses was of the order of (17%) which was in lowest compared to all other locations covered under the above study. Further, according to the study, only 41% have piped water supply or protected well within premises and only 21.5% have flush or borewell with waterseal. The study mentions that only Bedaduka, which is a highland Panchayat, has a substantial number of households depending on unprotected sources of drinking water (50%). Among the 10 localities selected Bedaduka (72%) doesn't have sanitation facilities.

A comparison of the percentage of households reporting electric connection shows that Bedaduka panchayat had only 7.2% coming under this category in 1986-87. This slowly moves to 9.9% in 1990-91 and to 17.7% in 1996-97.

Further, the percentage of households, with protected well increases from 44.8% in 1986-87 to 50% in 1996-97. At the same time unprotected sources of drinking water sources slowly comes down from 55.2% in 1986-87 to 50% in 1996-97. In sanitation facilities, the Households with flush latrine moves up from 2.2% 1986-87 to 21.4% in 1996-97. It is disturbing to note through this study that the percentage of other households (without sanitation facilities) decreases from 97.8% in 1986-87 to 72.2% only in 1996-97. It is interesting to note from the study that in 1986-87 only 0.5% of the households owned motor cars in Bedaduka panchayat. This ratio increased to 1.7% in 1996-97. While the bicycle owning households was nil in 1986-87 it 0.3% in 1996-97. In respect of radio, the percentage of households increased from 16.5% in 1986-87 to 77.4% in 1996-97. In 1996-97 there were only 3.7% of the households which had TV, and it was nil in 1986-87. **It is surprising to note the finding in the study that both in 1986-87 and 1996-97 none of the households in the panchayat owned a refrigerator.** The number of households owning electric fans is no different, it was nil in 1986-87 though, by 1996-97 this percentage rose to 7.7. It may be interesting to note that 22% of households in the panchayat did not own any of the following, viz., motor car, motor cycle/scooter, bicycle, radio, TV, VCR/VCP, Refrigerator, Electric fan, Electric iron, Watch/clock, Gas/electric stove and sewing machine in 1986-87. However this number was found to have been reduced to 12.8% by 1996-97.

Added to this, in newspaper readership also Bedaduka lack lagged behind all other 9 locations studied. Only 11.5% of the persons in the panchayat were reading newspapers in 1986-87, though, the proportion increased to 29.9% by 1996-97.

Among the 10 locations studied by the Kerala Statistical Institute, Bedaduka has several peculiarities when it comes to activity status of employed persons. In 1991 the percentage of persons coming under the category of **self employed in agriculture** was about 44% and this figure moved down to only 40.8% by 1996-97. The self employed in non-agriculture increased from 13.7% in 1990-91 to 13.9% by 1996-97 (very low change). The regular employed category as percentage of employed persons increased from 4.4 % in 1990-91 to only 6% by 1996-97. In case of casual workers there was a slight increase from 37.9% in 1990-91 to 39.3% by 1996-97. Even now, a

large proportion of female workers are in agriculture are working as casual labourers.

**Table 3.5**  
**Activity Status of Employed Persons (in %) – Bedadka District**

Sex	Self employed in agriculture	
	1990-91	1996-97
Male	41.2	38.4
Female	47.6	44.1
All	44.0	40.8

Sex	Casual Worker	
	1990-91	1996-97
Male	43.6	45.4
Female	30.9	30.9
All	37.9	39.3

Sex	Self employed in non-agriculture	
	1990-91	1996-97
Male	9.6	10.0
Female	18.7	19.1
All	13.7	13.9

Sex	Regular paid employee	
	1990-91	1996-97
Male	5.6	6.2
Female	2.8	5.9
All	4.4	6.0

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute, Thiruvananthapuram, December, 1999

**Table 3.6**  
**Students per cent of Population Aged 15 and Above**  
**Locality – Bedadka**

Year	Students per cent of population 15+		
	Male	Female	All
1986-87	10.3	5.5	7.9
1990-91	13.1	6.9	10.0
1996-97	12.8	9.3	11.9

**Table 3.7**  
**Labour Force, Employed and Unemployed Out of Population**  
**Aged 15 and Above – Males and Females**

Localit y	Year	Populati on 15+	Labour force % of populatio n 15+	Employed		Unemployed	
				% of populati on 15+	% of labour force	% of populati on 15 +	% of labour force
Bedack a	1986- 87	777	66.0	64.0	96.9	2.1	3.1
	1990- 91	790	73.4	69.5	94.7	3.9	5.3
	1996- 97	1088	73.5	69.6	94.7	3.9	5.3

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute,  
Thiruvananthapuram, Dec. 1999

**Table 3.8**  
**Students per cent in Bedadka**

Age Groups	1986-87		1990-91		1996-97	
	Male	Female	Male	Female	Male	Female
5-9	71.4	73.8	80.0	78.3	83.1	79.7
10-14	87.2	95.3	96.2	97.4	96.2	97.9
15-19	56.1	32.8	65.8	42.4	63.9	52.3
20-24	10.1	1.3	5.8	2.5	9.6	6.5

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute,  
Thiruvananthapuram, Dec. 1999

**Table 3.9**  
**Distribution by Quality of Dwelling Units in Bedadka**

Locality	Distribution of dwelling unit		All types	% distribution of dwelling unit	
	Good facilities	Not good facilities		Good facilities	Not good facilities
Bedadka	233	2749	2982	0.8	99.2

Source: Report of the study on impact of development programmes on quality of  
life, Kerala Statistical Institute, Thiruvananthapuram, Dec. 1999

**Table 3.10**  
**% of House Holds with Good Housing Facilities –Trend**

Locality	Year	Tiled or concrete roof houses	Houses with electricity	Protected drinking water	Good sanitation
Bedadka	1981-82	NA	NA	NA	NA
	86-87	52.0	7.8	44.8	4.4
	90-91	61.4	9.9	38.4	5.8
	96-97	74.0	17.7	50.0	21.5

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute, Thiruvananthapuram, Dec. 1999

**Table 3.11**  
**% Distribution of Households by Type of House - Trend**

Locality	Year	Huts	Other thatched roof houses	Tiled or concrete roof houses	All	Total number of households
Bedadka	86-87	6.2	41.8	52.0	100.00	2000
	90-91	4.3	34.3	6.4	100.00	2208
	96-97	6.0	20.0	74.0	100.00	2982

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute,

Thiruvananthapuram, Dec. 1999

**Table 3.12**  
**% Distribution of households by type of house– trend**

Locality	Thatched roof with wall made of			Tiled roof	Concrete roof	All types	Total No. of households
	Flimsy material	Mud/unburned brick / soft wood	Stone/brick / good timber				
Bedadka	6.0	20.0	-	71.0	3.0	100.0	2982

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute, Thiruvananthapuram, Dec. 1999

**Table 3.13**  
**Health Statistics**

Locality	Year	Birth rate per 1000 of population	Death rate per 1000 of population	Infant mortality rate per 1000 live births	Morbidity prevalence rate per 1000 person days
Bedadka	1986-87	21.5	4.9	24.2	23.3
	1990-91	17.5	5.0	18.3	16.4
	1996-97	14.0	4.0	24.0	12.0

Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute, Thiruvananthapuram, Dec. 1999

**Table 3.14**  
**Localities Surveyed**

<b>Locality</b>	<b>District</b>	<b>Area (Sq.km)</b>	<b>No. of households (1991 census)</b>	<b>Total population (1991 census)</b>
Bedadka	Kasargode	151.49	8,016	43,918

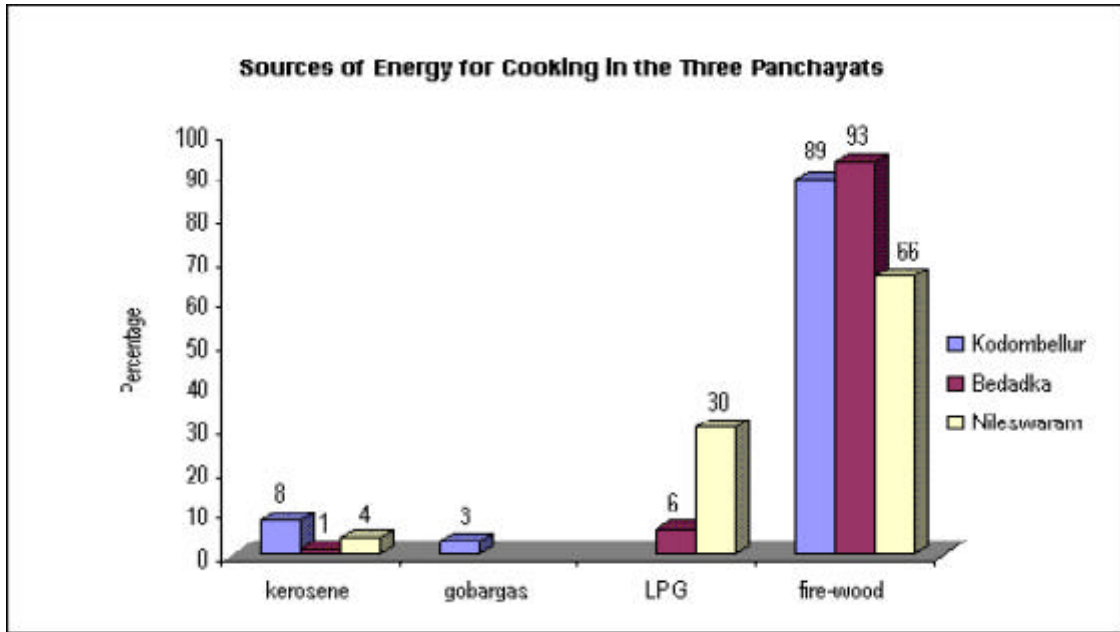
**Source: Report of the study on impact of development programmes on quality of life, Kerala Statistical Institute, Thiruvananthapuram, Dec. 1999**

