



CENTRE FOR  
**Social Impact and  
Philanthropy**

# CSIP Working Paper 2022

## **Panapayattu in North Kerala as a Philanthropic Act in the Global Political Economy**

---

**February, 2023**

**Sasikumar V. K<sup>1</sup>**

Centre for Social Impact and Philanthropy, Ashoka University

<sup>1</sup>Sasikumar has completed his MPhil and PhD at the Centre for the Study of Social Systems, Jawaharlal Nehru University, Delhi. He is now working as a faculty on contract at Mahatma Gandhi University, Kottayam, Kerala. Previously, he completed his MA in Anthropology from Hyderabad Central University. Before joining higher studies, Sasikumar had been associated with the National Alliances of Peoples Movement (NAPM) as Delhi Coordinator. Sasikumar had been doing his fieldwork in North Malabar of Kerala for his PhD thesis. He is interested in the Anthropology of Gift and Money, the Anthropology of Debt, Economic Anthropology, Political Economy, Social Theory, Political Ecology, Ethnography and Cognitive Anthropology.

# Panapayattu in North Kerala as a Philanthropic Act in the Global Political Economy

Sasikumar V. K

November, 2022

---

## ABSTRACT

*Panapayattu*, an event widely popular in the north Malabar of Kerala, is an assemblage or a network of social relations performed with a view to satisfying the needs of others—friends, family members, and neighbourhoods—in a peculiar way. In this event, people come together to contribute/gift money to the person who is in need of money and is organising the *payattu*. *Panapayattu* is a localised version of the philanthropic gifting practice. This practice is present mainly in the districts of Kannur and Kozhikode in Kerala. *Panapayattu* takes place mainly in a cultural area called Kadathanadu. In this practice, a tea party is convened by the person who is in need of money where he or she invites neighbours, kith and kin who are already members of the *payattu* meetings. Everyone who attends the party gives money according to their ability, urgency and degree of the need, and closeness of their relationship. The *payattu* tradition is continued by the host of *payattu* giving double the amount he or she has gifted others in their respective previous *payattus*. Social solidarity on the basis of trust and mutual indebtedness is established through these exchanges (Gambetta 1988; Komter 2005). They use this network not only for exchanging money as gifts but also to meet many other needs. And the members of the network can depend on others in need. While it is voluntary, it is also obligatory that the norms are followed properly. This practice is distinct from the other forms of money lending prevalent in Kerala—*kuri*, chit funds, or loans appealing to one's humanistic and philanthropic nature. This study attempts to understand *panapayattu* as a philanthropic gifting practice and argues that this gifting practice is philanthropic by nature and goes beyond the Maussian analysis of gifting practices prevalent in 'primitive' societies (Mauss 1925).

Keywords: panapayattu, payattu, gifting practice, Kerala, philanthropic, network, moneylenders, obligation, indebtedness

## ACKNOWLEDGMENTS

I owe a great deal to several people and organizations for supporting me throughout this study.

I thank the Centre for Social Impact and Philanthropy (CSIP), Ashoka University, for providing me with the funding to take up this study. It is the invaluable support of the Centre Director and all the faculty members and non-teaching staff that made this work possible. My gratitude to the Centre Director (CSIP) Dr. Swati Shresth (Research Director), Dr. Shaivya Verma, Divya Chopra, Jophin Mathai, Ratna Menon and Dr. Shilpa Das for the feedback and suggestions has no bounds. Without their support and guidance, it would not have been possible to complete this project.

There are innumerable people who have helped me while I was doing my fieldwork—providing me shelter and food, and also participating and narrating their life stories—which made it possible for me to understand the complex network of relations and practice. My gratitude is due to those who have consistently made comments and edited this paper. I am greatly indebted to Prof. Dineshan V. (Dean and Director, Department of Social Sciences, Mahatma Gandhi University, Kottayam), Dr. Deepa Rachel Thomas (EFLU, Hyderabad), and Shilpa from Delhi without whose comments and edits this paper would not have been refined and modified into this current version.

Last but not least, I thank my mother, family members, and friends who gave me the courage to take up this project.

This study has been conducted as part of CSIP's Research Fellowship-2022-23.

The views expressed in this paper are those of the author, and do not necessarily reflect the views of the Centre for Social Impact and Philanthropy or Ashoka University.

# TABLE OF CONTENTS

1	<a href="#">Introduction</a>	7
	<a href="#">1.1 Panapayattu: A Philanthropic Gifting practice in North Malabar</a>	11
	<a href="#">1.2 How does Panapayattu Function?</a>	12
2	<a href="#">Methodology</a>	16
3	<a href="#">Weaving the World through Money</a>	17
4	<a href="#">Panapayattu under the rubrics of Global Political Economy</a>	19
	<a href="#">4.1 Story of Aandi</a>	24
	<a href="#">4.2 Presence of Women in Panapayattu</a>	26
5	<a href="#">Conclusion</a>	29
6	<a href="#">References</a>	31

## LIST OF TABLES

[Table 1.Maintenance of Credit and Debit in the Payattu Record by a Kutti](#)

[Table 2.Maintenance of Transactions or Record Register by a Kutti](#)

[Table 3.Payattu Records of Nanu Master](#)

[Table 4.Payattu Records of Aandi](#)

## LIST OF FIGURES

[Figure 1: Payattu Kathu or invitation](#)

[Figure 2 : Payattu recording in a chayapeedika](#)

[Figure 3: Payattu at the time of housewarming](#)

[Figure 4: Payattu in a chayapeedika](#)

[Figure 5: Payattu Kathu or invitation pasted on the wall in a tea shop](#)

## KEY TAKEAWAYS:

- The study discusses a unique gifting practice prevalent in certain regions of the two districts, Kannur and Kozhikode, in Kerala.
- The study attempts to understand whether *panapayattu* can be considered a philanthropic gifting practice. The focus of the study is to explore how *panapayattu* functions and acts as a network of relations.
- The purpose of the study is to explain how *panapayattu*, apart from other than various informal and credit economies in the region, satisfies the needs of the people
- Though in the global political economy philanthropic gift is not considered important, it has a pertinent role to play in the democratic/modern societies. While most of these societies are well integrated to the global financial system, societies in the developing world, as Wallerstein suggested, are peripheral and the process of integration considered to be low. In societies like the latter, gifting practices that are morally, socially, and economically binding, envisage a money gifting system that the people of the lower strata of the society can avail; these practices also prevent them from debt traps and financial exploitation.

# 1. INTRODUCTION

Gift is universal. Gift-giving and receiving play a significant role in building social relationships among individuals and societies in various parts of the world. The form and structure of the practice of gifting vary with time and space. Marcel Mauss, in his famous essay titled 'The Gift' (1925), stresses the importance of the practice of giving and receiving materials, goods, and money among various communities. In his comparative study, Mauss deals with the gift exchanges among the 'archaic' peoples and establishes that gifts constitute the central pillar in making solidarities among those communities. His theory of gift exchange was drawn mainly on Malinowski's study on the Kula of the Trobriand Islanders and the material collected by Boas relating to the Potlatch of the Kwakiutl Indians. He understood gift exchange in terms of the social relations established between people and the binding nature of the principle of reciprocity. Though gift exchange indeed plays a significant role among the 'primitive' people, he looks beyond it and confirms that it is crucial for the functioning of modern society too. With the advent of modernity, some social scientists thought many practices had become irrelevant or disappeared. The importance of Maussian analysis was that he could disprove this claim and envision that in the future, societies would be more and more dependent on these practices (Godbout and Caille 1998).

In this study, I would like to argue that *panapayattu* is a philanthropic gifting practice that can be seen almost everywhere in the northern parts of Malabar of Kerala. *Panapayattu* is defined as an assemblage of social relations in which people in northern parts of Kerala reciprocate money with a view to satisfying the needs of others—friends, family members and neighbourhoods—in a peculiar way. The intervals between giving and receiving and the amount of money shared depend upon their own rationale and paradigm. This specific ritualistic philanthropic practice needs to be elaborated on to understand better how this practice of philanthropic gift is significant in the global political and economic context.

