

# UNDERSTANDING THE VILLAGE WITH RURAL AND TRIBAL CHARACTERISTICS IN KALKUNDHAL VILLAGE OF NEDUMKANDAM PANCHAYAT IN KERALA

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**Abstract:** Indian society have a lot of diversified factors and characteristic in it that's mainly based on the context like urban, rural, tribal and costal. All above context contributes to the prosperous of the country. Every context varies from each one based on the geographical area, resources, livelihood pattern, socio cultural status along with its community. But there is some destination site which is having the characteristic of more than one context. This research has also attempted to understand the village with characteristics of rural and tribal in Kalkundhal village of Kattapana block in Idukki district, Kerala. This study used primary and secondary data with random sample survey with a sample size of 120 household. This research reveals the socio-economic status, livelihood pattern, major development issue, changes over the period and ethnic groups the best practices among the community people of Kalkundhal village. This research also brings out the isolation part of tribal and rural society from the outside world by the mode of transport, communication, education and technology where it also being behind factor of inequality in the Indian society. And the main part of this research covers the poverty status of the hilly region.

## I. INTRODUCTION

This research has mainly focused on analyzing characteristics of rural and tribal context. This study has done in the Nedumkandam panchayat comes under Udumbachola Taluk which is having 28 villages. The major livelihood is cardamom and pepper. Total population of the Nedumkandam panchayat is 40,655 in which 20,046 are male and 20,609 is female population. Sex ratio of the panchayat literacy rate is 85.5%. Majority of the people are poor in this panchayat, according to government more than 80% are poor who having BPL ration card. The next it talks about the development issues of these villages. there are major eight development issues could be identified after the pair wise ranking which further prioritized by the villagers such like Exploitation of local micro finance, Alcoholic and drug addiction ,Skin cancer of cardamom labors, Dept trap ,Early death and the more number of widows ,Transportation ,Unemployment and seasonal livelihood ,Street light and Remoteness All these issues and pair wise ranking analysis is part of this chapter. Cash flow analysis of this different livelihood is very important to understand the status of different class people and set the poverty criteria on the basis of monthly income. It also focused on the set the criteria which can be set for identify the potential villagers on the basis of certain criteria like poor housing condition, dependency members, land holding and so on. Since the village Kalkundhal is second largest village, the research has done by identified particular Hamlets of the Kalkundhal village. Charalmedu hamlet at glance that comes under Nedumkandam Panchayat which is four km away from the township so the name of the village is Charalmedu since the village is situated on the slope of the mountain where it showers during rain. Charalmedu Hamlet is located in between of Umakada and Kattakala. Umakada is situated in the downside of Charalmedu while the Kattakala is situated upside in this mountain area. Charalmedu is having the total population of 550 that is consist of 99 houses. Kattakala hamlet is having the total population of 618 that is consist of 142 houses. Umakada hamlet is having the total population of 122 that is consist of 28 houses. *There* are very few social Institution which is available in the village such are Anganwadi, Community Hall, Ayurveda center, Church and Temple namely Shri Ardanadeshara Kshetram. So for other services and facilities such like Hospital, Education, market, Bus stand, Financial institution *and* also for their Livelihood Activities people have to travel ranging from 3 to 7 Km for most of the services people are only depending on Nedumkandam town which is 4 km away from those hamlets. The main transport is mainly done by auto and jeep services. The cost of 20 to 30 rupees for the local travel. Majority are migrants who came and settled here tamilnadu. Another significant in this region is herbal plants. Major occupation of village is Agriculture labor work like cardamom picking, pepper picking, ginger picking, manure supplying to field. Other than, doing farming in their own land for fulfilling their daily needs. So here the social dimension includes the standard of living which covers on the basis of socio-economic background which covers their literacy, asserts, ownership of holding an assert, dept. capacity to repay the dept. and the vulnerability in continuing their livelihood due to changing the crop pattern. It shows, the types of houses and the ownership of the people in this particular region. So according to survey, though the majority owns the house but still the type of house where they live is still not been improved, and most importantly this data also shows that the gap between people and government and its reach among the people. Because only three people have availed to government schemes though irrespective of the changes in political party and implementing many schemes, especially for housing schemes. So, it shows the need of bridging the gap between people and the government.

## II. METHODOLOGY

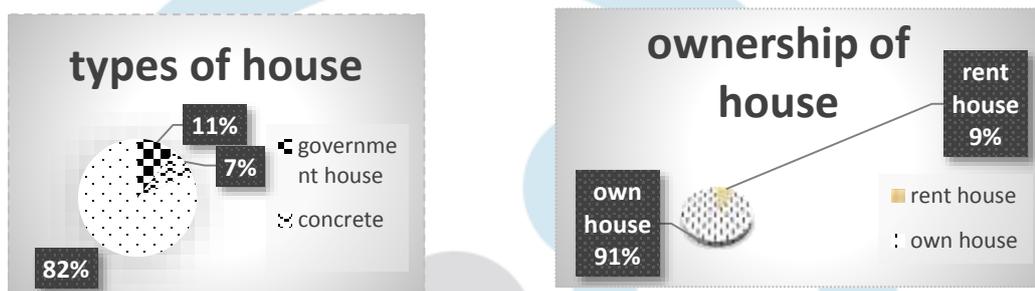
This study was done through the random sample survey with targeted population of 120 villagers of Kalkundhal village. Different types of methodologies were used during the study period. different tools like Thematic Participatory learning methods (PALM),

interview schedule, and Interaction with other segments like; women, farmers, children, schools, and NGOs working with this community has used