## Notes and References

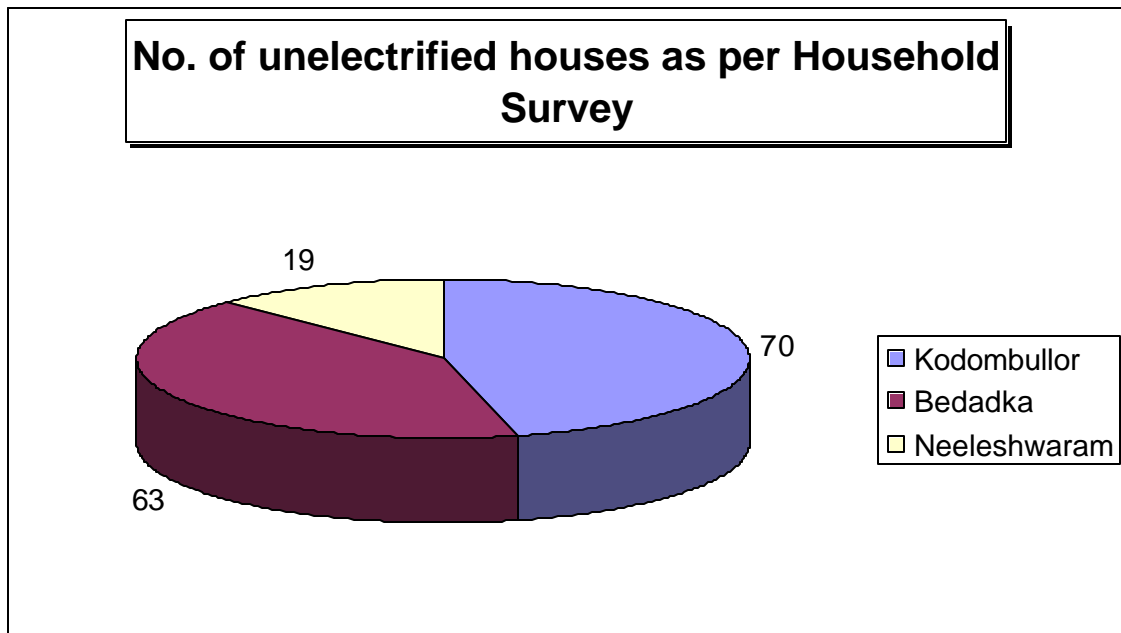
1. B. Narayana & K.K. Hari Kurup - Decentralization of health care sector in Kerala "some issues".
2. Kabir M. and T.N. Krishnan (1991) - "Social intermediation and health transition" (working paper). Lessons from Kerala 1995
3. Jeanreze And Amartyasen - INDIA Economic Development and Social Opportunity
4. Local Self Government Magazine (1999) Kasaragode District.
5. Kerala Statistical Institute - A Study on impact of Development Programmes on Quality of Life
6. Integrated study for sustainable - Kerala Land Cess board development of Kasargode district, August 1997, Kerala
7. Fawceff - Nayars of Malabar
8. Gopala Kutty K - Movement of Tenancy reform in Malabar
9. Karab, Prakash (1973) - Agrarian relation in Malabar 1925-1948, 1977, organisal struggles of the Malabar peasantry 1934-40.
10. Mayer, Adrian (1952) - Land and Society in Malabar
11. NAMBIAR T.K., Gangadharan (1982)- Growth of class consciousness among the peasantry of North Malabar, Kerala (1934-42)
12. Panikar K.N. (1989) - Against Lard and state, religion and peasant uprising in Malabar 1936 - 1921
13. Panikkar K.N. (1990) - Peasant protests and revolt in Malabar
14. Tharakan, P.K. Michael (1977) - Migration of farmers from Travancore to Malabar from 1930 to 1960 - An analysis of its economic consequences.
15. Panchayat level statistics - 1995 Kasaragode District

16. Decentralisation of the health care sector in Kerala  
- Some issues (working paper)
17. Radhakrishnan  
Land reforms and  
- Peasant Struggles,  
social change - Malabar
18. Socio-religious movements among the Muslims of Kerala  
- Kabir M

**Graph 1**

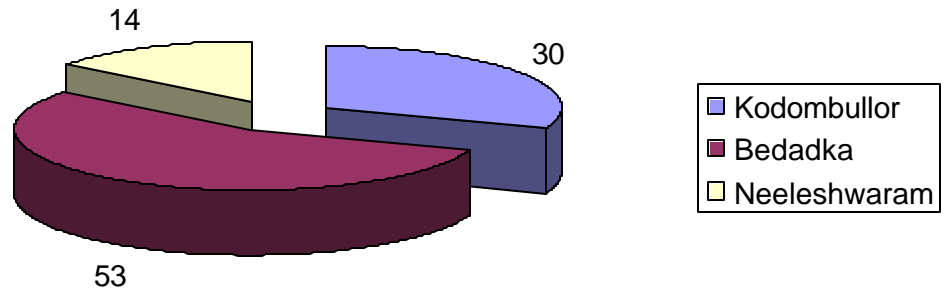


**Graph 2**

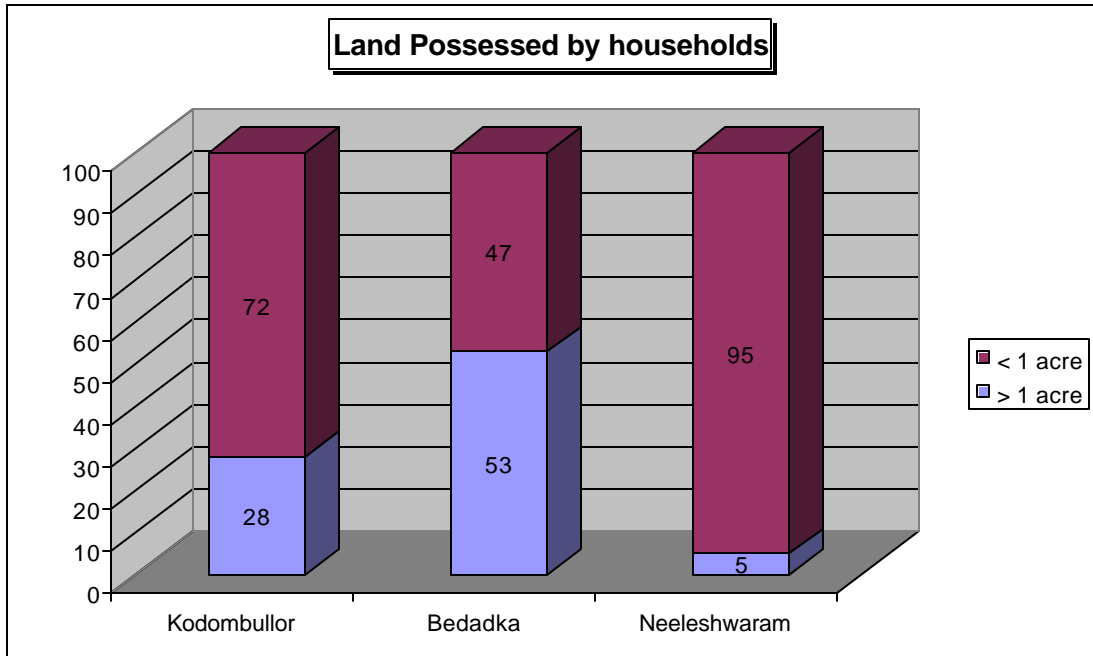


**Graph 3**

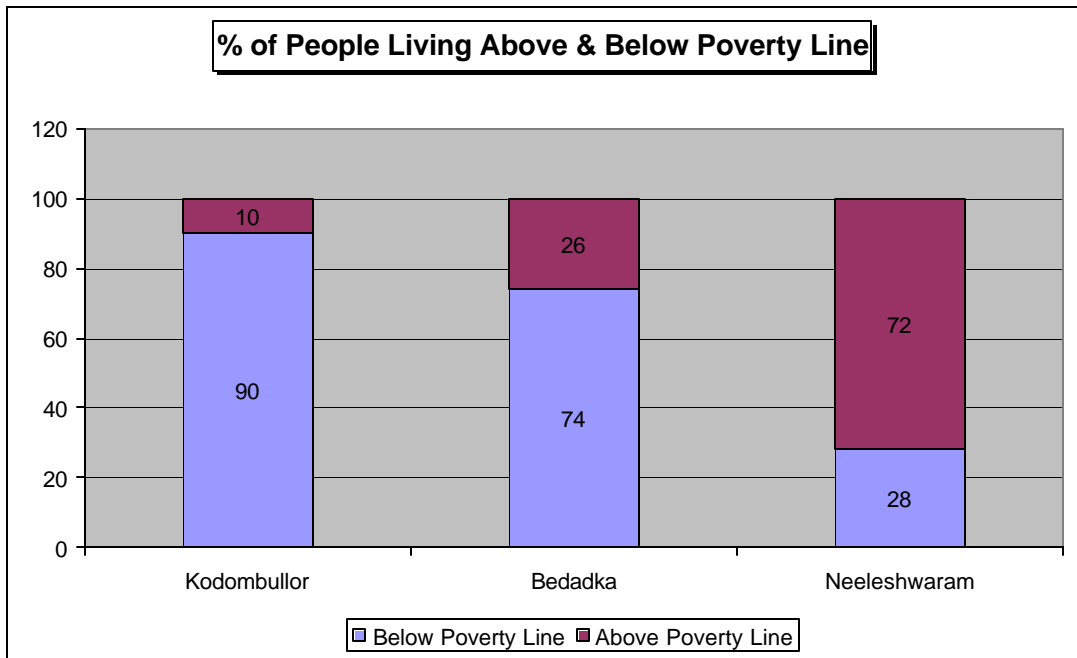
**No. of houses with no latrines as per the Household Survey**