Since the publication of Mauss' 'The Gift', many scholars have explored in detail and started studying various forms of gifting practices/exchanges in various parts of the world. This early initiation to study gifting practices has enlarged our understanding of the nature and form of different practices. These studies use different perspectives, ranging from social network theory to political economy (Bourdieu 1977, Sahlins 1984, Reheja 1988, Parry and Bloch 1989, Derrida 1994, Carrier 1995, Yan 1996, Gregory 1997, and Lederman 2009). There are various issues regarding the gifting practices discussed in these works; however, the focus of this paper is to understand how *panapayattu* could be considered a philanthropic gifting practice without engaging with other factors such as hegemonic influences and profitability (Riech, Cordelli, and Bernholz 2016). Some of the issues they raise are related to power, which plays a crucial part in modern democratic set up. 'How does this power interact with the

economic power of the market actors and the political power of states?’ Another problem they have considered important as to how philanthropy sustains in the modern democratic societies in which power exercised by the wealthy ‘interact[s] with expectations of equal citizenship and political voice in a democracy. There are other questions regarding legitimacy, private and public interests, and the forms of power that should be resisted or restrained in a democracy (Riech, Cordelli, and Bernholz 2016, 2).

The practice of gift exchange transforms with changing periods and new challenges. With the emergence of powerful nation states, markets in the modern world shifted the focus on the various aspects of gifting practices, and the social scientists’ focus changed accordingly. Policy makers channelled the discourses on the redistributive mechanism through the states and the markets rather than the existing paradigm of gift exchange because redistributive mechanisms come to the forefront (Godbout and Caille 1998). Gift exchange, they argue, goes beyond the realm of redistributive mechanisms.

Philanthropy is a voluntary action for the public good. It is about ideas and values, as well as about action, and how this action can be performed well. Philanthropy is always an attempt to conjoin the ideal and practical. Philanthropy is a voluntary service in which time and energy are invested to make a cooperative organised action possible. Philanthropy is an affirmative moral action in response to the ‘human problematic’ (Payton and Moody 2008). *Panapayattu* is a localised version of the philanthropic gifting practice prevalent in various parts of the world. The exchange underlays humanitarian dimension in monetary transactions, working as a parallel financial aiding system devoid of the threat of debt trap or financial exploitation. This practice can be located mainly in the bordering districts of Kannur and Kozhikode in Kerala. *Panapayattu* is common in a cultural area called Kadathanadu. Kadathanadu is considered a specific cultural area even today, as it was in the past. The Kalari tradition, *panapayattu*, and hero worship make this area culturally and geographically distinct from other social spaces in Kerala (Payyanad 2000). In this practice, someone invites their neighbours, family members, and friends for a tea party, and whoever attends the party has to give some money that is recorded very carefully by someone trustworthy. Everyone who attends the party gives money according to their ability. The amount may also be determined by their bonds or relationship. The need of the person plays a significant role in receiving money. If someone in the network, later, needs money (help), he may do the same thing; however, what he gets is almost double the amount of money that he had given previously to others. In such cases, there are no hard and fast rules that are applied to how much someone can give or receive. Another important fact is that the time gap between any two *panapayattus* is not fixed. However, in most cases, the receiver must return what he receives from others<sup>1</sup>, which is highly appreciated and considered a rule. By giving and receiving money, they are in a position to survive without being dependent on

<sup>1</sup> Each occasion when others conduct *payattu*.



moneylenders and banks. Social solidarity on the basis of trust and mutual indebtedness is established through these exchanges (Gambetta 1988 and Komter 2005)). *Payattu* is usually conducted during the time of marriage, building a house, or entailing huge debts owed to individuals or agencies because of the medical treatment for family members. They use this network not only for exchanging money as gifts but also to meet many other needs.<sup>2</sup> For any needs, the members of the network can depend on others. Although it is voluntary, it still is very much obligatory that the norms must be followed properly. Each and everyone in the network maintains cordial relations and the tradition continues till they are a part of the *payattu*<sup>3</sup> network.

Philosophically, philanthropic giving and gift exchanges have many things in common. The relationship between gifts and philanthropy is methodically explored by Paul Valley in his acclaimed book *Philanthropy: From Aristotle to Zuckerberg* (2020). Philanthropy, for Valley, is not a neutral activity like a normal gift, and, according to him, it will largely impact humanity. He traces the link between philanthropy and the Maussian concept of gift exchange on the one hand and the metamorphosis of philanthropic giving in the modern world on the other. He attempts to challenge some of the notions prevalent in the academic literature about philanthropy. In this context, my attempt is to argue that *panapayattu* is a philanthropic gifting practice both in theory and practice. It is a complex notion that emerges through the social relations built upon exchanging gifts among individuals, families, and neighbourhoods in the region. I would try to explore how *panapayattu* is a philanthropic gift in terms of a theoretical postulate on the basis of the fieldwork data that I have gathered so far. *Panapayattu* must be understood in terms of mutual debt, interactions, and interrelations between and among individuals, families, and neighbourhoods that has always been practised on the basis of others' needs and obligations to fellow human beings. We have already seen that *panapayattu* is a network of relations in which a person invites his/her friends, families, and neighbours for a lunch (it was the old practice) or a tea party by giving an invitation.<sup>4</sup> Each invitee gives his/her contribution<sup>5</sup> to the *payattu* owner.<sup>6</sup> Normally, there is no rule regarding the time period within which to repay the money.<sup>7</sup> I would argue that *Panapayattu* is a philanthropic gifting practice that is pervasive in the north Malabar region of Kerala.

<sup>2</sup>Take the case of a marriage in a family—all the services are provided by these networks including the preparation of food and its proper serving. These services also include cleaning the utensils, cutting the vegetables, as well as arranging seats for guests.

<sup>3</sup>I have used *Panapayattu* and *Payattu* interchangeably in this paper, as the people in the study area also used these terms interchangeably.

<sup>4</sup>This is a formal way of inviting someone for *payattu*. Photographs of different invitation letters are given in the paper. The invitation letter is being distributed directly or indirectly among and through friends, family members, and neighbourhood members. Sometimes, it is pasted on the walls in tea shops, clubs, and public places. In fact, once, someone decided to conduct *payattu*, the news spread across the community because if anyone wants to conduct it should not clash with another person's *payattu*. They usually don't consider the same date for fixing up of the *payattu* because others in the network may face a lot of inconvenience in terms of reaching out to them and arranging the money as their contribution. The philanthropic aspect of the reciprocal relation is crucial here so that the need of the other (*payattu* owner) must be satisfied. For everyone in the *payattu* network, the important aspect is to give double the amount of what he/she received while he/she did *payattu* previously. It is the spirit and essence of their network relationship. I have given photographs of both the invitation letters and the record. People of the study area call this record as *Payattu Kanakku* and the invitation letter as *Payattu Kathu*.

<sup>5</sup>This contribution in terms of money is recorded by an appointee—who must be a trusted one. The person is appointed by the one who is conducting this *payattu*.

<sup>6</sup>I just coined this word for who is conducting the *panapayattu*. There is no synonym in their local language or any term to indicate who is conducting *panapayattu*.

<sup>7</sup>As I mentioned earlier, the return gift must be double the amount of what someone had received.

*Panapayattu* is a modern phenomenon.<sup>8</sup> It might have started just a hundred years back when money had been pervasive as a medium of exchange in the everyday life of people in north Kerala.<sup>9</sup> Previously, barter was a mechanism to exchange and *panapayattu* had a lesser chance of existing in this particular way. *Panapayattu* is called a modern phenomenon not only because money is a part of it, but also because the exchanges go beyond kinship and community bonds. When the exchange occurs only among kinship and community circles, it cannot be considered a philanthropic gifting practice. Philanthropic gift is very much part of a democratic society where the question of justice is at the core of it (Zelizer 1994, Reich, Cordelli and Bernholz 2016). The basic foundations on which *panapayattu* stand are non-economic in nature. The people who are part of the *panapayattu* are able to avoid threats from moneylenders and also did not have to take loans from banks<sup>10</sup> since they don't have to depend on those institutions in a time of urgency.

Marriage is an occasion when people need money and resources. When someone wants to marry off their daughter<sup>11</sup>, they would think of making preparations in an elaborate way. There are not many ways to arrange for money without becoming indebted to money lenders or banks. In this situation, normally the father conducts a *panapayattu*. However, it is doubtful whether there is any option left for a person who has conducted *panapayattu* in recent months.<sup>12</sup> In the case of marriage, as an urgency to be met with money, this time gap does not matter. He can conduct a *panapayattu* according to his convenience. Most of the time, it is conducted on the day before the marriage and the money received from others is recorded. He may reciprocate with a similar gesture of giving money when others conduct *payattu* at the time of marriage of their daughters. There are some other occasions when *payattu* is conducted, such as to meet the expenses of the treatment of a person in the family, when the receiver may or may not reciprocate with the same gesture. It all depends upon the context in which the *payattu* is conducted and the needs and urgency. The amount someone receives from others and then returns at the time of *payattu* is based on the relationship between the individuals in the network. It is, in fact, this nature of relations that makes *payattu* a philanthropic practice different from any other gifting practice or informal credit system in this area.