### III. RESULT AND DISCUSSION

#### Social dimension

So here the social dimension includes the standard of living which covers on the basis of socio-economic background which covers their literacy, asserts, ownership of holding an assert, dept. capacity to repay the dept. and the vulnerability in continuing their livelihood due to changing the crop pattern. It shows, the types of houses and the ownership of the people in this particular region. So according to survey, though the majority owns the house but still the type of house where they live is still not been improved, (concrete). And most importantly this data also shows that the gap between people and government and its reach among the people. Because only three people have availed to government schemes though irrespective of the changes in political party and implementing many schemes, especially for housing schemes. So it shows the need of bridging the gap between people and the government.



These chart shows the types of houses and the ownership of the villagers in this panchayat. So according to survey, 82% of the people are living in sheet house. But the type of house are determines the economic status of the family, rich, poor and all classes of the people lives in sheet house. But the way they have constructed the house may varies from each other In terms of ownership, only 9% of the farmer's lives in rented houses while remaining own the house. And most importantly this data also shows that the gap between villagers and government and its reach among the people. Because only 11% of them have availed to government schemes though irrespective of the changes in political party and implementing many schemes, especially for housing schemes. So it shows the need of bridging the gap between rural community and the government. But though the majority owns the house but still the type of house where they live is still not been improve.

#### Literacy and Education

Coming to literacy, Kerala government is running education tutorial center which is running even at hamlet level for the old age people to have knowledge and basic understanding such like reading Malayalam, which is called as Shaksaratha. According to people, the village is 100% literate. The present trend of education in this village is at least the school completion of 12<sup>th</sup> grade for current generation. Govt. Primary school is present in the village. Students usually come to this school for primary education. One Anganvadi is also there. For higher studies two medium people prefer. One is Malayalam and another is Tamil medium. For Malayalam medium, students use to go Nedumkandam and Parathode which is 10 km from that village. For Tamil medium, students use to Ettamayil which is 12 km from the village. Students after completing primary education, they are shifted to private schools for higher studies. About 90 % of students doing their higher studies in private schools. About 40 Children are school going kindergarten. At present 25 people are graduated. There is no gender partiality in higher education.

For higher education people use to go vattapara and Nedumkandam for engineering studies. For medical studies they use to go Kottayam. Some people also went to other states for their higher education. There is no fees in government school. But many people make their child to study in private school. Average cost for primary education in private school is around Rs. 40000 to 50000 per year. For example, In Parivarthanamedu, at least most of them have passed their SSLC. So, literacy rate is about 89%. Also, there is no gender partiality in this village. Other than Angawadi, there were no any other higher education schools and colleges for students. Totally there was no education system. They have to come down to Nedumkandam for Schools and Colleges. In 2009 only one Angawadi had come in this village. At that stage, totally with 14 children they started. Now 38 children were there in that Angawadi. There is a Government Primary School in that village up to 4<sup>th</sup> Std if the Children want to go for higher Studies then they need to go for Nedumkandam only or Tamilnadu. One Anganvadi is there in that village. Other than that, no other option is there for that even that Primary school also 2km away from that Village. Other than, schools, colleges, medical facility was not there in Parivarthanamedu. If they need in emergency purpose for medical, they have to come for Nedumkandam.



*Income sources (Wealth ranking)*



This chart explains the numbers of income sources through which we can understand the available employment opportunity, more dependency on particular livelihood, problem of unemployment. As already mentioned, 92% of the people depends on cardamom cultivation which also involves the labor work. Most of the time, the whole family itself involving in cardamom cultivation there by it also brings out the inference that there is a lack of secondary livelihood such like service sector or any other skilled occasional work. More Dependency on natural resources is also not good which need to be address about with an alternative of promoting any other employment opportunity.