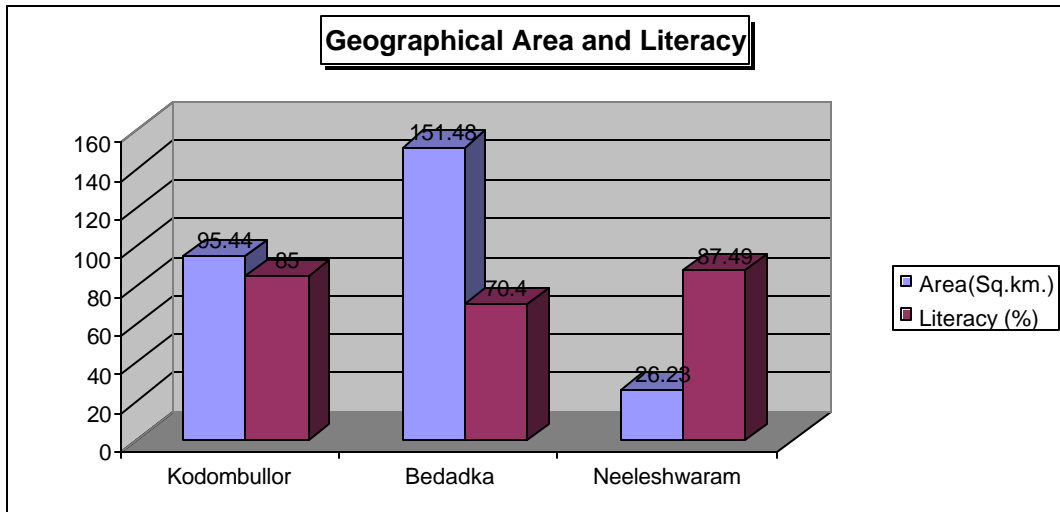
**Graph 4**



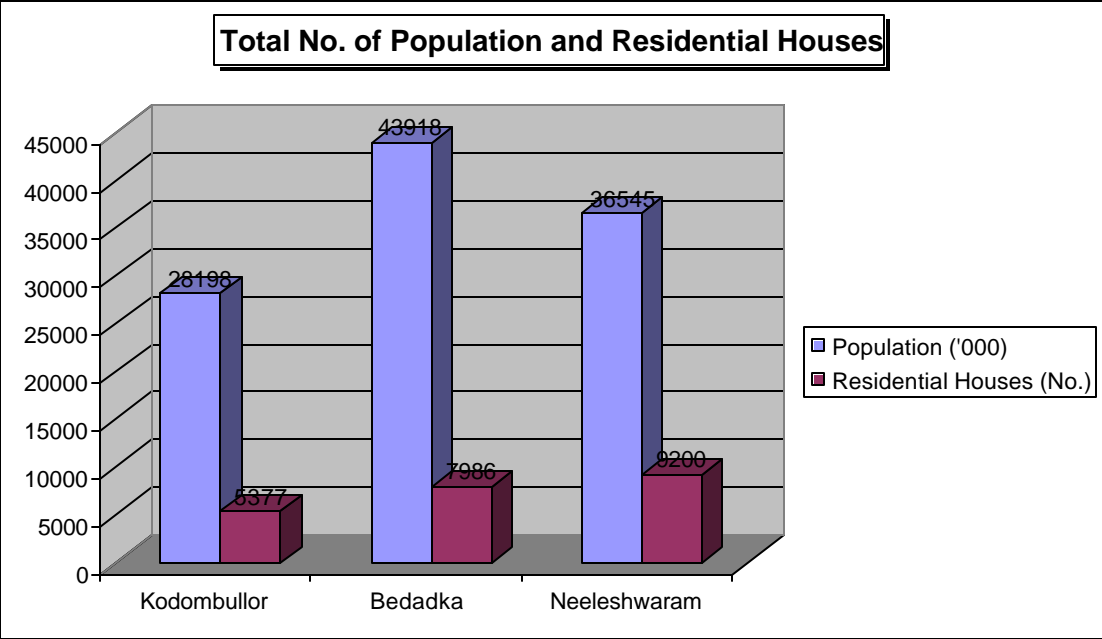
**Graph 5**



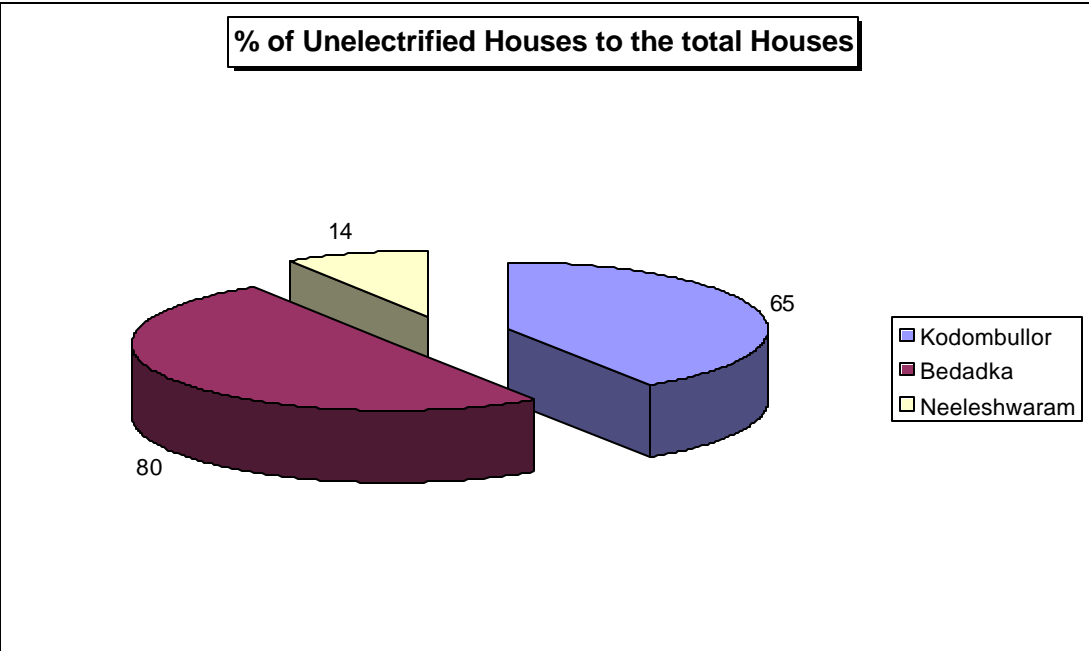
**Graph 6**



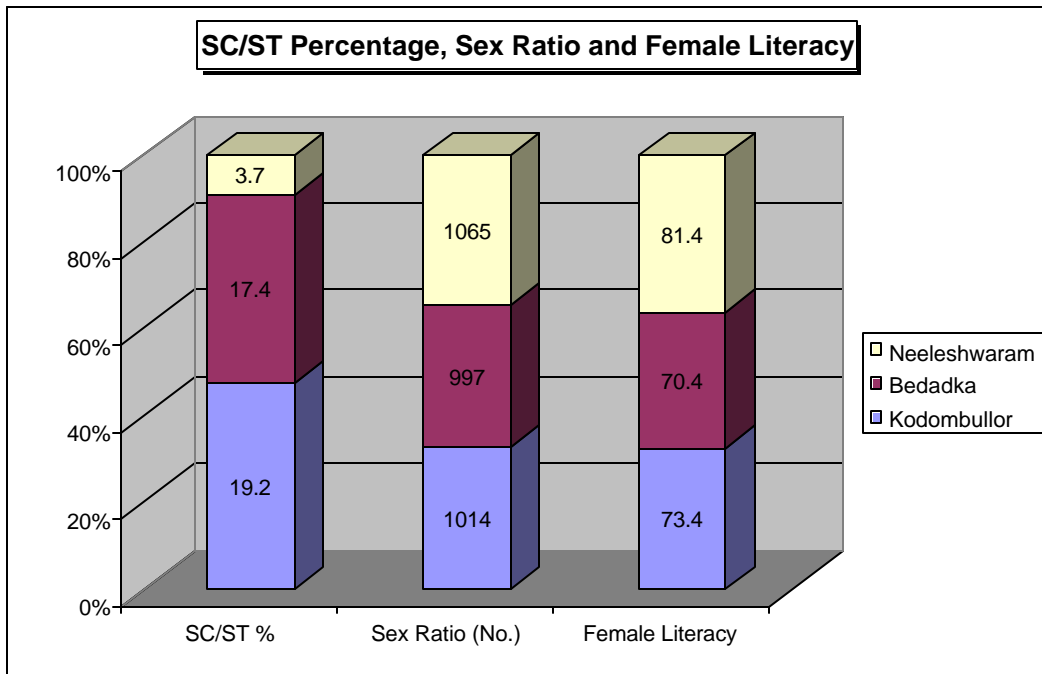
**Graph 7**



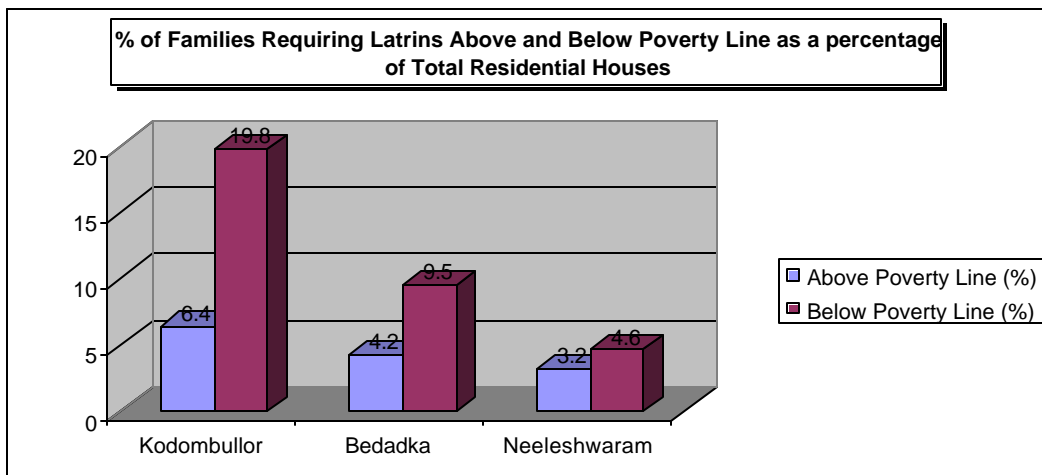