<sup>8</sup>Money (currency) used for exchange has a recent history.

<sup>9</sup>When we talk to people, they refer to different forms of gifting practices that existed a long time before they began exchanging money with each other in *payattu*; they mention exchanging their produce. British administration prohibited *payattu*, perhaps because of its potential for organised resistance and economic independence; however, they did not prohibit *kuri*, which Logan refers to as 'lottery' (Logan [1887] 2000).

<sup>10</sup>Moneylenders provide easier access to money. However, if any lapse occurs in returning the amount along with the interest, it makes the life miserable. In case bank loans, though it appears to be hurdle free, it involves many paper work and bureaucratic affairs. Lapses in paying money with interest invite many problems for the borrower.

<sup>11</sup>Usually daughter's marriage is considered expensive. Expenses of a marriage of a son compared to daughter is less, when someone conduct *payattu* they get less money (help) too.

<sup>12</sup>In between two *panapayattus*, as I have mentioned in the paper (page 2), the time gap could be two to five years.

## 1.1 Panapayattu and Other Similar Practices

*Panapayattu* is a gifting practice existing in the northern part of Malabar of Kerala. In many ways, this system is closer to the Chinese system of the gift economy, called *quanxi* (personal networks), *renqing* (moral norms and human feelings), *mianzi* (face), and *bao* (reciprocity) (Yan 1996, 14). Yan clarifies that Chinese gifts are 'often given by people of lower social status to those of higher status, and the former always remain inferior to the latter. This outcome violates the general rule deriving from classic anthropological literature, where the gift giver is deemed to be superior to the recipient'<sup>13</sup>. He further states that in contemporary Chinese society, 'gift exchange remains an important mode of exchange in economic and political life, both as a part of the state system of redistribution, and recently, as part of the market system for commodities' (Yan 1996, Sykes 2005). At the same time, another variance for many scholars, called *kuri*, can be seen as closer to the African practice of money exchange *esusu* (Bascom 1952, 63–69). Bascom describes *esusu* as 'one of the economic institutions of the Yoruba of Nigeria [... that] has elements which resemble a credit union, an insurance scheme and a savings club, but it is distinct from all these' where 'esusu is a fund to which a group of individuals make a fixed contribution of money at fixed intervals; the total amount contributed by the entire group is assigned to each of the members in rotation'(Bascom 1952, 63–69). *Panapayattu* is known as Panampayatt networks (Madhavanand 1998) or as *Kurikkalyanam* (Namboodiri 2000, Ramzan 2008). *Panapayattu* is known by different names in different places, such as *Sadiru*, *Theyila Salkkaram*, *Kurikalyanam*, and *Suhrdu Salkkaram*. In his Folklore Dictionary, M.V. Vishnu Namboodiri confuses *Kurikkalyanam* as a local lottery system, *kuri*.<sup>14</sup> From Thalasserry to the Southern parts like Vadakara and Meppayoor, it is known as payattu (Namboodiri 2000, 216). Vishnu Namboodiri also refers to the fact that in *Vadakkan Pattukal*<sup>15</sup> enough references can be found about hospitality given at the time of *payattu*. In its normal sense, this can be called a 'tea party' in English if someone does not want to dig into the deeper meanings of its ritual and social aspects. Despite its prevalence in the northern part of Kerala, not many academic works have been published either in Malayalam or English on this topic.

<sup>13</sup>Yan might have been referring to tribute (*Kazhcha vekkukka* in Malayalam) in which people belonging to the lower strata must give gifts to the upper strata of the people at the time of certain festivals.

<sup>14</sup>*Kuri* is a lottery system and that can be organised by any individual and any lapses of running it properly invites serious contempt from the people in the society. In *Kuri*, normally the number of people are restricted and monthly or weekly contributions are very much fixed. Money is given on the basis of lot, once someone chooses or gets the lot would be given a fixed amount of money, the contribution which he/she is supposed to be paid must continue till the end of *Kuri* (Logan 1887, 2000). *Kuri* is a small-scale informal credit system. The peculiarity of *Kuri* is that the members of the system do not know each other. It functions on the basis of economic logic and no philanthropic aspect is involved in joining and organising it. Namboodiri couldn't differentiate both *kuri* and *kurikkalyanam* because there is some similarity in the name. However, as described earlier, these are two different practices which doesn't share anything in common.

<sup>15</sup>It is considered to be ballads of north Kerala, which is sung by women at the time of seedling rice plants.

## 1.2 How Does Panapayattu Function?

The resource-sharing aspect of *panapayattu* is its most important characteristic. *Payattu* is usually performed when resources are scarce. When a person experiences a financial emergency, such as for a marriage, home renovation, or illness, they send a letter of invitation (Figure 1) to a small group of people with whom they have *payattu* relations (*kutti* relations) or wishes to establish *payattu* relations. The letter usually states, 'I am going to conduct a *payattu* on a specific day at a specific location, and I invite you to the same.'

The *payattu* location is also mentioned in the invitation. The subject is mentioned in the invitation if the *payattu* is held simultaneously with the wedding ceremony. For the *kutti*<sup>16</sup> to prepare and save money, the invitation is typically sent a month or at least a week before *payattu* day. On the appointed day, the guests (*kutti*) will show up at the *payattu*'s location and hand over the required money to the person in charge of the *payattu*.

'In these days, many *kuttees* may not attend it, and there is a lapse of punctuality in returning the money,' said Aandi<sup>17</sup> when asked what action he would take if someone failed to attend/return the amount. As per the unwritten contract, one should provide the amount on the same or the next day of the already decided *payattu* day. Otherwise, there is an inquiry to ascertain why someone couldn't attend the event or the nature of the inconveniences that occurred due to the absence. Typically, one should apologize for not attending/returning the amount and explain the inconvenience. Even after repeated requests, if someone is not paid the money due in his name, we usually would not ask him about it, and his name would be removed from the *payattu kanakku*, the register which everyone in the *payattu* relationship keeps. No one can question this register because the *panapayattu* registers are written by a specifically appointed person who is not conducting the event. The amount is verified by each person present towards the event's end. Because of this, disputes rarely come up in later discussions. Those who fail to make the difference in remitting the funds are not welcomed and are regarded with contempt since they are considered to have neglected the moral obligations of being a part of the collective in helping the fellow *kuttees* when the need arose. There are many folks nowadays who forget to return the money. Previously, if someone did not contribute the required amount, people who remained at the venue at the end of the event would gather, light a lantern or two and go to the person's house to inquire as to why he had made such a major fault. The individual would be treated as an irresponsible person with contempt; Sukhumaran described in detail how they generally deal with lapses, if any occur.

<sup>16</sup>*Kutti* refers to the person (invitee) who must return the money on the occasion of the *payattu* day as per the record of the inviter.

<sup>17</sup>Aandi is a 70-year-old man who belongs to a peasant class; he worked as a manual labourer. He actively participates in and conducts *payattu*.

Name X	Credit (Rs.)	Debt (Rs.)
1987 December 29	—	50
1992 January 19	—	100
1996 March 19	100	—

Table 1 Maintenance of Credit and Debit in the Payattu Record by a Kutti



Figure 1 Payattu Kathu or Invitation

Money Given by <i>Kutti</i> and Money Received by <i>Kutti</i>									
No.	Date	<i>Kutti</i>	Amt Given (Rs.)	No.	Date	<i>Kutti</i>	Payattu Amount (Rs.)		
							Addl	Acl	Total
1	12.10.04	Nanu M	50	1	1.2.04	Nanu M	50	50	100
2	10.11.04	Kumaran	100	2	1.2.04	Kumaran	100	100	200
3	5.1.05	Muhammed	200	3	1.2.04	Muhammed	200	200	400
4	Discontinued			4	1.2.04	Chandran	—	100	100
5	4.2.0 5	Vasu K	250	5	1.2.04	Vasu K	2 50	200	450
6	3.4.05	Rasheed	100	6	1.2.04	Rasheed	100	150	250
7				7	1.2.04	Madhavan	250	500	750
8	2.5.05	Raghavan	200	8	1.2.04	Raghavan	400	—	400
			Total	900		Total	1350	1300	2650

Table 2 Maintenance of Transactions or Record Register by a *Kutti*



A *kutti* often gives double as much as what they received from the *payattu* person. An invitation to practise *payattu* is frequently extended by person A to person B with whom they intend to forge *payattu* ties. On the day of the *payattu*, if B agrees, they will give A a specific amount, say INR 100. A then provides B INR 200, which is one hundred rupees more than B's payment, when B does *payattu*. This extra money symbolises a wish to maintain the *payattu* connection with B. When giving the invitation letter to the *kutti* from whom he can expect some extra money, the *payattu* person may raise the topic informally if he needs more money. The *kutti* might positively respond to it. If the *kutti* wants to discontinue his *payattu* relationship with the *payattu* person, they merely need to pay them what they owe—in this case, only one hundred for one hundred.