#### **Cultural dimension:**

Marriage system- Inter caste marriage is encouraged here. There is no caste-based marriage is here. Language based marriage is also not here. Both Tamil and Malayali people can marry. One sivan temple and Vinayagar temple is present in the village. Yearly once they celebrated the festival on March. There is no such opposition for Inter caste marriage. They were mostly joint family. The dowry system is not present in this village. Mostly marriage ceremony was held in bride's home as well as in temple also. The normal age of marriage for girls is around 19-21 years while for boys is around 24-30 years. There were no land-based community criteria like wet land or dry land-based community

**Festival**-The Majorly celebrated festival here is Onam, Christmas, New Year and Vishu (Malayalam New Year). Moreover, several other festivals that were celebrated were very similar to Tamil Nadu. The influence of that remaining festivals is very low compared to this majorly celebrated festival. Onam is the festival, which the people are celebrating very intensively and the expense towards that was very high. But the interesting fact is that even they are celebrating the Onam festival in a very big manner, People those who are having the origin as Kerala they celebrate Onam better and they will celebrate it for 10 days and more. But here the last 3-4 days the Onam festivals will be conducted. In this village people celebrate many festivals but mainly during august month and December month many festivals are being celebrated by men and women. A significant festival of this village is Onam festival which is celebrated with whole villagers with no gender and caste discrimination. People celebrate both Tamil festivals and Kerala festivals like Pongal, Diwali and Onam. About 90% of family are nuclear family. Very few are joint family. Hindu and Christiane celebrate it together with no discrimination.

**Dress pattern** -During celebration young girls wear long skirts which is very familiar here that meant be grand wear as well karala saree is very famous all over India which in available only in Wight color.

**Food** -Most of the villagers are non-vegetarians comparatively with a vegetarian. Here all the people eat rice for whole day. They usually don't eat any tiffin items regular. They often use to eat breakfast items. Here fish is a common food and they use to eat vegetables. Fish is available in all the seasons. Vegetables will differ from season to season. Till now there is no any sudden outbreak of any diseases based on their knowledge.

**Music** -Chandamelam is a musical instrument which very famous in all over India. It is being played during the festival, and cultural ceremony. Group of musicians together play this by tuned way.

**Health dimension** – During rainy seasons common diseases like fever and cold will take place. They use primary health center for common disease. Any serious issue they use to go Nedumkandam GH or Theni GH. Occupational hazard like cutting of hand during cardamom picking is common issue. During rainy time, falling of tree is a dangerous one. Snake bite is also frequently happening. All the households have Toilet facilities. During rainy seasons, people from primary health center visited very house to know any disease in their family. If they found any disease, they immediately treat the disease before it spread. In Kerala safe drinking water is ensured by boiling water with medicinal plants.

**Political System**-In all villages of Idukki district panchayat system is very strong. Representative like President, secretary and Treasures elected by people. Each ward has a separate ward member. Now current MLA for this village belongs to the party DYFI (Communist). Panchayat leaders play a major role in doing any activity in this village. Like govt. schemes, NGO works and other social services. Even though panchayat leader having the power, in some critical situations political party can influence to prove their power, All the good and bad are taken forward by their political party leader. In Kerala it is know that political system is very strong from zilla to local governance. And it has great inflation on the people. The administration and the maintenance of local bodies at panchayat level has significant role in this context. So the major political parties in this area are CPM, Indian National

Congress, CPI (M), KEC, INC, DIC. Gram panchayat is very strong in this village. Each ward member has been selected by people power consideration. Ms. Sri devi member of CPIs and has done major works for women empowerment like moving out poverty, providing employment for women. In one NHG group. And also, youth clubs were there. Inter caste marriage is commendable one. Around 20 houses were constructed in last 6-month progress through KUDUBAMSREE. Through constructing of house, ward member Ms. Sridevi declared that they had done best compare to other ward and passed resolution in Gram Sabha. And also, they talk about “No Plastic Usage” and taken into action in complete manner (100%) from November month. There some other ethnic group also here such like Youth club, Drivers association are present in the village, Kudumbastree organize the people to become an institution, Labor union, Cooperative.

### Financial dimension

This all are the Local micro finance which very dominant is this panchayat.

S.no	No. of MFI's	No of MFI groups
1.	ESAF	352
2.	L&T	423
3.	DORA	79
4.	ASIRWAT	325
5.	BHARAT	65
6.	KLM	102
<b>Total</b>		<b>1346</b>

**Credit system**-The below Triangle diagram shows the actual reality of the people which shows that holding credit from MFI and other money lenders with high interest which is at the peak. In most of the families, both husband and wife are earning but still they remain the same in their Lifestyle because they earn but the expenditure is more in what they earn. If the People are having the concept of savings then they would have saved and they would have changed their Lifestyle. As we can see in the above Triangle the Consumption is more because they earn and spend those money there only so they only think about the Present not about the future. If some part of their earnings is kept as a saving for their future or for any other.

### Development issue

Nedumkandam panchayat is considered as a progressive village and as compare of many northern villages here in Kerala many villages have better economic condition. People are not struggling with common development issues like occupational hazard in agriculture. In spite of that during matrix ranking and focus group discussion I could identify many potential development issues which are directly influencing the poor people day to day life. Here following development issues are Bringing for further description.

**Immigration** -According to people, immigration is also an issue in which they face problem of unemployment which is called as distungue employment. Comparatively more than immigration takes more place then an emigration. People from west Bengal, tamilnadu and some other part of India comes here for livelihood purpose. So some where the people from this area get affected since the available sources and the employment opportunity is being shared to all other people.so due to this immigration, wage for labor decreases gradually which leads them to go for loan and rely on running a routine life along with paying interest.