**Graph 8**



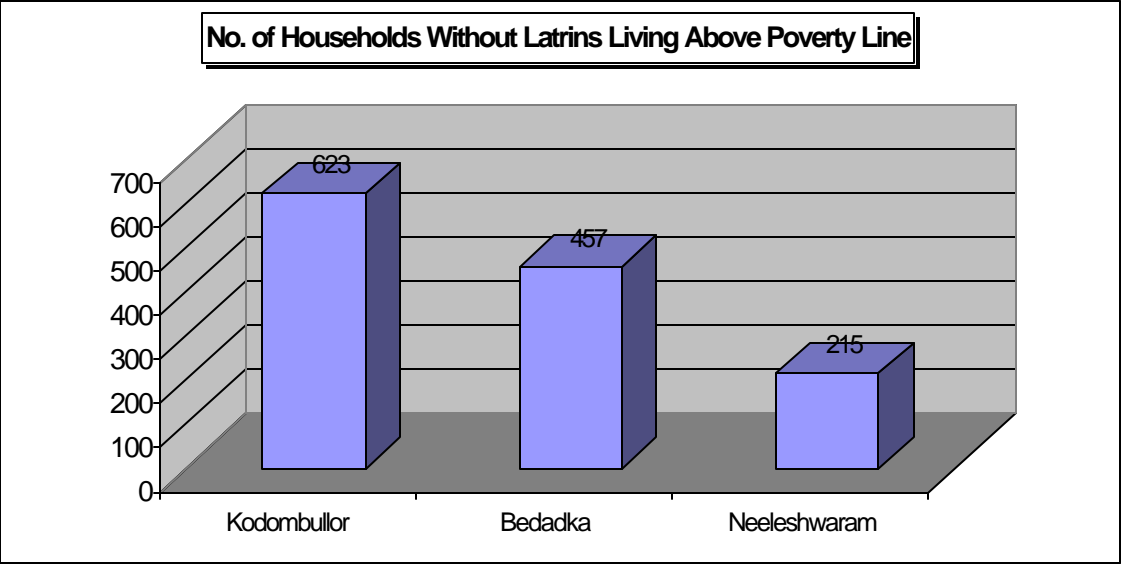
**Graph 9**



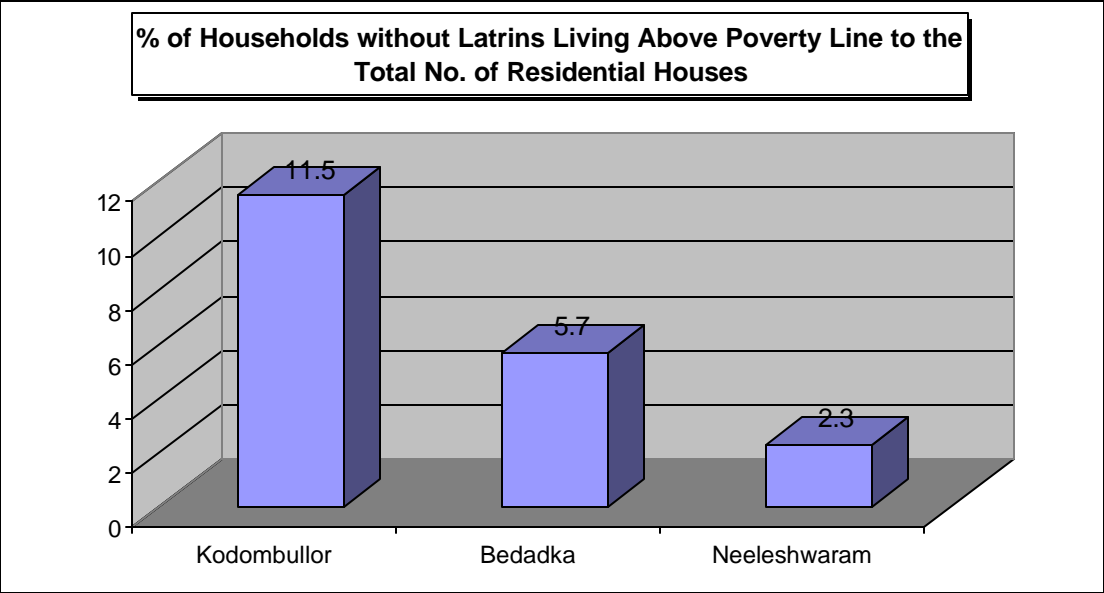
**Graph 10**



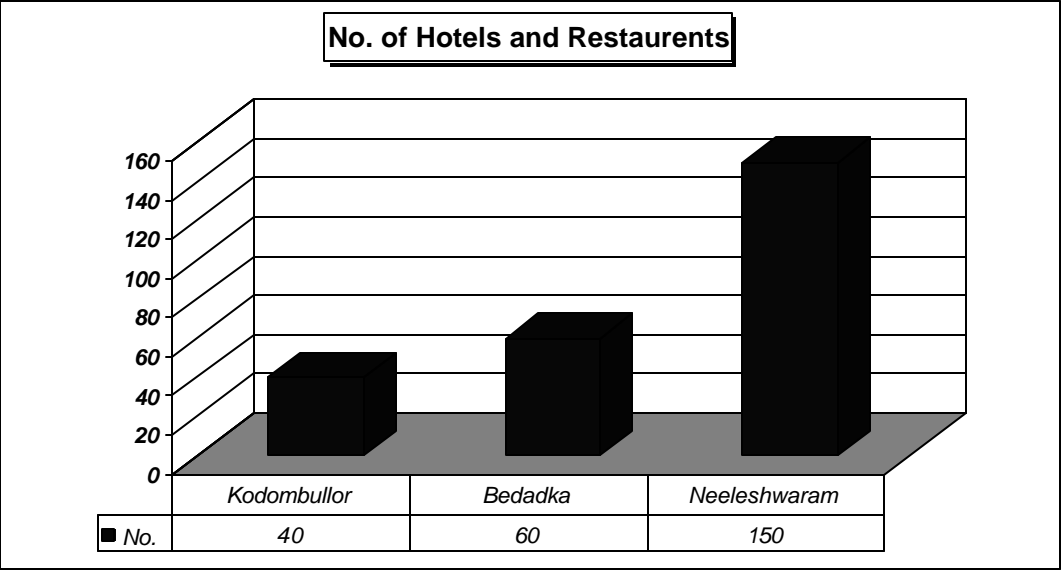
**Graph 11**



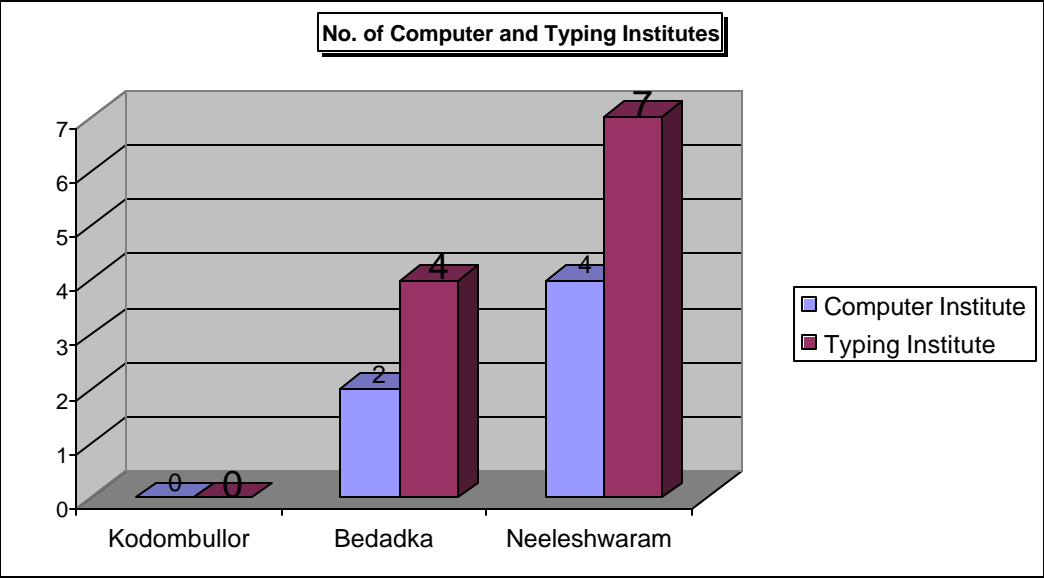
**Graph 12**



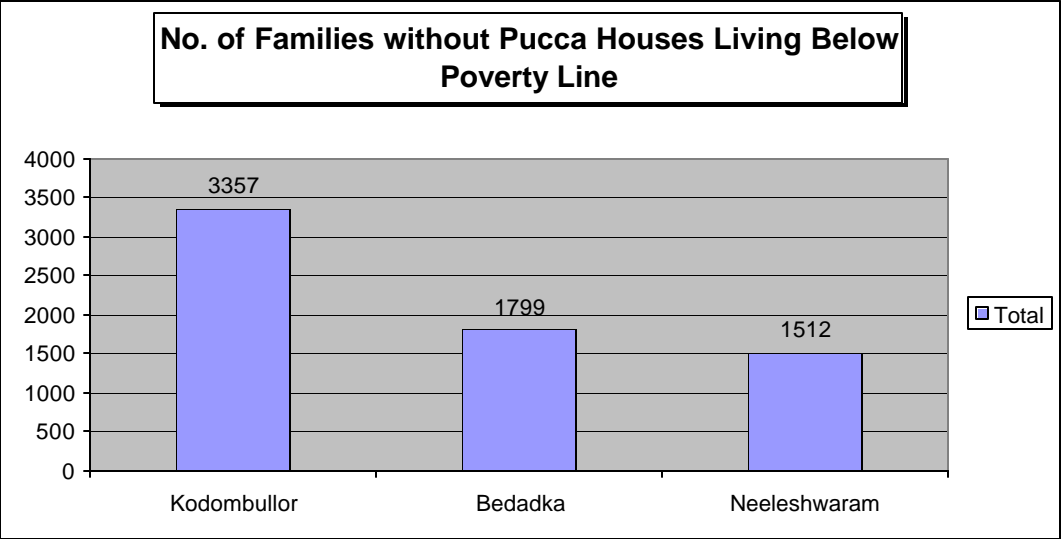