As a result, there are usually no disagreements or conflicts arising later. There exists a mechanism to settle disagreements or conflicts related to *payattu*. Record books are maintained and updated on the occasion of *payattu*. This record book is then examined to resolve disagreements or confusions. This method is sufficient. A standard way of how record books are maintained is given in Table 2. The amount that a *kutti* receives is referred to as the 'real amount' and the amount received in addition to the real amount is the 'additional amount'. The 'total amount' in the table refers to the sum of the actual and the additional amounts. This practice is diametrically opposite to that of *chit* funds or *kuri*. In the former, the collective pitches in money for the cause of the person who is conducting *payattu*, recognising their need, whereas, in the latter, everyone bids for the money regardless of the other person's needs.

One of my interlocutors, Bhaskaran, explains how *panapayattu* works over time: 'The *panapayattu* system provides moral and financial support to a person in times of difficulty, without any interest.' However, it has to be given back by participating in the *payattu*. Furthermore, the funds raised need not be reimbursed in one lump sum but in modest instalments over a long period. On the other hand, the system protects the amount given by the donor *kutti* by referring to the unpaid-paid *kutti* as *balan kutti*<sup>18</sup>. The person is labelled as economically inconsistent, and the *payattu* network prohibits any type of economic transactions with that individual. Measures such as societal ostracism may be used to reclaim the money from the *balan kutti*. As a result, each *kutti* in the system makes every effort to keep their *payattu* relationships as seamless as possible. If a person cannot pay the *payattu* amount within the specified time, they usually offer some plausible justifications and promise to pay the sum as soon as possible within a certain term.

<sup>18</sup>One who doesn't return the amount in *payattu*.

In most cases, the *payattu* relationship is passed on from father to son if the former is unable to continue the relationship or if he is absent. Suppose a person feels that they are unable to carry on the relationship smoothly due to personal constraints, such as loss of health or income. In that case, one can gradually withdraw from *payattu* relationships through a process known as *murichu payattuka*<sup>19</sup>(cutting the *payattu* relation), in which one gives only the amount received from his *kutti*. *Murichu payattuka* is frowned upon. In actuality, a *payattu* relationship is a network sort of relationship in which once in *payattu*, one is always in *payattu*, unless one conducts *murichu payattuka* to withdraw. It can also happen due to hostility or any form of aggrandisement. This could be one of the reasons for the system's persistence across time and space. For Sukhu,<sup>20</sup> the *panappayattu* system functions as a sort of social banking, acting as a tool for society to assist individuals in times of need.

<sup>19</sup>*Murichu payattuka* is the process through which a participant is removed from the obligations of *panapayattu*. For this, the amount received from another person would be returned.

<sup>20</sup>Sukhu is in his 40s and has been working as a stone cutter. At present he works as a mason.

## 2. METHODOLOGY

The information for this paper was collected by using ethnographic methods. In short, qualitative research methods, mainly ethnography, were conducted for the study. Interviews and unstructured conversations were also conducted in order to understand *panapayattu*. Participant observation was also a part of the research. Ethnographers usually go to the field and collect data; however, when we think of a field, how do we understand it? In *The Power of the Between: An Anthropological Odyssey*, Paul Stoller tells us a different story of the field where we are enmeshed in the power of the field and the relationships.<sup>21</sup> I use critical theory<sup>22</sup> approach in understanding and analysing the research objective and research questions.<sup>23</sup>

<sup>21</sup>I did my fieldwork for almost two months from April to May (2022). While doing my fieldwork, I chose fifteen people who used to conduct *payattu* and interviewed each one of them for around 1-1.30 hours. It was a face-to-face in-depth interview and collected biographical data along with information regarding *payattu* from them.

<sup>22</sup>It tries to understand the society in a dialectical way. By analysing the political economy, domination, exploitation and ideologies, it takes a position that any kind of domination (here economic) produces disjunction in social relations.

<sup>23</sup>There are a few limitations so far as the study is concerned can be identified. One of them is the duration of interviews and the time spent for the field work as it restricted the collection of interviews. Also, this paper does not give a detailed comparative study of *panapayattu* in relation to other philanthropic practices around the world.



### 3. WEAVING THE WORLD THROUGH MONEY

'We cannot live without money; however, some people live only for money,' says Sukhu, a 43-year-old manual labourer from the Tiyya caste,<sup>24</sup> while talking about *panapayattu*. We met on a fine evening near the place where I stayed, in *Kalleri* town.<sup>25</sup> *Panapayattu* is usually conducted at a tea shop in this area. After having two cups of tea, we used to sit outside and chat.

'What is *Panapayattu*?' I asked Sukhu while interviewing him. Sukhu started with his own personal experience and said that he had been an integral part of *panapayattu* since he began working as a manual labourer at the age of 23. 'It is a social arrangement. Often money satisfies our needs, and we save money for our future needs. In *panapayattu*, the money saved is given to someone who has an immediate need. So '*panapayattu* can be regarded as such a social arrangement, or networking, to satisfy our needs,' he explained.

Sukhu described *panapayattu* as a system which helped his community to survive in the past and continues to do so in the present. Amidst various external pressures, it survived by adapting to changing situations. Despite large-scale monetisation, migration, unemployment, and the establishment of financial institutions like banks in and around the area, it remains an integral part of the everyday life of the people in the area. In 1867, the British administration passed a gambling act,<sup>26</sup> The Public Gambling Act, and banned *panapayattu*. However, the practice resumed in the colonial period. Even after Independence, the people of this area practice it in an incredible way to tackle their debts as it proved to be an important source of money in a capitalist system (Graeber 2012, Lazarato 2012). Here, *panapayattu* is a social network or mechanism through which peasants, manual labourers, and other labouring poor ensure their own survival. The community depends more on shared indebtedness than individual loans from the bank or moneylender.

The story begins when they say it is a 'social arrangement'. The portrayal of gifting money as an act that needs to be reciprocated. It is an altruistic attempt to maintain social relations among the individual, and is well maintained in most of the theoretical models (Malinowski 2002, Godelier 1999, and Bourdieu 1977, 1990, 2005).

*Kodukkuka, vanguka, veendum kodukkuka* (give, take and return) continue without any hindrance in Maussian terms (Mauss 1925, 2002). When I asked what he meant by 'social arrangement', he clarified by saying, 'It is a responsibility and acts as a social contract to provide for the needy. You are creating a social acknowledgement that everyone doesn't have enough money in daily life.' These exchanges seem to be

<sup>24</sup>A person belonging to Tiyya caste is considered 'untouchable' one and most of them were doing manual work previously. Though they were not outcastes, however, they were deprived of education and were landless peasants.

<sup>25</sup>I interviewed Sukhu during my stay in Kalleri. Kalleri is a small town situated on the way from Vadakara to Ayancheri in the Calicut district. I did my fieldwork in and around Kalleri from April 1st week to June 1st week. Kalleri is a small town in Ayancheri Panchayat. Kalleri has emerged as a town in recent years because of Kalleri *Ambalam*. *Ambalam* in Malayalam is known as a temple. However, it is not a temple in the conventional sense because of its deity. People worship *Kuttichathan*, a local god and constructed a temple for worshipping it.

<sup>26</sup>The details of the act is available in this link [https://www.indiacode.nic.in/bitstream/123456789/2269/1/AAA1867\\_\\_\\_\\_03.pdf](https://www.indiacode.nic.in/bitstream/123456789/2269/1/AAA1867____03.pdf)

distinctive arrangements of interactions. The arrangements start from the questions of where and when the event should be arranged. Then the *payattu* family decides the list of invitees, a person to collect and record money, the list of food/snack items for guests, and the number of *kuttees* (*kuttees* are the persons with whom they already have a *payattu* relationship) for the event. They also calculate how much money can be expected (an estimate).

Sukhu's statement on social arrangement questions the most popular understanding of gifting practices. The dichotomy of self-interest, egoism, rationality, sacrifice, and altruism are the usual categories that can be found in methodological individualism (Abercrombie et al. 1986). The study of philanthropic gifts here negates these existing categories and reminds us of how these arrangements are.