**Lack of secondary livelihood** -As already mentioned, people are mostly depending on cardamom cultivation but thing is that people get employment for 4 to 5 months at extreme in a year. Remaining days people face difficulties to run their life due to unemployment.it happen mainly because most of the people depends on the same occupation where the opportunity is being limited for the labors. So, there is a need of secondary livelihood which can help them during non-season period. Secondary livelihood such like processing products, tailoring for women, basket making and other skilled as well as value addition work can be promoted to solve the problem of unemployment.

**Remoteness and lack of Infrastructure** -Here remoteness refers to state of being distance from something else in other hand being particularly from the main centers of population due to the lack of connection where most of the people are facing difficulty to access the services and other facilities such like education, hospital, transportation, communication and other employment opportunity. Though it is not an isolation still people are disconnected from other services. For buying grocery things itself people have to travel for nearly 5km approx. daily people of this village from different hamlet travel to Nedumkandam township area. So more of their income spend in travel by private mode of transport.

**Electricity**-Here one of the major issues is that electricity which needs to be address out. Though all the houses have electricity facility. Even though they have electricity facility the power cut is frequent in this village. The major house hold of the village have only yellow pulp. There is no street lights in these villages except township area. After 6.00PM the street is full of dark. People also doesn't come outside after 7.00PM. Houses are scattered from each other. But some houses are having yellow bulb in front of their house which is rare. But According to people, it is not such an issue to consider. They just ignore it due to the livelihood pattern. But it is not correct way to let these kinds of issue to let it as it is especially for these region people who lives in hilly area. Already some people have witnessed snack bitten and such kind of related issue due darkness and not having the street light. In some extent, the situation gets difficult when people are not able to come out of their house after 5o clock.

**Safe drinking water**-Village has enough water sources and people have easy accessibility of water but safe drinking water availability is a challenge. So, for that they using some herbal methods to boil it with. Tank direct delivers from water tanks, it is not properly treated but frequently used as source for drinking water. Other than tap water, many people depend on hand pumps;

hand pump water is also contaminated because it is located in low land areas and polluted surface water contaminates the ground water. Taste and odor of drinking water is good but it is recommended only after proper treatment. Mostly People depends on bore wells for drinking and other domestic purpose. People effectively use rain water harvesting method for saving water for their domestic use. There is no water supply from panchayat. Few houses not have bore wells. They depend on other houses for drinking water. For domestic purpose every household has rain water harvesting facility to save rainwater for their domestic use. Government will provide Rs.15000 as subsidy for build rain water harvesting facility in their houses. The capacity of that tank is around 20000 liters. Though it is hilly area, still people face water scarcity during summer that starts from May. In that village, there are totally 2 community wells, one community pond. The community constructed in amount of Rs 6, 00,000 as date of 2005 at top view. Each well has three inner rings. Each ring has height of 3.2 ft. By that total depth of well is about 12-15 ft. Through that well and pond, 114 families benefited for their domestic purposes and also their land for farming.

**MONEY LENDING-MONEY LENDING SYSTEM IS WIDELY PREVAILING INSIDE THE VILLAGE. THERE ARE THREE INFORMAL SOURCES OF MONEY LENDING-**

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Credit for high interest rate -Majority of the people living in this village comes under poor and lower middle and very few under very poor. Villagers are in need of credit. Many MFIs and money lenders are making use of it. MFIs are giving loans with the interest rate of 24% to 36% and the money lenders are giving loans with the interest of 120% up 240% Poor people are paying major portion of their earning as interest.

**Exploitation by local micro finance** -The exploitation of micro finance is a major issue by which poor people suffers a lot and they are unable to get out of loan trap of the local micro finance due to its high interest rate. Now a days a need of loan is increasing according to the trend and inflation where it creates a demand for the loan. And it pave the way for micro finance where they get an opportunity to take up the loan with high interest only for the making profit of the company. Same situation is going on in this panchayat.in Nedumkandam panchayat itself, nearly nine finance institution are working that has influenced the poor people towards the impotency where the poor become poorest. The ultimate goal of micro finance is to provide loan to help the people to lead the people towards resilience power where they will be able to go ahead after sudden get in from any shock or difficulties such like an accident, financial inclusion, emergency, and health issue. But the purpose has been changed only towards profit making for the company. Here the dominated micro finance institution, namely Dora, Ashirwad, ISAF, Barad, L&d, KLM, is lending loan to an individual with high interest. There are no other services provided by the finance such like insurance or any other livelihood activities. But the main issue is that people are not aware about the policies of those financial institutions, even they have not known about the interest rate which they are paying. But still people have got loan from more than two, three places. But still people prefer those financial institutions due to having opportunities. Of getting loan according to their need, want and choice. Along with MFI, one NIRM is also working here namely Kudumbasthree through which the saving habit have been increased among the people over the period. Every people are being a part of this neighborhood group and they have been benefited through this livelihood mission of kerala government. Except this, NHG people are fully trapped with MFI's. The context of Idukki region is quite different from other places in Kerala in terms of its livelihood pattern, cost of life, livelihood standard, life style of people and the geographical and physical structure due to its hilly area settlement of the people.in other hand these all are also a reason for having a loan from varies MFIs .because the regular expenditure of people in this region is comparatively high since people consumption of alcohol due to this climatic condition , consumption of beef for maximum days in a week, regular use of jeep for travelling purpose since there is no transport facility due to its geographical structure. So, people highly depend on private transport such like jeep and auto where they have spent more money to access the transport facility. And another issue that duration of repayment, because the here maximum MFI collect the repayment amount of given credit with high interest in a weekly basis. So people are unable to even manage their daily expenses since the maximum part of their wage geos to MFI and chit fund kind of things.so there is a need of built an financial capital such like self-help group. So that the problem of impotency of common poor people can be changed towards the resilience power. Over working hours and limited opportunity for poor people