**Graph 13**



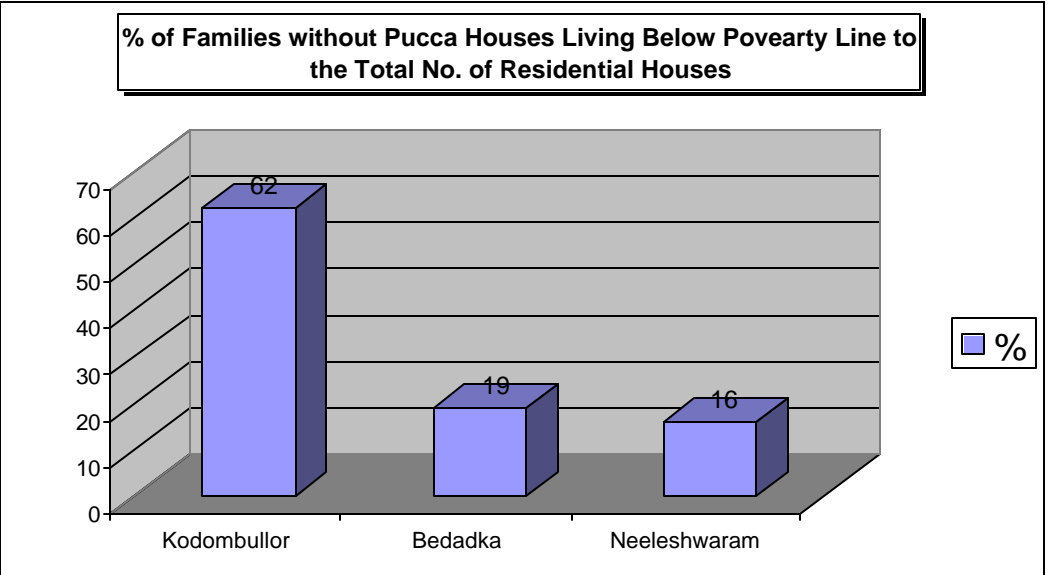
**Graph 14**



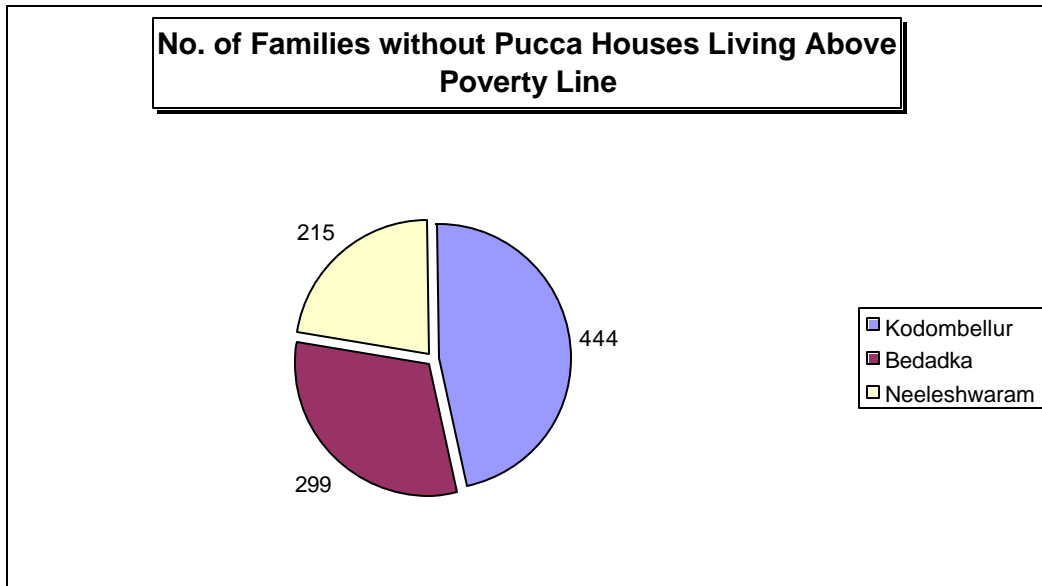
**Graph 15**



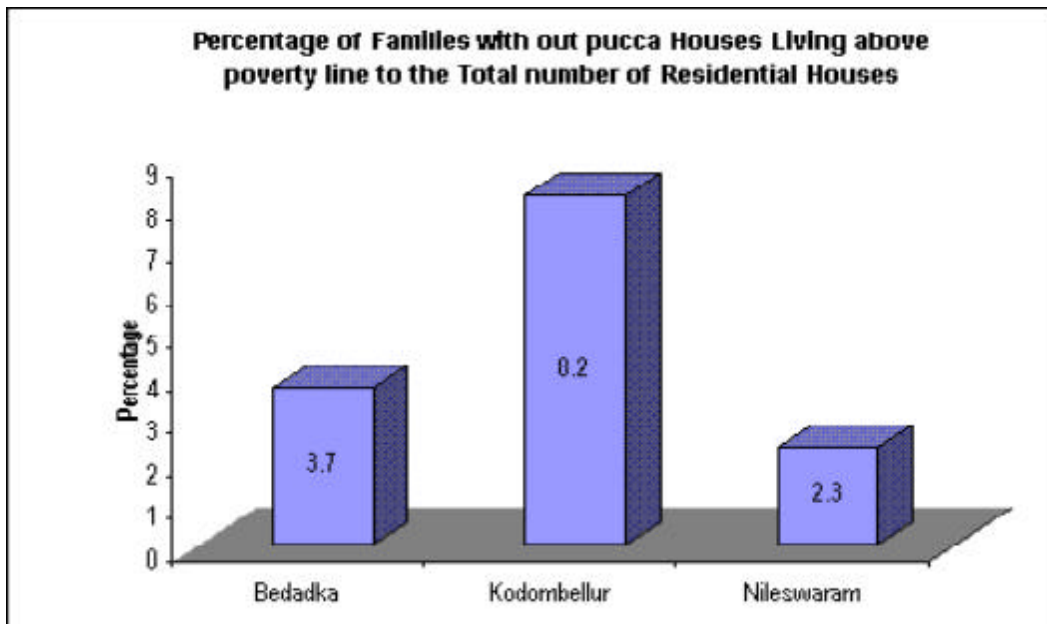
**Graph 16**

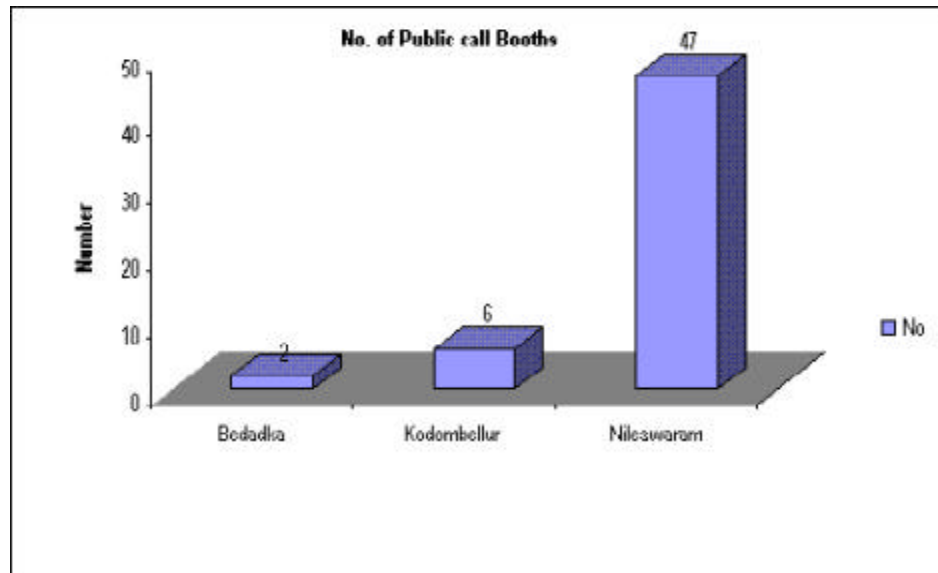
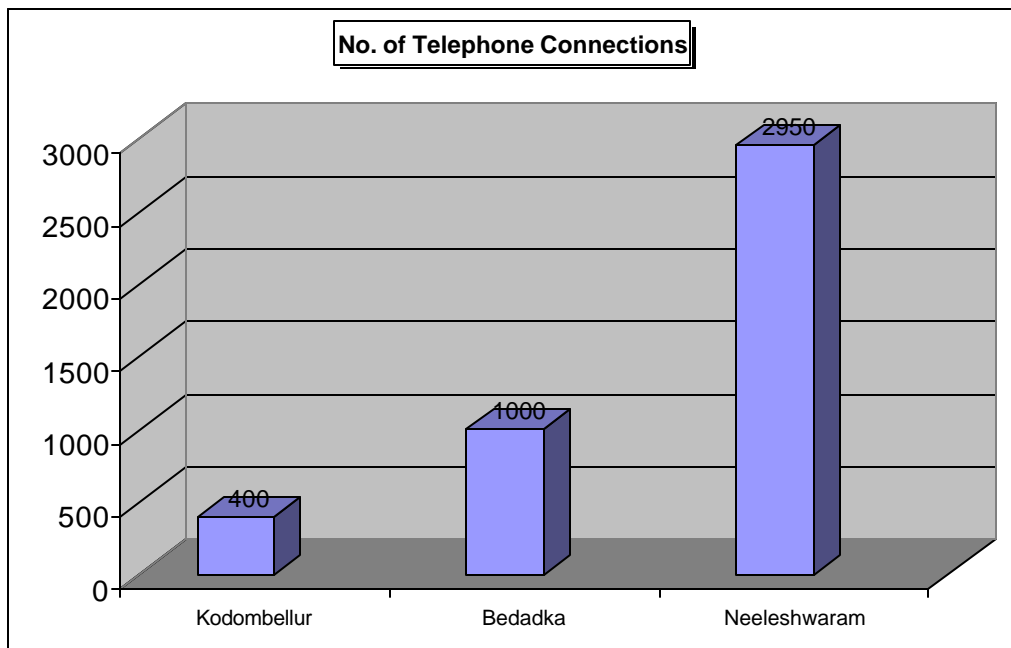


