

**DISTRIBUTION AND CONSUMPTION OF  
CLOTH IN INDIA**

**WITH SPECIAL REFERENCE TO POONA CITY**

By

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## INTRODUCTION

The broad features of India's economic life have been outlined during last two decades by reports of official committees and commissions and some All India enquiries. Detailed surveys of particular problems have not received equal attention. For example data relating to total expenditure on certain groups of items of consumption such as food, clothing, fuel, etc. are available in the reports of different enquiries (e.g. Agricultural Labour Enquiry) or family budget Studies (e.g. Enquiry into the family budgets of industrial workers). Such information is also available in certain local surveys. However, all these data are presented in terms of average expenditure on different groups of items of consumption. Further detailed analysis of the data collected during these surveys is ordinarily not attempted.

The purpose of the present Survey was to collect detailed information, as far as possible, in relation to distribution and consumption of a single group of consumption goods viz. clothing, and to make a full analysis of the data collected. The field of investigation had to be confined to a comparatively small area, owing to limitations of time and individual coverage. It was decided

to study problems relating to clothing of the inhabitants of Poona City area. None of the surveys conducted so far in India present a detailed analysis of the consumption of any single group of consumption items for any particular section of the Indian population and the consumption data are not combined in any case with information relating to distribution and marketing. Some studies like nutrition and diet/ surveys have been carried out in India for studying consumption of food etc., but no studies in relation to clothing appear to have been undertaken. Thus the field of investigation chosen for the present study has not, so far, been tackled in India. The technique of investigation, that suited Indian conditions best, had also to be determined during the course of investigation.

The data collected in the course of the enquiry were analysed as fully as the data permitted. The data are presented from quantitative as well as from qualitative points of view. Statistical techniques used in the analysis of the data on consumption, in the studies in European and other countries, have been applied as far as possible, to the analysis of the data collected during the Cloth Consumption Survey.

For the sake of convenience the subject has been presented in four parts. The first part relates to the production of cloth in India. It describes historical

development of different types of producers such as hand-looms and mills. Reasons for the differences in the growth-pattern of these various types are given and the present position of these producers in the Indian market is summarised. It is believed that this information will serve as a background against which the picture of the distribution and consumption of cloth in Poona can be appreciated.

The study of the distribution and consumption of cloth in Poona covers the next two parts. The first of these relates to the distribution of cloth, and the second is devoted to the study of the consumption of cloth in the City.

The study of the distribution of cloth in Poona City (Chapter II) begins with a historical review of the development of the cloth market in Poona and describes subsequently the changes in the types of distributors handling textile products; the types of goods supplied and the methods of purchase and sale. Shifts in the location of the important cloth marketing areas in the City over the last century are also brought out.

Chapter III describes the methods used for the collection of the data regarding the present structure and working of the cloth market in Poona City and gives information about the

selection of sample, composition of the questionnaire and the collection of data. Since there is no organisation of cloth merchants in the City through which different merchants could be approached, it was necessary to contact and interview each merchant independently.

Chapter IV describes separately the wholesale and retail markets with respect to the number of different types of distributive agencies that deal in cloth, their volume of business and their relative positions in the marketing of cloth in the City. A special study of the working of cloth consumers' co-operatives is also made.

The methods of purchases and sales of the merchants from Poona dealing in textiles are described in Chapter V. As the methods of purchases of products of mill and non-mill sector differ markedly, these are presented separately. The effects of display and advertisement, the role of creative salesmanship in the marketing of textiles, seasonality in sales, etc., are studied in the second section of this chapter.

The last chapter in this part (Chapter VI) is devoted to the study of pricing policies and practices, of the cloth merchants. The chapter is based on a special investigation planned with a view to studying the actual

working of the pricing system in the cloth market in Poona City.

Part III is devoted to the study of consumption of cloth in Poona City. This is based chiefly on information collected from sample of households (546 families). The details about selection of the sample families, the composition of questionnaire, the methods of collection of data are described in the introductory sections of Chapter VII. Because of the magnitude of the work outside help had to be taken in the collection of primary data from the sample families. Such help was not taken in any other part or aspect of the work of the thesis. Additional detailed information about purchases of cloth was collected from 50 households, that were induced to keep actual records of the cloth purchases for the year 1955-56. The problems of conduct of the Survey, reliability of the data, etc., are discussed in the subsequent sections. The general characteristics of the sample families are described in the concluding sections of the chapter.