**Work load** -Here in Nedumkandam panchayat, majority people depends on cardamom cultivation where they have to work for seven to eight hours and some people do over time as per their ability, in other hand it can be call it as need of money, people are just forcing themselves to earn money apart from their wage and human capital. Because here another problem is livelihood and life style of one individual will be similar to each other's everyone, no matter whether they are rich or poor. All people depend on the same livelihood, cardamom cultivation and its labor work.so the opportunity is scattered for everyone that causes in limiting the employment opportunity for poor people. And another major livelihood is estate work, there also people work for 8 to 9 hours as a labor where they will be totally under the control of estate owners. Not only working load, also people walk much as a part of their life. So along with work load, habit of walking is also a reason for decrement of human capital as well as the life span of an individual since they use their more energy in field.

**Gender inequality** -Inequality reflects in many ways that influences the poverty. One among those factors is gender where the society needs to build up the gap between men and women and mainly to treating the women equality to men. When women are not given equal employment opportunity as men have, also they are not getting equal salary as men get for doing same work, they are discouraged by the society to not to do any livelihood activity. so ultimately it affects the whole family many ways.

**Alcoholic addiction** -Drug and alcohol addiction is a major issue in whole Indian context which have not yet come to solution though it had been addressed out many time and agitated by many people and mainly agitation of women against liquor have played an vigorous role in the whole Indian context. Still it is existing in rural India with no solution. Today's worlds are wholly depend upon the money and the money is not received by any people with free of cost for that human are working very hard and that hard earn money people are not utilizing it in a proper manner due to that they are facing issue and not able to treat their life in a better way during the time of crises, same situation is going on in this region also. Here it is somewhat acceptable to consuming alcohol by the common people. Here too women are suffering by having an addicted son and husband. But they don't consider it as a huge issue. Because it is having a different view such like climatic condition of Idukki district, working load and mainly there is no such problem like domestic violence against women husband after having alcohol. There will be not such conflict between husband and wife outside or inside house. Even if, it is very rare. Since after 6am, it gets dark in the village and there is no street light so people get inside houses before that. Though people here having their own reason for consuming alcohol, still in terms of health it needs to be consider and taken care to have a control over this issue to not to increase addiction since the early death is high in this panchayat. According to people, from school age (16) itself a boy started taking alcohol and drugs too. one side leakages takes place while another side it affects health which lead the whole family into critical condition when whole family is depending on the one person (head of the family). So, these kinds of sudden shock become main reason for poverty. According to primary data, a hamlet namely Charalmedu which is having 119 household out 21 house hold are women headed house hold. In one hamlet itself 21 women are widow due to early death by consuming more alcohol as well as occupational hazard. Which have not been address out due to unawareness and ignorance of people. So, the inference out this addressing out this issue is that, a new product such like self-help group for women, a SHG foe widow alone can be promoted in this region. Because already one NRLM( kudumbastree ) is working in whole Kerala district. But till now there is not such any specific program and criteria for poor widow women. Though there are many ethnic groups are working such like religious tic group, but still there is no proper implementation for poverty eradication. So, if DHAN implement any program with new product, it will be new initiative for reaching the poorest of poor as well as it will be helpful for the group promotion for Nedumkandam panchayat as well as for the whole Idukki district.



**Occupational hazard** - Here the major livelihood this region people is agriculture. Mainly cardamom cultivation since comparatively it gives good income then other work. But there are many issues such like health issue, skin disease, and soil infertility faced by the farmers due to application of fertilizer, pesticides and not wearing proper clothes in cardamom cultivation. Even banned ferlies are also in use. So, it leads to huge impact on people as well as in ecosystem of the particular region. In Charalmedu village itself there are 7 cancer patient who had involved as labor in cardamom cultivation. But still this issue is not been taken to next level. People are not aware about it. While knowing itself, they are ignoring and not considering as a serious one. Here in Nedumkandam panchayat, majority people depends on cardamom cultivation where they have to work for seven to eight hours and some people do over time as per their ability in other hand it can be call it as need of money, people are just forcing themselves to earn money apart from their wage. Because here another problem is livelihood or life style pattern of all individual or family will be same for everyone, no matter whether they are rich or poor. All people depend on the same livelihood and that is cardamom cultivation and its labor work. so the opportunity is scattered for everyone that causes in limiting the employment opportunity for poor people. And another major livelihood is estate work, there also people work for 8 to 9 hours as a labor where they will be totally under the control of estate owners. Not only working load, also people walk much as a part of their life. So along with work load, habit of walking is also a reason for decrement of human capital as well as the life span of an individual since they use their more energy in field.