**Graph 17**

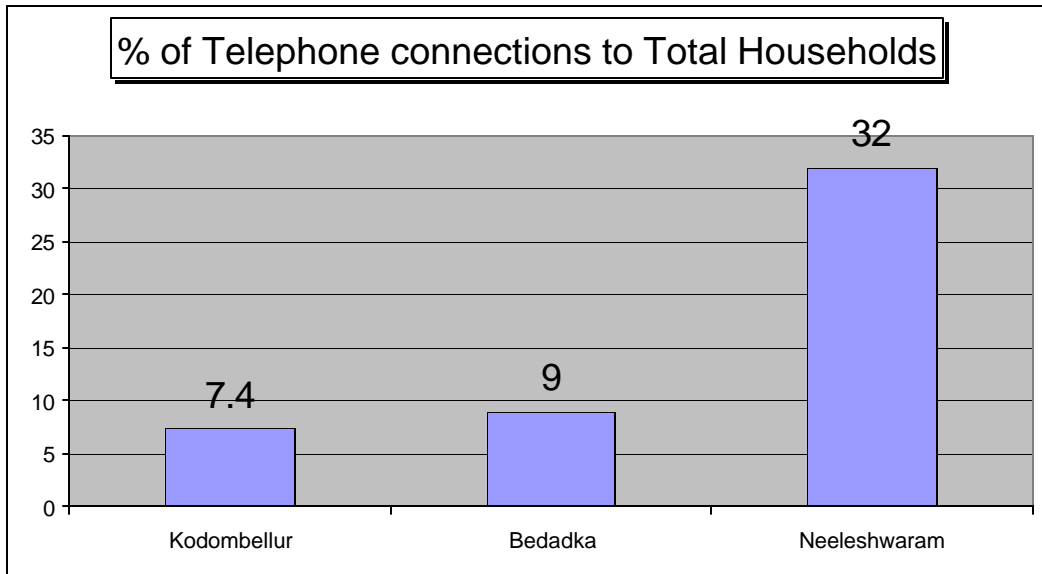


**Graph 18**

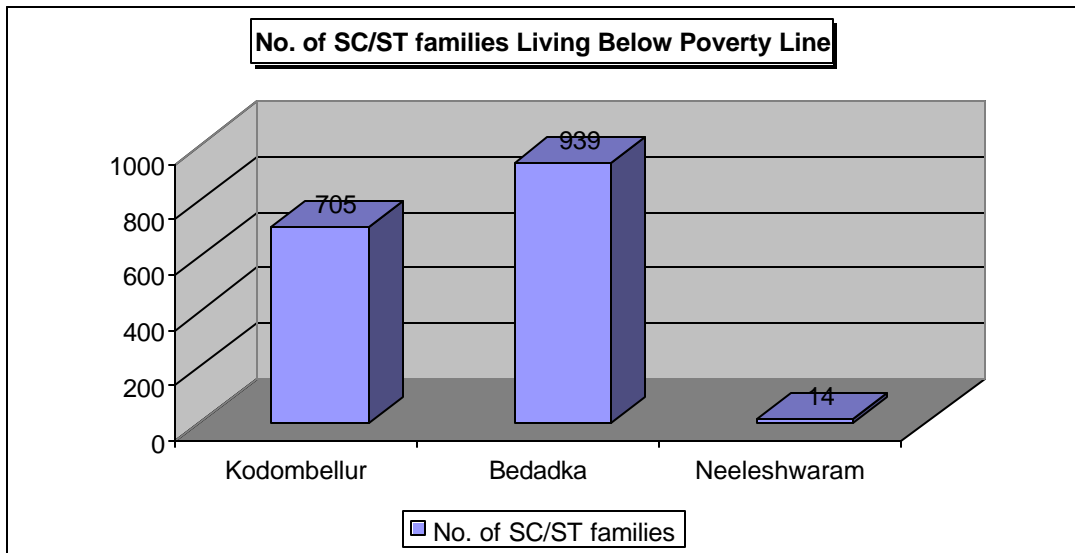


**Graph 19****Graph 20**

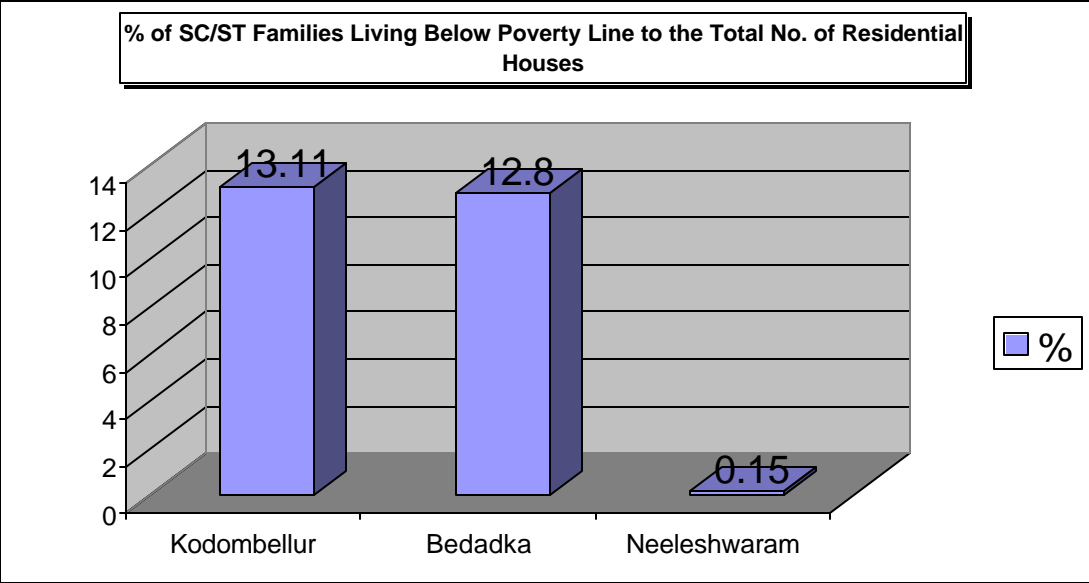
**Graph 21**



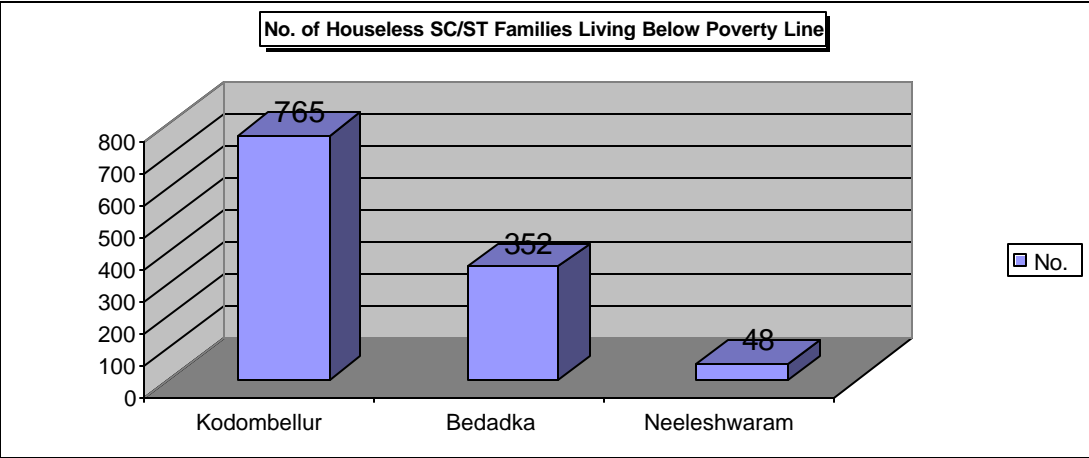
**Graph 22**



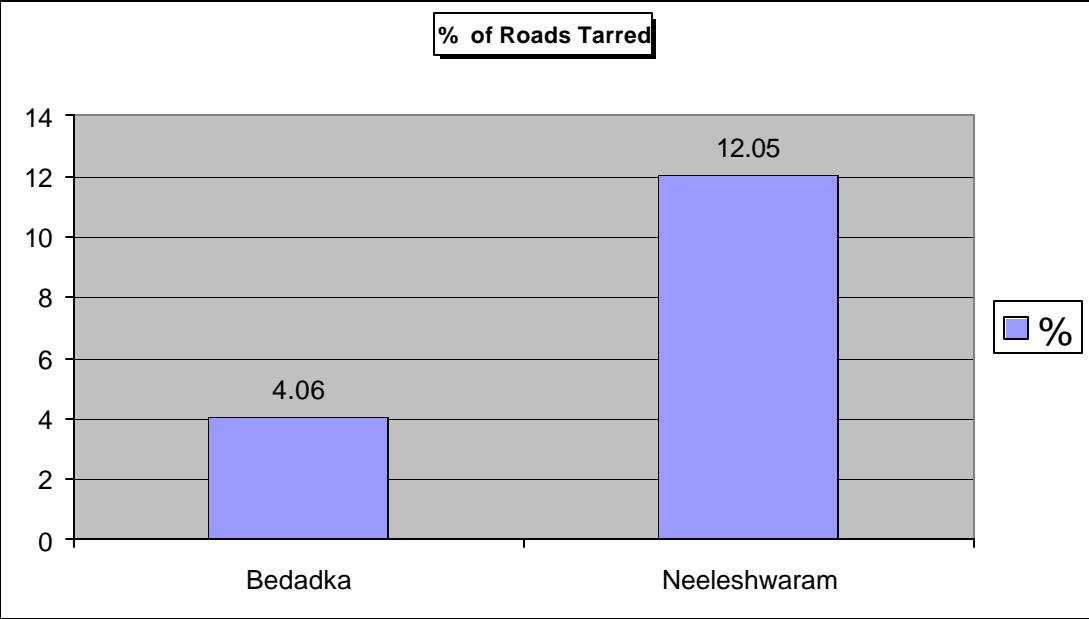
**Graph 23**



**Graph 24**



**Graph 25**



## Appendix 1

### KASARGODE DISTRICT: ASSISTANCE RECEIVED FROM FINANCIAL INSTITUTIONS

As in the Case of Kerala in general, banks and other financial institutions are actively participating in the economic development of Kasargode District also. The contribution of the district to the NDP of the State in 1997-98 was only 3.5%. The per capita income (at constant prices) of the district was Rs. 2331 in 1997-98, as against Rs. 2444/- for the State as a whole. The primary sector contributed 44% secondary sector 39% and service sector 17% of the GDP of the district.

Credit Deposit Ratio of Commercial Banks (Excluding Grameen Banks) in Kasargode District.

The commercial Banks have 74 branches in the district. A perusal of the activities of these branches for the period 1978 to 1999 reveal that the credit deposit ratio of this district (viz 36 percent) is much lower than that of the state average of 44%. At the same time, the District Banking Statistics reveals that the increase in the level of deposits is significant.

#### Sector wise District Credit Plan:

Year	1996	1997	1997	1998	1998	1999
Sector	Amount	%	Amount	%	Amount	%
Primary	66.67	53.76	77.62	54.60	108.02	56.58
Secondary	12.03	9.70	15.28	10.74	15.77	8.25
Tertiary or Service	45.31	36.54	49.28	34.68	67.11	35.16
Total	124.01	100	142.18	100	190.90	100

Source: Kasargode District Local Self Government Publication - 2000

The Primary sector gets prime importance in the Bank Credit plan. 53.76% in 1996 – 1997 and 54.60% in 1997 – 1999 and 56.58% in 1998 – 1999 in the Credit plans were under the Primary Sector. But clear cut progress rate is not accredited to the secondary and Tertiary/Service sectors of the plan.

## Appendix 2

### FINANCING OF PANCHAYAT DEVELOPMENT PLANS IN THE THREE SELECTED PANCHAYAT.

The sources of funding Panchayat development plans are grant-in aid from the state governments, direct investment programme of the state and central governments, own funds of the Panchayats, voluntary contribution and contribution by the beneficiaries and loans from financial institutions like the co-operatives. A study of the implementation of development programmes in the three selected Panchayats shows that in all three Panchayats, there were significant shortfalls in development expenditures as compared with the initial targets. The following statement gives the details for the last three years.

Panchayat	1997-98			1998-99			1999-2000		
	Year marked outlay	Actual expenditure	% achievement	Year marked Outlay	Actual Expenditure	% achievement	Earmarked outlay	Actual expenditure	% achievement
Bedadka	209.63	141.53	67.51	243.38	121.87	48.80	409.56	309.63	75.6
Kodombellur	165.22	68.33	41.36	377.40	191.01	50.61	560.25	211.29	37.71
Nileswaram	76.74	71.32	92.94	170.71	40.27	23.66	233.25	120.72	51.75

Source : Panchayat Development Report - 1997-98 to 1999-2000