When I asked people around what *panapayattu* is, some expressed their views that it is a network of money exchange, a social arrangement or reciprocal exchange of money, etc. Kunjiraman, an old member who has conducted *panapayattu* for many years, explained, 'Anyone who is able to give money, a wage-worker, trustworthy, responsible for his action could be part of this network.' Anyone can be part of this system by inviting people for lunch or dinner (this was the previous custom. Now, it is *chaya salkaram* or tea party). The person invited to the *chaya salkaram* should give an amount to the host, which was earlier done at a *chaya peedika*<sup>27</sup> (tea shop). Then, the name and amount are recorded. The total money may vary depending on the social connection and the status of the host.

<sup>27</sup>In his essay 'Culture is Ordinary' (1958) Raymond Williams offers many examples of how different cultural spaces like tea shops are and how sociality is established through the communication of ordinary people (McGuigan 2014).

## 4. PANAPAYATTU UNDER THE RUBRICS OF GLOBAL POLITICAL ECONOMY

Kunjiraman explains the nuances within the network, 'Whatever the amount a person receives will be returned to them when his turn comes. However, what you had given earlier is not what you would receive. In most cases, you would receive double what you had paid. Though it is not compulsory, we do it, have pride in it, and still maintain it.' When he said that he receives double the amount from whom he had given some money, my initial doubt, and perhaps that of everyone who reads this statement, was whether this works like the interest system. Kunjiraman clarified: 'Giving the same amount of money you have received to someone means that it cancels the debt. However, providing double the amount of money ensures the continuity of exchanges.' This system runs on trust and cooperation (Gambetta 1988). It is not the interest on the original amount that is returned to the giver, instead, doubling the amount revitalises the choice of continuing social relations through money. And if unable to give double the amount, the *kuttees* can gift a reasonably affordable amount to the person who is conducting *payattu*. Thus, gift cannot be seen as an isolated phenomenon, it is a part of establishing and maintaining networks. There are varieties of ways gift is exchanged among different communities (Laidlaw 2000, Parry 1986, and Sanches 2017). And they all help in building healthy social and economic interactions.

Kunjiraman, a member of the Tiyya community, who encountered feudal oppression in north Malabar, had nothing much in his childhood. Because of *jāti* (caste) oppression, the children belonging to the lower caste could not sit and study in the schools. He had to join his father as a helper at an early age. His father was a coconut plucker, and Kunjiraman helped his father to gather coconuts from the field. He was paid eight *annas* (50 paise or INR 0.5) and one coconut for this job. Soon he took up the same job his father had been doing and his initial wage in those days was only INR 2. When he began earning some money as a wage, he preferred to join *panapayattu* (Reddy 1987). 'As a social being, I began to get involved in *panapayattu*. When my neighbours and friends conducted it, I started participating in it. Sometimes, some people started inviting me. In fact, you do not have to have the invitation to participate in *payattu*. I attended some without an invitation. I participated whenever I got an opportunity to attend such events. Once people come to know that you have started participating in other *panapayattu*, they will invite you. Once you are in *payattu*, you are always in *payattu*.'

When I asked Kannan, an older man aged around 75 working as an agricultural labourer, he confirmed that he had also been involved in *panapayattu*. Kannan explained how he was part of the network and his role in the system:

'As the eldest among four children, it was my responsibility to support my parents. As soon as the land reforms were passed in the 1970s, we got .01 acre of land. My father had conducted a *payattu* so that he could build a small house for our family. Even in my younger sister's marriage, all the expenses were met by conducting my father's *payattu*. Sooner or later, we (all my brothers) got married, and our small house was not enough for us. Since I had started earning a wage, I was able to give my contribution when my friends or relatives invited me for their *payattu*. When I thought of buying some land and building a house, there was nothing in my mind except conducting a *payattu*.' Each one who is part of the system gives and receives money based on mutual trust and indebtedness where the need of the other is recognised as the need of the collective, thus, contributing to the cause. Earlier, it was conducted extremely systematically and ritually. It was conducted following the advice of very experienced and old people in the area. Kannan recalled his *payattu* and explained how much money he got during his *payattu*: 'It is conducted at homes in the afternoons. Rice and curry should be served to everyone who would come and participate as they are your invitees to your home. When I conducted it for the first time, I got around INR 80. It was not a small amount of money. I bought around 25 cents of land and built a house with that money.'

Like Kunjiraman and Kannan, Nanu was also born into a Tiyya family. Nanu was the second child of his parents and excelled in his studies. Since he passed his 10th class with a good record, he was urged by his teachers and others to join the teachers' training college at Vadakara. His father Pokkan was a manual labourer, a woodcutter by job, who could not support Nanu because he had to manage the studies of three more children. Though Nanu had not had to pay fees for his studies, other expenses were met with the support of his teachers and relatives. Although he completed the teachers' training within two years, he would get a job in a management school only if a capitation fee was paid. For Nanu, there was no option left but to conduct a *payattu*.

While speaking to Nanu (Table 3), he narrated his *payattu* details: 'It was in 1972 when I was 20 years old. I had completed my teachers' training and was looking for a job. The school management asked me for INR 4,500 as a capitation fee, and you know, it was huge in those days. I had no option but to conduct a *panapayattu*. At the end of December 1973, we decided to conduct a *payattu* in the coming March. The decision was made by some senior members of the family and neighbours. Accordingly, *payattu kathu* (invitation letters for attending *payattu*) had been printed. Everyone (family, neighbours, and friends) who were invited gave me money for what they could do as their contribution, which was around INR 4,900. This amount helped me to get a job, and from my salary, I started returning the money as a gift in the next couple of years. Within three years, another responsibility, my elder sister's marriage, fell on my shoulders, but I never lost hope. I began arranging another *payattu*. This time, I got around INR 12,000, which was more than enough to meet marriage expenses.'

'When I got married within three years after my sister's marriage, another *panapayattu* was conducted, which enabled me to get around INR 18,000. Again in 1983, another *payattu* was conducted, which helped me to buy 15 cents of land. As someone with a regular income, I could not wish away others' needs. My responsibility was ever-increasing because my relationship with others must have been kept intact. From Nanu I became Nanu Master; Master<sup>28</sup>, as you know, has a deeper connection with the people around you (has larger responsibilities and thus has to help people including his kith and kin in need). So, I could not save anything from my salary, and my dream of having a house remained unfulfilled. So, within three years, the next *panapayattu* was organised to construct a house. Though everyone gifted so generously, and I got more than INR 50,000/, I was indebted with around INR 10,000 to complete the work. I repaid these debts from my PF accounts. I was further indebted due to my mother's treatment for cancer and my father's treatment later when he became a kidney patient. *Panapayattu*, as a support system, helped me repay the debt every three to four years (which is another peculiarity of *payattu*, helping the person to repay the debts which are taken in time of an emergency). In 1990, I could organise around INR 90,000 and in 1993, I got around INR 1,25,000/ by conducting *payattu*. As soon as I repaid my previous debts by conducting *payattu*, another round of debts gripped me for my two children's higher education. So, in 1996 and 1999, I was forced to conduct *payattus*, from which I could get INR 1,60,000 and INR 1,95,000, respectively. In 2002, it helped me to marry off my daughter when I got around INR 2,30,000/-. Currently, my son Rajan, also a school teacher, has been actively participating in the custom. His network is wide, and he got more than INR 3,00,000 in 2005. In the last *payattu* that I conducted in 2006, I received around Rs. 2,55,000, which was used to pay the capitation fee for Rajan to get a job as a teacher in a management school. We were asked to pay Rs. 9,00,000 as a capitation fee<sup>29</sup>; to meet the urgency, I borrowed around INR 3,50,000. When I was in debt, conducting *panapayattu* helped me pay back the debts.'

Nanu Master explains his position or status as a teacher in society. According to him, when he is invited by anyone to a *payattu*, he must attend it. Though he is indebted to formal credit institutions, the *payattu* network enables him to repay the debt as soon as he conducts his *payattu*. As a teacher, his position and status in society helped him establish wider social relations through which his *payattu* networks were established and maintained. All other debts repaid by conducting *payattu* made him confident that he could come out of the entangled loans he took from both individuals and institutions (Greaber 2012 and Lazaratto 2012).

<sup>28</sup>He is referred as master because of his occupation as teacher and it is mentioned to show how the economic growth through *payattu* enabled him to climb the social ladder of class.

<sup>29</sup>This is illegal, however, to get a job in government-aided schools and colleges in Kerala, the management usually asks a huge capitation fee.