**Poverty status**- Nedumkandam panchayat is having the highest population among all other panchayat in this block. Sex ratio of the panchayat literacy rate is 85.5% Majority of the people are poor in this panchayat, according to government more than 80% are poor who having BPL ration card. According my analysis half of the people are poor and little lesser than 1/4<sup>th</sup> of the population comes under middle and remaining are rich. Poverty of area is not remaining same in all time because if agriculture gets success in that year people will become rich and if no rain means suddenly pushing to poverty. Being a drought prone area Nedumkandam panchayat is facing many developmental issues. Seasonal unemployment, sanitation related issues, scarcity of water for irrigation

and also for domestic purpose, addiction to bad habits are important issues comes under first order list of developmental issues. In second order issues school dropouts, high rate credit and gender issues are very important.

**Status of women** -According to observation and focused group discussion, it was found that comparatively, women are doing more work in field as well as house .in other hand they work hard in the field to earn money since there is no guarantee of the income from the their husband where there is much money drainage and leakage towards alcohol. So, women do earn on by themselves which is not because of the choice or want but because of the demand, need and poor economic condition of the family. As World known that women are being treated unequal to men in all factor weather inside house as well as in working place by not given the opportunity to them. So here in this region women plays an important role in building social capital and economical capital. Here the daily routine of the women starts by morning 4 to 5 am and work till night 11 pm which includes child take care, cooking thrust in a day, vessel washing, cloth washing, taking water, folding, tea, coffee preparing, sending children to schools, feeding and watering the animals, animal husbandry, cutting grass from field for feeding, teaching to children in evening time, cleaning, milking. But men are only involved in occupational work. The average income of Women per day is nearly about 350 to 400. In terms of livelihood, they too involve in cardamom cultivation and its labor work. Some of them are working in cardamom estate and they ensured 100% employment inside the estate for a whole year.in terms of culture, Women play an important role in cultural activities along with restrictions of unwritten social norms. Mostly women only involve in cultural activity comparatively though men do pooja. So, it clearly shows the gender discriminations as well as how the society consider women such as an impurity or a polluted soul. Mostly parents arrange marriages for their son and daughters, they are the most influenced person and decision makers throughout the marriage. In this village they get marry for a girl in the age of 18 to 24 and for a boy 23 to 33 approximately. For the marriage ceremony, people spend nearly 120000 to 500000 as per their economical statuses. Marriage is mostly conducted in marriage halls very few times in community hall. Brahmin plays an important role during the ceremony. Dowry is considered as a prodigious issue in all class and caste family so for that they get ore loan also. The dowry depends on bride status and his family background. The dowry includes gold cost of 120000 to 1000000 along with hose, asserts, money, vehicle, home appliances. Poor family will also offer dowry according to their capacity. Still people have not been evolved to come out the dowry issue since it's a matter of status of the society. In this village, a caste issue has a much influence on marriage system. There is not such an agitation for inter caste marriage as it happened before. In few cases they do interstate marriages also with Tamil people. But ultimately, they take more loan for the ceremony purpose

**Transport-** Transport system is another issue of this panchayat since there is not transport facility due to its geographical structure. So, people highly depend on private transport such like jeep and auto where they have spent more money to access the transport facility. Since the villages lies upon the hill, the construction of the small size road and settlements are not structured properly due to some external factor such like the its geographical structure. There by transportation becomes a major issue for the people for whom the traveling is their daily routine or the part of their life and livelihood. So due to the construction of small roads, there no possibility for traveling from village to village through public transport such like bus. So here people most depends on other mode of transport which is of private which cost more that rages of 70 Rs. So, Transport system is another issue of this panchayat since there is not transport facility due to its geographical structure. So, people highly depend on private transport such like jeep and auto where they have spent more money to access the transport facility. Since the villages lies upon the hill, the construction of the small size road and settlements are not structured properly due to some external factor such like the its geographical structure. There by transportation becomes a major issue for the people for whom the traveling is their daily routine or the part of their life and livelihood. So due to the construction of small roads, there no possibility for traveling from village to village through public transport such like bus. So here people most depends on other mode of transport which is of private which cost more that rages of 70 rs. And the public transport is only used for traveling to very few places where is rare for the villagers since they mostly travel from village to village. But according to solution tree and other tools me trial which was used during the field segment, people derived the demands the Kerala state government to implement the jeep as public mode of transport through which people can decrease their expenses on travel. And the public transport is only used for traveling to very few places where is rare for the villagers since they mostly travel from village to village. But according to solution tree and other tools me trial which was used during the field segment, people derived the demands the Kerala state government to implement the jeep as public mode of transport through which people can decrease their expenses on travel

**Lack of health facility-**There is no health facility or clinic (private or public) in the village. Villagers have to travel to Nedumkandam city to get the treatment even in the emergency. In this Panchayat there is no any health care center available. Monthly once one nurse comes and give tablets for needy people. If there is emergency, people have to go 5 to 7km away from the village to get medical facility. However, people used to go for government as well as private hospital which is located in the nearby town called Nedumkandam. People mostly prefer to go to private hospital since they don't feel satisfied with the service of government hospital. But in other hand people from rural area avoid to go for hospital due to its cost as well as the poor availability of transport system which is being the main factor the ignorance of the poor people. Kerala is known for its ayurveic treatment but due to change in the trend people have started move towards allopathic.