It will be seen that none of the three Panchayats have been able to achieve their development expenditure targets. a major reason has been the inability of the Panchayats to fulfil their targets set for mobilizing their own resources. Serious shortfalls have also occurred in terms of the voluntary and beneficiary contributions. The performance of the three Panchayats have shown variations from year to year. An analysis of the performance of the three Panchayats have shown wide variations from year to year. An analysis of the performance of the three Panchayats in terms of the financing of their development plans is given in the following paragraphs.

#### Bedadka

The financing pattern of the development programmes in Bedadka Panchayat is summarized in the following statement.

Source of Financing	1997-98			1998-99			1999-2000		
	Target	Actual	%	Target	Actual	%	Target	Actual	%
Grant in Aid from the State Government	83.86	79.00	94.2	118.63	88.40	74.5	148.95	115.10	77.3
Own funds	15.89	0.22	1.4	27.26		0	55.40	46.84	84.5
State funds	11.70	11.00	94.1	41.42	2.07	5.0	93.84	82.77	88.2
Central funds				7.50	3.68	49.0	10.40	0.77	.75
Loans	40.80	1.50	3.7				20.46	2.38	11.6
Voluntary contributions	25.98	15.20	58.5	14.30	8.16	57.0	25.93	18.84	72.7
beneficiary contribution	31.40	34.61	110.2	22.27	19.6	85	54.50	42.93	78.7
total	209.63	141.53	67.5	243.38	121.87	48.8	409.56	309.63	75.6

Source : Panchayat Development Report - 1997-98 to 1999-2000

While own funds of the Bedadka Panchayat in 97-98 and 98-99 fell far below the targeted amount, during 1999-2000 the Panchayat could mobilize only to the extend of 84.5 % of the targeted amount. The voluntary contribution and the beneficiary contribution for development programmes in this Panchayat have been quite significant. During 1999-2000 this Panchayat could achieve 75% of the targeted expenditure. Being backward in several areas the development programmes of the Panchayat may be described as satisfactory. It may have to be stated that the basis of estimating voluntary and beneficiary contributions is not clear. This applies to all the Panchayats.

## Kodombellur

Source of Financing	1997-98			1998-99			1999-2000		
	Targeted	Actual	%	Targeted	Actual	%	Targeted	Actual	%
Grant in aid from the State Government	56.48	52.12	92.3	76.35	51.90	68.0	96.26	79.90	83.0
Own fund	70.38	5.56	7.9	32.17	2.62	8.1	40.88	32.34	79.1
State fund	4.84			55.97			245.80	50.67	20.6
Central fund	4.36			54.00	4.85	9.0	15.47	12.76	82.5
Loans	16.30			13.60			0.30		
Voluntary Contributions	2.26	3.50	154.9	56.50	15.90	20.51	72.93	30.82	42.3
Beneficiary Contributions	10.60	7.15	67.5	88.81	15.74	17.7	88.61	4.81	5.4
Total	165.22	68.33	41.4	377.40	191.01	50.6	560.25	211.29	37.7

It will be seen that in respect of all the different sources of financing the pattern has shown a wide variations from year to year. In terms of the overall achievement the efforts of the Panchayat has been found wanting. Funding from own sources showed improvement in the year 1999-2000, but in that year, the programmes under state and central funds did not materialize as originally visualized. While beneficiary contributions have not been satisfactory, voluntary contributions have materialized substantially during the three units under review. However the actual nature of these contributions and also the basis of the estimates are not very clear. The Panchayat also did not avail of any loans from the financial institutions.