Year	Age	Amount (in INR)	Purpose	Sufficient	Participants	Contributions (INR)
1973	23	4,900	Job	Yes	300	5–60
1976	26	12,000	Marriage	Yes	320	5–75
1979	29	18,000	Marriage	Yes	360	10–75
1983	33	40,000	Buy Land	Yes	410	20–100
1986	36	50,000	Building House	No	430	25–100
1990	40	90,000	PF	Yes	450	50–250
1993	43	1,20,000	Treatment	Yes	470	100–250
1996	46	1,60,000	Treatment	Yes	490	100–400
1999	49	1,95,000	Education	Yes	540	150–500
2002	52	2,30,000	Education	Yes	600	200–700
2006	56	2,55,000	Job	No	700	250–750
2010	60	3,30,000	Debt	Yes	750	300–1000

Table 3 Payattu Records of Nanu Master

Kunjiraman and Kannan repeatedly mentioned that though they worked hard, their wages remained very low and were not enough to meet the expenses in everyday life. They could not save anything from it. So, the dream of having a patch of land and a house of their own never came true. When I asked Kunjiraman why he didn't borrow some money from the moneylenders or others, he recollected some of the experiences from his parents' life.

'All their life, they were in debt. They were not free from it. Feudalism was based on indebtedness.' Kunjiraman was also very openly critical of feudal oppression, the lack of freedom, and control. Feudalism was against the people—it was their enemy. For Kannan's and Kunjiraman's generations, *panapayattu* acted as a counter system. This counter system supported the agricultural labourers and other manual labourers and helped them survive. In everyday life, for this hapless majority in this area, the counter system resisted the strategies of the feudal system that had them in its grip. Indebtedness is the strategy of feudalism; *panapayattu* protected them. Feudal debt in exchange demands enslavement or indentured labour, which at times continues for generations, whereas *panapayattu* helped people to not submit themselves to the feudal lords or moneylenders. Galey in his 'Creditors, Kings and Death', tells the story of the Himalayan region and how bondage is very much related to debt in feudalism. He emphasises that in feudalism, 'Bondage is not serfdom but an extreme manifestation of dependency established by indebtedness' (Malamoud 1983, Reddy 1987).



Apart from these stories, for some others, *panapayattu* acts as a last resort from colossal debt, the sword of Damocles that destroys their lives. Aandi and Aboobakker told me their stories, which are particularly important in this context. A statement made by Aandi while talking about his involvement in *panapayattu* was an eye-opener for me. Aandi said: 'In my experience, debt kills you and destroys you. It cannot be explained entirely, but I know it does in different ways.' So each time he was indebted to someone, he conducted *panapayattu*. Aboobakker said, 'When you are in debt, it is difficult to sleep. Nobody could believe it; the thought that I was indebted to someone was destroying me.'

## 4.1 Story of Aandi

Aandi, a manual worker, is around 70 years old now. He joined *panapayattu* way back in 1976. What he achieved through conducting *panapayattu* is quite remarkable. For instance, he earned what many indebted persons could not in their lives. Aandi recollected some of the events and incidents related to *panapayattu*, and the part relevant to this paper is given below:

Year	Age	Amount (INR)	Purpose	Sufficient	Participants	Contributions (INR)
1976	24	1,340	Marriage	No	240	2–20
1979	27	2,800	Marriage	No	255	2–40
1983	31	3,300	Debt	Yes	275	5–50
1987	35	5,600	Buy Land	Yes	300	10–75
1989	37	8,800	Marriage House	No	3200	20–100
1993	41	20,000	Build House	No	340	50–200
1996	44	45,000	Debt	Yes	350	100–250
2003	49	1,10,000	Marriage	No	370	100–500
2006	54	1,50,000	Debt	Yes	390	100–750
2010	58	2,20,000	Marriage	No	410	200–1000

Table 4 Payattu Records of Aandi

'Way back in 1976, when my sister's marriage took place, it was tough to manage money. So, I conducted a *Panapayattu* and got INR 1,340. You know, if a girl does not look so beautiful, you have to provide more gold. In those days as well, marriage of a girl was expensive. It was compulsory to give some gold, but not like these days. When I conducted the *payattu*, the individual contributions varied from two rupees to twenty rupees. That much money was not enough; hence, I borrowed money from various sources, including moneylenders. Once indebted, you are liable to pay them back. So, I had no option but to conduct a *panapayattu*. In 1979, there was a plan to conduct *panapayattu* when another sister's marriage was decided. This time, I collected INR 2,800, double the amount I could gather from the previous *payattu*. However, I was more indebted due to the expenses that had to be met. I had to pay interest to the moneylenders. However, I didn't pay any amount borrowed from friends and some family members. In some cases, you won't get money to borrow if you don't have money to give interest. And this time, when I conducted *payattu*, each individual contribution was from two rupees to forty rupees. In fact, when the marriage of a girl occurs, people might give you more. When my marriage was due in 1983, a *panapayattu* was arranged, and I got INR 3,300. The remaining debt was also repaid with interest. When I thought about buying a small plot in 1987, there was no other way in front of me, so again a *panapayattu* was planned. This time, I received INR 5,600. Out of this money, I bought a 20-cent plot with INR 4,000. I paid only INR 200 for a cent of the land. Another *payattu* was held in 1989 when my younger sister's marriage was planned. The total amount I could collect was INR 8,800. Like earlier, at the time of marriage, I was forced to borrow some money. I was again in debt. But



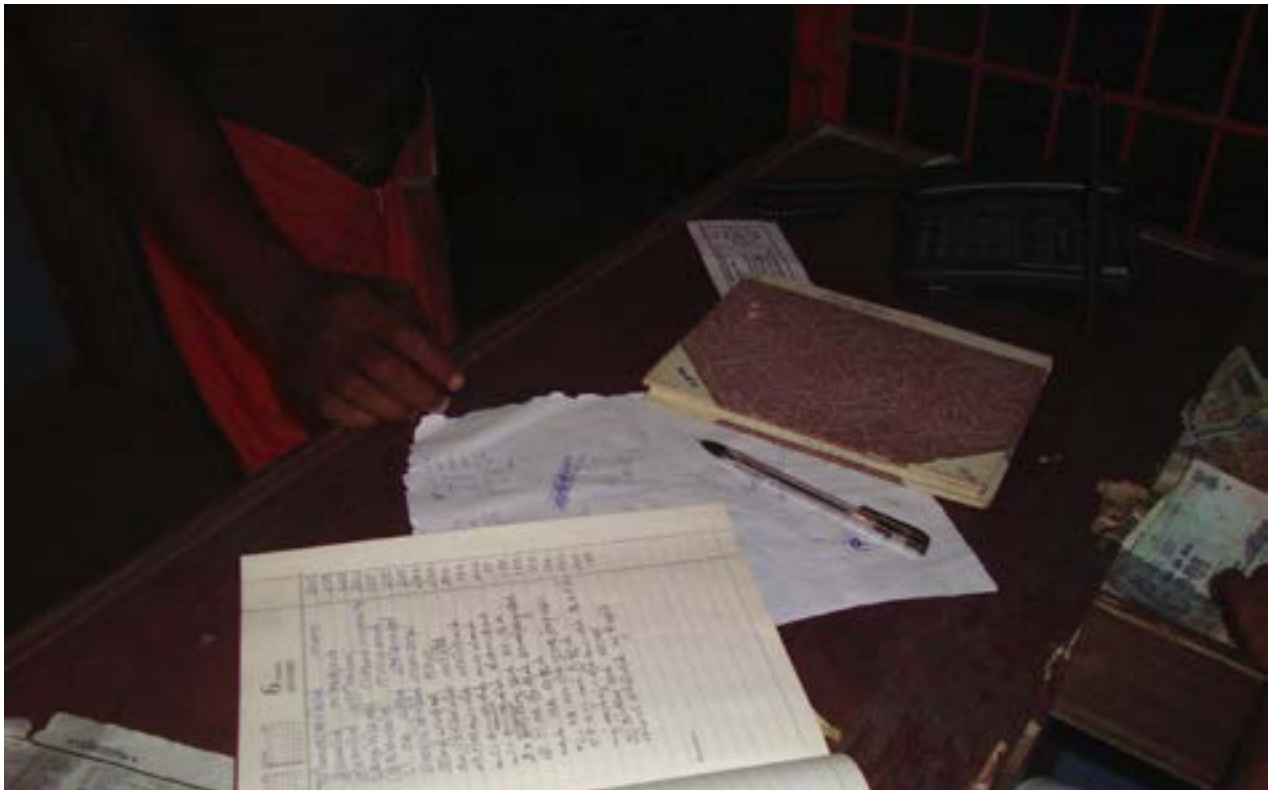
since building a house was a priority, it was decided to arrange a *panapayattu* in 1993, and I got INR 20,000. After constructing the house, the debt increased. Debt can tie your hands and legs, and you cannot do anything properly. You lose your peace of mind when the creditors always ask you for your money back. When things became worse, in 1996, I decided to arrange a *payattu*, and I managed to collect INR 45,000, which enabled me to pay the debt. When my daughter's marriage was fixed in May 2003, to meet the expenses, I decided to arrange a *panapayattu*, and I received INR 1,10,000. I was again in debt due to the expenses. To return this debt, I decided to conduct another *payattu* in 2006, and I could manage INR 1,50,000 out of which I paid INR 1,00,000 as debt payment and the remaining money I used to renovate the house. My last *payattu* was in 2010 when my daughter's marriage was fixed, and I got INR 2,20,000. I was again indebted to repay INR 1,50,000 on which I was liable to pay interest. For almost five years now, I have been returning what I had received from the *kuttees*. It is also true that the COVID-19 pandemic significantly affected *payattu*. It was difficult to conduct *payattu* for two years from 2020. I hope I can conduct a *payattu* within a year or so.'