#### **Occupational study**

Agriculture is major source of livelihood for most village people. The most commonly cultivates crops in this village is cardamom, pepper, ginger, coffee. The period of cultivation in this village vary from 6 months to 12 months. The cardamom cultivation varies for one year. Majority the estate area covers about 107 Ha. The major livelihood in this village is through Estate as Agricultural labor work for Cardamom picking, ginger, pepper, coffee. The economy of this village is Estate. Other than every individual who had land in minimum of 50 cent, in that everyone had cultivated in small areas of Kappa, banana, cardamom for their own usage. Most of land comes under Estate of about around 107 Ha. During flood time, agricultural labor workers went for construction woks and mason works. There is 2 estate among that one is belong to RAMCO doing processing unit for coffee which provide additional employment opportunities. The development issues in economical level are small land holdings minimum of 50 cen, Lack of high

yielding variety seeds, Lack of livestock/dairy. The major occupation of the village is agriculture labor work. The village is a beautiful hilly area with its plantation of cardamom, pepper and Coffee. Thus the economy of this area depend on its geographical feature of the village. Cardamom is the most suitable plant for cultivation and it is cultivated in 70% of the cultivable land. There is one estate present in the village with the area of 35 Acres. Many local people went to this estate for labor work. The wages per day is Rs.600 male and Rs.400 for females.50% people have small area of land ranging from 1 to 3 acres. There also people cultivate cardamom. Nearly 20% of the household will be having Chicken which is used only for egg purpose. Govt. give 30 Chicken to each household on loan basis to improve their livelihood. Usually where the product is being produced or cultivated, there the prize of the particular product of specific place will be cheap due to the demand and supply the as per the theory of the scale of economy. But here in Idukki district though it is known for spices especially cardamom, still the prize is quite costly because of its cost of cultivation and the maintenance of brand. Now the latest of this village is to find the way to attract nature loving tourist to their own homes for a short stay with nominal cost.

#### **Cardamom plant cultivation:**

In village people mostly doing cardamom plan cultivation and labor work only. In cardamom plant grow well in temperature 10-35 degree Celsius. Rainfall ranges from 1500-4000 mm. So, this village is most suitable for the cultivation of cardamom plant. The life of one cardamom sampling is approximately from 12 to 14 year. Right away after three years of cultivation process only, farmers can able to get cardamom spices for marketing or to sell. So till that , the cardamom includes many process of cultivation that starts from digging the trenches for planting cardamom sampling, applying the fertilizer, drip irrigation, sparing of pesticide, weeding watering, loosening the soil as well as closing the trench that covered with soil especially during rainy season it is needed to close the planted trench with dried leaf . So, it takes 3 years to harvesting. It's a one-year plant where once in 65 days farmers will plug cardamom. Only for the first time, it involves those process, then after every year we need to only look after it where it involves only weeding and applying fertilizer (every 30 days) and watering. So from one cardamom plant, we will be able to get 250kg of spices per every65days. In one year approx., 1kg will be cultivated from one sampling of cardamom.in terms of one acre, 400 samplings can be planted where 400kgs of cardamom will be produced. And the prize of 1kg cardamom is 2000. But problem is that every 65 days, farmers will not get regular production. It keeps on varies. For example, if we take one year, only for six month we will get proper yielding, and in that six months also the yielding quantity will vary month to month. It is not the same as for the whole year. Some time we can get yield in 40 days itself while it may also take two months to get a same yield.

**Varieties-** Mostly that village people plant the varieties of Malabar, Mysore, ICRI-1, ICRI-2. Because comparatively with other varieties this varieties are giving high yield. And it has a great demand all where though the cost of cultivation for this cardamom is quite high. But it has its own brand in all over the country. Not only in this region, but the whole district is itself significant for this cardamom cultivation.

**Ploughing and plantation-** Next ploughing the land for cardamom plantation. Ploughing means soil loosening and removing the unwanted plants for cardamom plantation. People are doing two types of methods in plantation process. One is sowing and another one is plantation. First prepare the bed in depth 30-40 cm, 1m width and 30 cm height. After top sown the repeated wash cardamom seed. Seed germinates in 35 days. And mostly people doing plantation method also.

**Fertilizer and weed management** -After plantation process gets over, 45<sup>th</sup> to 50<sup>th</sup> day they start applying fertilizer potassium, phasparas (N:P:K ). Then after one or two months, they apply the neem cake and vermicomposting for plant growth.