## Nileswaram

Source of Financing	1997-98			1998-99			1999-2000		
	Targeted	Actual	%	Targeted	Actual	%	Targeted	Actual	%
Grant in Aid from the Central Government	50.35	49.89	99.0	62.40	28.90	46.3	84.37	75.63	89.6
Own funds	3.93	3.93	100	52.27	0.87	1.7	58.045	5.07	8.7
State funds				4.75	1.22	25.7	31.05	0.20	0.6
Central funds	3.43	1.26	36.7	3.35	1.15	34.3	7.60	3.42	40.5
Loans									
Voluntary contributions	4.93	4.93	100.0	3.18	1.60	50.3		4.00	
Beneficiary Contributions	14.10	11.31	80.2	44.22	6.52	14.7	52.19	32.40	62.1
Total	76.74	71.32	92.9	170.17	40.27	23.7	233.25	120.72	51.7

Source : Panchayat Development Report - 1997-98 to 1999-2000

Though Nileswaram is a relatively more developed Panchayat as compared with Bedadka and Kodombellur the development programme of this Panchayat leaves much to be desired in terms of overall expenditure levels as well as realization of the targets set for different sources of financing . During the years 1998-99 and 1999-2000 the own contribution of the Panchayats was very negligible. The contribution of beneficiaries as also voluntary contributions have shown highly fluctuating trends, the overall performance however being poor. It may also be noted that despite the fact that there are a number of banking institutions and a fairly well developed cooperative network of institutions in this Panchayat, no loan amount has been raised by the Panchayat for financing the development activities. It would appear that political instability of the Panchayat administration has partly been responsible for its poor development performance. Even in respect of grant in aid and also state funds, the Panchayat has failed to take full advantage.

It would also be interesting to study the relative share of different sources of financing compared with the general situation. The following statement summarizes the position for the year 1999-2000

## Relative shares of different sources of financing (1999-2000)

(%share)

Sources	Average for all Panchayats	Bedadka	Kodombellur	Nileswaram
Grant in aid from state government	51.0	37.2	37.8	59.5
own fund	12.8	15.1	15.3	4.2
State and central funds	9.0	27.0	30.0	2.9
Voluntary and beneficiary contributions	16.9	19.9	16.9	33.4
Loans from financial institutions	5.8	0.8		
Others	4.5			
Total	100	100	100	100

Source : Panchayat Development Report - 1997-98 to 1999-2000

It will be seen that for the year 1999-2000 the share of grant-in aid from the state for Bedadka and Kodombellur was less than the state average while Nileswaram got a relatively larger share . However in the matter of own funds taking into account their relative backwardness ,the performance of Bedadka and Kodombellur was better than that of Nileswaram which is a more developed Panchayat. In the matter of utilization of state and central investment funds also the performance of the first two Panchayats was far better. As far as beneficiary contributions are concerned the performance of Bedadka and Kodombellur compares well with the states average performance level. Being a cross section data for one year and the conclusions have limited validity even though as a comparative picture of three Panchayats, the analysis may be considered relevant.

Regarding the grant-in aid from the state government including (general, SCP, TSP) for three years it can be seen that (lakhs)

Panchayat	97-98	98-99	99-2000
Bedadka	83.86	118.63	148.95
Kodombellur	56.48	76.35	96.26
Nileswaram	56.35	62.4	84.37

Source : Panchayat Development Report - 1997-98 to 1999-2000

Kodombellur which is more backward in terms of development expenditures gets grant-in aid amount far less than that of Bedadka. Though the SC/ST

percentage in Bedadka and Kodombellur is almost equal the no of houseless SC/ST families living below poverty line and the no of families requiring latrines below poverty line is found to be much higher for Kodombellur when compared to Bedadka. So the SCP contribution to Kodombellur Panchayat appears to be low.

### Bedadka Panchayat - 1998-99

	Grant-in aid	State and central fund	Loan	Voluntary contribution	Beneficiary share	Own fund
Housing	68.0	27.3	-	-	4.6	-
Drinking water, sanitation and health	62.1	-	-	-	37.9	-
Education	91.9	-	-	-	8.0	-

Source : Panchayat Development Report - 1997-98 to 1999-2000

### 1999-2000

	Grant-in Aid	State and Central Fund	Loan	Voluntary Contribution	Beneficiary Share	Own Fund
Housing	18.32	47.7	-	7.2	26.6	-
Drinking Water, Sanitation Health	97.6	-	-	3.3	-	-
Education	52.4	27.7		19.7	-	-

Source : Panchayat Development Report - 1997-98 to 1999-2000

### 2000-2001

	Grant-In Aid	State and Central Fund	Loan	Voluntary Contribution	Beneficiary Share	Own fund
Housing	23.8	51.6		6.6		
Drinking water Sanitation And Health	47			53		
Education	75				25	

Source : Panchayat Development Report - 1997-98 to 1999-2000

In Bedadka Panchayat the contribution of loans to several sectors is fully nil. Most of the own funds in Bedadka Panchayat is diverted to transport sector compared to

other major sectors like sanitation and housing.. More of own funds will have to be diverted to other sectors. The share of grant-in aid allocated to sectors like drinking water sanitation health, housing, and education should be given on a priority basis.

#### **Kodombellur - 1998-99**

	<b>Grant in Aid</b>	<b>Beneficiary Share</b>	<b>State And Central Fund</b>	<b>Own Fund</b>	<b>Voluntary Contribution</b>
Housing	8.7	34.4	52.1	1.46	-
Drinking water, Health Sanitation	47.2	5.5	41.1	6.01	-
Education	47.7	.8	1.6	49.8	-

Source : Panchayat Development Report - 1997-98 to 1999-2000

#### **1999-2000**

	<b>Grant-In Aid</b>	<b>Beneficiary Share</b>	<b>State &amp; Central Fund</b>	<b>Own Fund</b>	<b>Voluntary Contribution</b>
Housing	13.9	18.54	54.07	13.4	
Drinking Water Sanitation And Health	16.7	2.4	36	42.2	2.5
Education	1.4	98.6	-	-	-

Source : Panchayat Development Report - 1997-98 to 1999-2000

#### **2000-2001**

	<b>Grant-In Aid</b>	<b>Beneficiary Share</b>	<b>State and Central Fund</b>	<b>Own Fund</b>	<b>Voluntary Contribution</b>
Housing	16	17	45		18
Drinking water, Sanitation Health	53.5	7.6		38.7	
Education	97.7			2.3	

Source : Panchayat Development Report - 1997-98 to 1999-2000

The contribution of state and central funds allocated to certain sectors like education is very low. The percentage of grant-in aid allocated to the housing sector needs to be increased. considering the worse housing conditions in the Panchayat.

### Nileswaram - 1998-1999

	Grant-In Aid	Own Fund	State & Central Fund	Loan	Beneficiary Share
Housing	24	29.8	14.6	-	31.4
Drinking Water Sanitation & Health	39.08	39.5	-	-	21.3
Education	44.3	53.07	-	-	2.5

Source : Panchayat Development Report - 1997-98 to 1999-2000

### 1999-2000

	Grant-In Aid	Own Fund	State & Central Fund	Loan	Beneficiary Share
Housing	40.07	7.6	9.6	-	41.9
Drinking Water Sanitation & Health	23.16	22.23	37.93	-	18.23
Education	65.1	34.8	-	-	-

Source: Panchayat Development Report - 1997-98 to 1999-2000

### 2000-2001

	Grant-In Aid	Own Fund	State & Central Fund	Loan	Beneficiary Share
Housing	37	13.5	-	-	49.38
Drinking Water Sanitation & Health	37.5	8.2	13.7	-	40.6
Education	83.6	-	16.3	-	-

Source : Panchayat Development Report - 1997-98 to 1999-2000

In spite of a relatively well developed banking network the contribution of loans is not coming through. majority of grant-in aid is allocated to education in the Panchayat considering the fact that the housing and drinking water facilities are comparatively better in Nileswaram compared to Bedadka and Kodombellur.

An analysis of the funding pattern of the three Panchayats in the last three years reveals that a major part of funds allocated to Kodombellur Panchayat in the last three years were utilized for the implementation of the housing, drinking water ,sanitation ,health and transport facilities. This has resulted in the overall development of the physical infrastructure facilities in this Panchayat. Future emphasis would have to be on the development of sectors like education, power and industries. Same is the situation in the Bedadka Panchayat . In Nileswaram Panchayat in 1999-2000, 45 % was allocated to productive sector,31% to service

sector and 24% to infrastructure sector. This funding pattern is understandable since infrastructure facilities in Nileswaram are comparatively better. However the allocation of funds to sectors like education in this Panchayat would have to be more adequate in the coming years.

## Credit Gap

The table indicating the credit gap based and compiled on the basis of past trends in credit activities, available infra structure facilities and the quantum of credit assessed in advance for the period 2000 – 2001 is given below.

### Credit gap of the District – Kasargode

(Rs. Lakhs)

Sector	Credit requirements for 2000-2001	Expected credit inflow	Credit Gap
Irrigation	1480.25	923.45	556.80
Land Development	823.88	726.02	97.86
Farm mechanization	90.08	85.54	4.54
Plantation Horticulture	1278.68	1278.69	--
Dairy Development	195.69	127.00	68.67
Poultry	122.65	102.00	68.67
Goat, Pig & Rabbit Rearing	40.30	28.15	12.15
Fisheries	161.72	41.00	120.72
Bio-gas	7.20	4.15	3.05
Crops	11500.00	10589.00	1001.00
Capital investment	547.92	500.00	47.92
Working Capital	1926.00	1400.00	526.00
Other Priority Sectors	8305.00	8305.00	526.00
Total	26569.60	24109.99	2459.61

Source: Potential Linked Credit Plan Credit Plan, 2000-2001

As per NABARD's Potential linked Credit plan for the district for the year 2000 –2001 the demand is placed at Rs. 26,569.60 lakhs. The anticipated availability is Rs. 24,109.99 lakhs, rendering the anticipated credit gap at Rs. 2459.61 lakhs. In certain sectors the credit gap anticipated is very high. Action needs to be instituted to rectify this defect.