## 4.2 Presence of Women in Panapayattu

It should be noted that women's participation in the *panapayattu* network is very low or nearly absent. In some cases, they participate in the *panapayattu* network mainly after their husband's death, as it becomes their moral responsibility and commitment to give whatever their husbands received or vice versa. It helps them to marry their daughters off or meet any urgent needs. Most of the time, after their daughters' marriage, they do not continue the *panapayattu* network. There are no Muslim women in *panapayattu* networks. Some Hindu women have been participating in *panapayattu* networks for the last 30 to 40 years. Though women's participation in these *panapayattu* networks is much less visible than men, they are the ones who make food and sweets for the event. They invite families and friends to auspicious occasions to share food. Children of their families take leave from school as they celebrate togetherness. We could see mirth and celebration as everyone came together from around the places. However, due to the changes in employment and migration, these get-togethers have decreased in number these days. 'Everybody is busy with his or her work, and we do not get time to visit families and friends these days' is the typical explanation (Jeffrey 1994).

There are other exceptions too. Ahmad, a headload worker in Vadakara, was the lone son of his parents. He was born in the 1950s, and at 17, he joined *panapayattu*. His total income in a day was only three rupees. He conducted a *payattu* in 1969 and got INR 1,300. He bought around 18 cents of land and started agriculture. Later he conducted *payattu* for marriage, building a house, and sending his son to the Middle East. Apart from these, he tried to invest some money in the business, buying more land in the Wayanad district where he began plantation. He was able to arrange all this through *payattu*. He conducted around 12 *payattus*, and as he claims, 'If you approach a bank, there would be many procedures. They ask for collateral securities for a loan. More than that, I am illiterate, and I cannot understand many things. In fact, in *Payattu*, you should not give any interest.'

The elder son of Kunjiraman, Babu, describes his own experience: 'Land price has increased, houses have become concrete, so the price of essential materials and the cost of the skilled labourer have increased. I can tell you my own experience. Recently I bought 20 cents of the land, you know, how much I paid? For one cent, INR 40,000. The total amount I gave for buying land was INR 8,00,000. That doesn't mean I had a lot of money. But the seller needed money urgently, this land is lying just behind our house, and not many would come and buy it. So, we have conducted two *panapayattus* to arrange this much money. My father arranged his own, and the other one was mine. Even then, we were forced to take a loan from the bank.'



*Figure 2 Payattu recording in a Chayapeedika*



*Figure 3 Payattu at the time of House warming*



Figure 4 Payattu in a Chayapeedika

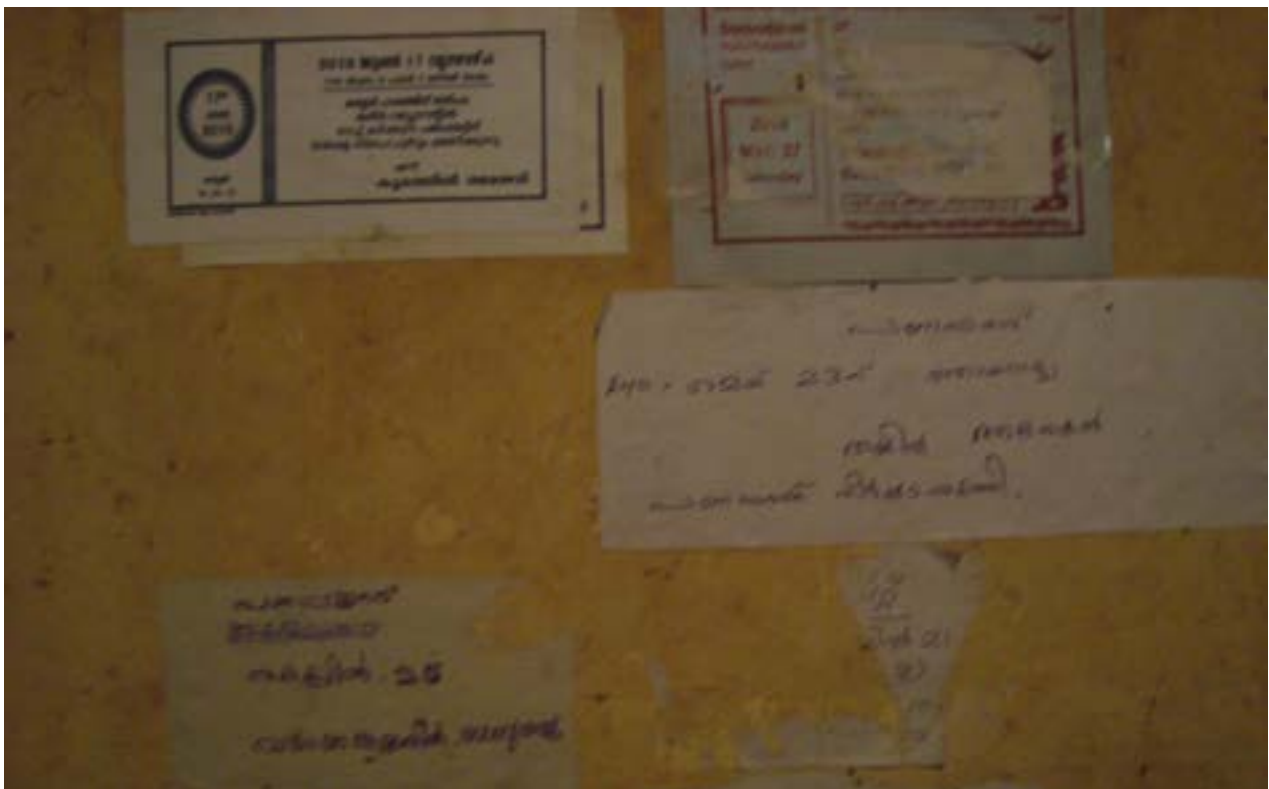


Figure 5: Payattu Kathu or Invitation pasted on the wall in a tea shop



## 5. CONCLUSION

Philanthropic practices are practised in various forms widely across the globe. The altruistic acts, charities, free access to facilities, aids and schemes, discounts, and concessions are some of the different universally visible dimensions of philanthropic acts. In terms of financial aid, government subsidies, policies, money-lending systems, charity funds, etc. exist. But a financial aid system that is driven by the needs of the participating members, saving them from the burden of high-interest rates and rigid money lending rules, enabling them to give and take money in an informal setting, bound by the philanthropic concern to help the other and take help in a reciprocating loop, rather than help from a superior pedestal or lending money solely focusing on the profitability, is in existence in Kerala. *Panapayattu* is a localised version of the philanthropic gifting practice prevalent in various parts of the world but with a humanitarian dimension in monetary transactions, working as a parallel financial aiding system devoid of the threat of debt trap or financial exploitation. This practice can extensively be found in the north Malabar region of Kerala.