**Weed management** done in three times per year. First weed picking is jan-April period and second and third weed management done in winter seasons.

**Irrigation Process-**In winter season no need for irrigation. The monsoon Rainfall is itself enough for the cardamom plant. In summer season Jan- May month, there is a need of irrigation. In that village people having their own bore well to irrigate the cardamom plants.

**Pest management-** For this cardamom plant thrice in a year, spraying is being done. One time monocrotophos is being used while pest control spray in another time

**Harvesting-** In cardamom cultivation, maximum harvesting will be done in October – January. After harvesting there is a need of drying cardamom. then finally it will be sold. And the marketing price will be mainly based on the color and the size of the spices. 400 = for one acre and 40 day of harvesting. From one plant, average 4kg of cardamom will be produced. But in estate 8kg due to maintenance such like regular application of fertilizer. But individual farmer will apply fertilizer for only thirst in a year.so there is a great difference in production quantity between individual farmer and the estate work. Farmer sells cardamom at the average rate of 300 to 600 demands on seasonality, demand and production. But when a customer buys from market, it reaches the prize amount of 800 to 1000rs. So, the value chain of cardamom includes many intermediates which also includes such value addition process, mainly drying process which an individual farmer cannot do alone. But there is an issue in drying process. For example, if a farmer sells kg of cardamom, he will get amount only for 1 or 2 kg of his production. It happens due to value addition process. Farmer can also sell raw cardamom directly without drying it or not involving it into any other process but it has very less demand in market. For example, raw cardamom will be sold at the rate of 150 to 300, but the value-added product will be sold at average rate of 3000rs per kg. So, they are forced to drier store where they do value addition to the cardamom. Mainly the will be measured by the weight of the product so when it is raw cardamom, the Wight of it will be high. But after the process of cardamom drying, the Wight will decrease. The price of the product will also decrease. In other hand, for 1kg of cardamom, farmers pay 12rs for drying it.in the whole history, this the first time, that a 1kg of cardamom price have reached from 2900 to 4000rs. It happens due to the flood and its impact. Many people lost their land and their livelihood due to natural climatic. Land slide also takes place in this region. So due to those factors, many areas which was under cultivation have destroyed. Water scarcity is an issue especially during summer.

#### **Issue in cardamom cultivation**

Mainly the level of Awareness, ignorance of the people as well as farmers in this region leads prevention of poor from the positive change. People buy those fertilizer at high rate and use this in their region for the high production without considering its physical

in and an ecological effect. Usage of chemical fertilizer for over production which is restricted and banned by the government is a major development issue which have not taken care or considered even after addressing the issue. The name of the fertilizer which have restricted is manly imported (Ecolex, endosalphan) from Tamilnadu by using different cover and bottles. And mostly 60% of farmers in this region have affected by skin cancer. Not only a skin cancer but also while farmers are working in field with fertilizer and pesticide, they also have their lunch in between of work, It happens mainly in estate area. But estate owners, politicians, rich people are not letting to do any research on this issue and hiding this issue to outside world.

Estate workers are the main victim for this skin cancer. But they are unable to bring any solution and positive change for this issue due to the fear of losing their livelihood and the privileges which is being given by the owners. It is totally a Slave system since the life of estate workers is fully under the control of estate owners. Their settlement inside the estate itself hiding many issues by which people suffers physically as well as mentally in the estate. People are aware about this issue but still they ignore. And the ignorance is also influenced by the local politics. Drinking water is also getting polluted since the source of water is situated in the land area mean while soil also loss it fertility. so in some extent, farmers may not able to cultivate anything in their land. So, the awareness need to be created among the farmers and agricultural labors about the impact those restricted practices in cultivation process. People are also involving in Cutting trees which need to be conserve. Panchayat was selected based on above criteria and weightage. So Nedumkandam panchayat have scored more with which panchayat has scored more 36.5 out of 40. Nedumkandam panchayat is having 85% of the household which comes under below poverty line. Also, the based on the importance of the criteria, the weightage was given such like transportation, less distance from the township as well as federation, comparatively having a greater number of Tamil speaking community. So finally, Nedumkandam panchayat have scored high then another panchayat in the Kattapana block. So finally, Nedumkandam block has been screened for the further process of the group promotion.

#### IV. CONCLUSION

The research concluded that As know hilly region is having a rich culture and tradition which has to be preserved and prevent from the disaapearence of worldly impcat of westanazation. And there is a need of building financial and social capital among the community also to promote the alternative livelihood for the village community since they face the problem of unempoyment which is being charectorized uder as regional, seasonal and mainly the disguised unempoyment due to the immagaration and the limited natural resources where the dependancy on natural resources for the Livelihood of the people. There is also a need of aware the people towards financial literacy and financial inclusion since there are numbers of micro finance which is being dominated among the poor people by increasing the demand for loan but along with a high interest. It shows the need of formal money lending to arrest the exploitation of money lenders.

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