The term philanthropy means a voluntary action for the public good. It is an attempt to conjoin the ideal and practical. An effort to combine the ideal with the practical, philanthropy is defined as voluntary action for the common benefit. It stands for an unpaid service that commits time and effort to enable coordinated, cooperative action. As a solution to the "human predicament," philanthropy is an affirmative moral activity. This philanthropic dimension is evident in the practice of *payattu*, in which the participants voluntarily come together to help the one in need and they can expect the same, as in any other social transaction. Here, the moral obligation to support fellow beings weighs more than the sense of superiority or providing. Also, this gifting practice is vibrant and vast even in market societies too. Though almost all these societies are hierarchically ordered, the power and domination of the giver over the receiver are one of the concerns of social scientists. Their main concerns go beyond merely how exchanges have the capacity to establish stability through such kind exchanges. *Panapayattu* plays a major role in establishing social solidarities by exchanging money through their networks. It has been described as a social custom existing for centuries in parts of Kozhikode and Kannur districts. The tradition bears testimony to the individual relationships and social and traditional legal systems that have been in place for a while. Apart from its economic function, *panapayattu* as a system enables people to come together and meet irrespective of their caste, class identities, and status.

Gift-giving and sharing continue to be the feature of modern capitalist societies. On the occasion of birthdays, weddings, and festivals, people exchange gifts. On some occasions, they also offer hospitality. Usually, these gifts are not repaid in monetary terms, and people do not calculate what they have received. However, they keep the balance roughly equally (Cheal 2015). *Panapayattu* is a gift-giving practice wherein a balance between the amounts given and taken is always kept, not out of compulsion but out of moral obligation. The ideology behind this practice could be seen as more egalitarian than many other societies where such practices exist.

In a neoliberal context, debt has become one of the tools used to control every aspect of the lives of the people. Gifting practices like *panapayattu* allow people to use money to create more solidarity and help them resist the burden of the debt trap and aspire to financial well-being. Thus, *panapayattu*, in modern capitalist or democratic societies, plays an important role in a society like that of Kerala and is a distinct philanthropic gift-giving practice.

## 6. REFERENCES

- Abercrombie, N, Hill, S and Turner B.S. 1986 *Sovereign Individuals of Capitalism*. London: Routledge.
- . 2010 *Dominant Ideologies*. London: Routledge.
- Bascom R. William. 1952. 'The Esusu: A Credit Institution of the Yoruba'. *Man*, 82(1):63–69, *Journal of Anthropological Institute*.
- Bloc, Maurice and Parry Jonathan (ed.). 1989. *Money and the Morality of Exchange*. London: Cambridge University Press.
- Bourdieu, Pierre. [1977] 2007. *Outline of a Theory of Practice*. London: Duke University Press.
- . 1990. *The Logic of Practice*. London: Duke University Press.
- . 2005. *Social Structures of the Economy*. London: Polity Press.
- Carrier, James. 1991. 'Gifts, Commodities, and Social Relations: A Maussian View of Exchange'. *Sociological Forum* 6(1).
- Cheap, David. 1988. *The Gift Economy*. London: Routledge.
- Cosgrove, Denis and Jackson, Peter. 1987. 'New Directions in Cultural Geography'. *Area*, pages 95–101.
- Derrida, Jacques. 1992. *Given Time: I. Counterfeit Money*. Chicago: University of Chicago Press.
- Gagnon, Terese. 2007. 'Ethnography for a New Global Political Economy?' Marcus (1995) revisited, through the lens of Tsing and Nash, *Ethnography* 0(00) 1–11, DOI: 10.1177/1466138117740366, Sage.
- Gambetta, Diego (ed.). 1988. *Trust: Making and Breaking Cooperative Relations*. London: Basil Blackwell.
- Godbout, Jacques T., and Alain Caille,. 1998) *The World of Gift*. London: McGill-Queen's University Press.
- Godelier, Maurice. 1999. *The Enigma of the Gift*. Oxford, UK: Polity.
- Graeber, David. 2012. *Debt: The First 5000 Years*. UK: Penguin.
- Gregory C.A. 1982. *Gifts and Commodities*. London: Academic Press.

- Hann, Chris and Keith Hart (ed.). 2009. *The Market and Society: The Great Transformation Today*. Cambridge: Cambridge University Press.
- Jodhka, S. S. 1995. 'Who Borrows? Who Lends? Changing Structure of Informal Credit in Rural Haryana'. *Economic and Political Weekly*, 30(39): A123–A132.
- Jodhka, S.S., B. Rehbein, and J. Souza. 2018. *Inequality in Capitalist Societies*. London: Routledge.
- Kurup, K.K.N. 2000. *Oru Tharavadinte Katha (A Memoir of a Tharavadu)*: Kottayam: Sahithya Pravarthaka Sahakarana Sangam, (NBS).
- Komter, Aafke. 2005. *Social Solidarity and the Gift*. Cambridge: Cambridge University Press.
- Laidlaw, James. 2000. 'A Free Gift Makes No Friends'. *The Journal of the Royal Anthropological Institute*, Vol. 6(4) (Dec.): 617–634.
- Lazzarotto, Maurizio. 2012. *The Making of the Indebted Man :An Essay on the Neoliberal Condition*. Los Angeles: Semiotix(e).
- Lederman, Rena. 1986. *What Gifts Engender: Social Relations and Politics in Mendi, Highland Papua New Guinea*. Cambridge: Cambridge University Press.
- Logan, William. [1887], 2000. *Malabar Manual*, I, Dr. P. J. Cherian (State Editor), Kerala Gazetteers Department, Thiruvananthapuram.
- Malinowski, B. [1922], 2002. *Argonauts of the Western Pacific: An Account of Native Enterprise and Adventure in the Archipelagoes of Melanesia New Guinea*. London: Routledge.
- Madhavanand, P. April 1998. "Panampayatt Networks of Karayad Village in Kozhikode District: A Sociological Study". An unpublished M.A. Dissertation submitted to Department of Sociology Zamorin's Guruvayurappan College, Calicut.
- Malamoud, Charles (ed.). 1983. *Debts and Debtors*. New Delhi: Vikas Publishing House.
- Mauss, Marcel. [1925], 2005. *The Gift: The Form and Reason for Exchange of Archaic Societies*. London: Routledge.
- McGuigan, Jim (ed.). 2014. *Raymond Williams on Culture and Society: Essential Writings*. New Delhi: Sage Publishers.
- Mitchell, Don. 2001. *Cultural Geography: A Critical Introduction*. Oxford, U.K.: Blackwell.
- Nair, K.N. and Vineetha Menon (ed.). 2007. *Social Change in Kerala: Insights from Micro Level Studies*, Delhi: Danish Books.



Namboodiri M.V. Vishnu. 2000. *Folklore Dictionary*, second edition. Thiruvananthapuram: Kerala Basha Institute.

Parry, Jonathan. 1986. The Gift, the Indian Gift and the 'Indian Gift'. *Man* , Sep. New Series 21(3): 453–473.

Polanyi, Karl. 1944. *The Great Transformation: The Political and Economic Origins of Our Time*. Boston: Beacon Press.

Payton, Robert L., and Michael P. Moody. 2008. *Understanding Philanthropy: Its meaning and Mission*. Bloomington and Indianapolis: Indiana University Press.

Raheja, Gloria Goodwin. 1988. *The Poison in the Gift: Ritual. Prestation, and the Dominant Caste in a North Indian Village*. Chicago: The University of Chicago Press.

Ramzan, S.C.P. 2008. "The Impact of Indigenous Financing Systems of the Society: A Case study of Kurikalyanam in Malabar". PhD thesis submitted in Calicut University.

Reddy, William M. 1987. *Money and Liberty in Modern Europe: A Critique of Historic Understanding*. Cambridge: Cambridge University Press.

Reich, Rob, Cordelli Chiara, and Bernholz Lucy. 2016. *Philanthropy in Democratic Societies: History, Institutions, Values*. Chicago: The University of Chicago Press.

Sahlins, Marshall. 1984. *Stone Age Economics*. London: Tavistock Publications.

Sanchez. A, James G. Carrier, C. Gregory, J. Laidlaw, M. Strathern, Y. Yan, and J. Parry. 2017. "'The Indian Gift': A Critical Debate". *History and Anthropology* 28(5): 553–583. DOI: 10.1080/02757206.2017.1375489.

Stoller, Paul, 2008. *The Power of the Between: An Anthropological Odyssey*. Chicago: University of Chicago Press.

Sykes, Karen. 2005. *Arguing with Anthropology: An Introduction to Critical Theories of the Gift*. London: Routledge.

Vallely, Paul. 2020. *Philanthropy from Aristotle to Zuckenberg*. London: Bloomsbury Continuum.

Yan, Y. 1996. *The Flow of Gifts: Reciprocity and Social Networks in a Chinese Village*. USA: Stanford University Press.

V. A. Zelizer. 1994. *The Social Meaning of Money*. New York: Basic Books.