In Chapter VIII, detailed information about the purchases of different types of garments by persons belonging to different age and sex groups is given. Such detailed information about consumption of cloth is not

available in any of the family budget or other surveys carried out in India. The variation in the types of garments used by families belonging to different socio-economic groups is also described in this chapter.

Chapter IX gives qualitative information about the shop preferences and cloth preferences of the sample families. The shopping areas that the consumers frequently visit, the frequency and the occasion of purchases, etc., are described in the first section of this chapter. Use of different varieties of cloth in families belonging to different socio-economic groups is studied in the second section of this chapter. The relative fields of products of the mill and non-mill sector in the total consumption of cloth of the sample families are also studied.

Effects of different socio-economic factors such as income, caste, occupation, etc., on the expenditure on clothing are discussed in Chapter X.

Chapter XI presents the formal statistical treatment of the data relating to consumption of cloth collected during the present Survey. Income elasticity for the items of clothing is derived. The income elasticity is further decomposed into quality and quantity elasticity following Prais and Houthakker. The values of elasticities are studied for different community groups. Quality



elasticities for different varieties of cloth are also derived.

The last chapter deals with estimation of all-India consumption of cloth. No data relating to total consumption of cloth by the Indian population are available. But valuable information is available in this connection in certain enquiries viz. 'Agricultural Labour Enquiry', 'Rural Credit Survey' and in certain family budget studies. An attempt to estimate the consumption of cloth in India in 1950-51 is made by putting together the data available from different sources. Several approximating procedures had to be adopted as there were several gaps in the data. But an attempt is made to utilise the relevant data as fully as possible. On the basis of these data estimates of the requirements of cloth in 1955-56 and 1960-61 are also made.

The entire work, in all its stages, was carried out under the guidance of Prof. D. R. Gadgil, Director, Gokhale Institute of Politics and Economics. I cannot adequately express the deep debt that I owe to him for his encouragement and guidance. I tender my grateful thanks to Prof. V. M. Dandekar and Prof. P. N. Mathur - who kindly extended their valuable guidance, specially in connection with the statistical treatment of the data.

I must also record my deep sense of appreciation for the help given to me from time to time by Dr. R. G. Kakade and Shri N. D. Kulkarni, in the conduct of the survey of the cloth market. Thanks are due to all the cloth merchants who supplied valuable information relating to their business. Special mention may be made in this connection of Shri M. N. Pataskar. I must thank all the families who consented to maintain records of the purchases of cloth for a period of one year, and also the families that supplied information relating to their purchases of cloth.

The authorities of the Poona Municipal Corporation, the Sales Tax Office, Poona, and the like bodies have obliged me by making available all the relevant records. The authorities of the Gokhale Institute of Politics and Economics have rendered invaluable help by allowing the use of their statistical laboratory.

I owe more obligations than I can possibly express to Shri D. P. Apte, who went through the first draft of my thesis and made valuable suggestions. Finally, I have to record my appreciation and tender my thanks to all my friends, too numerous to be mentioned here, who have contributed to the completion of this work.

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Part I

Chapter I

PRODUCTION OF CLOTH IN INDIA (1854-1954)

The development of the cotton textile industry in India could be traced by referring to the development of the handloom industry, which met the major requirements of the population in the 19th century, the mill industry that has captured the bulk of the textile market in the present century and the powerloom and hosiery industries that have entered this field since 1930. The present chapter describes the development of these various suppliers of the cotton textile products during the last century.

The total period of hundred years beginning from 1854 has been divided into five sections : 1) the development upto the end of the 19th century, 2) the period from the beginning of the present century to the outbreak of the first world war, 3) 1914 to 1929. The first three sections taken together cover the pre-protection period. The beginning of the protection period marks the fourth phase. It covers the period upto 1939. The fifth and the last phase relates to wartime and post-war developments.

1.1 The Mill Industry :- The year 1954 marks the centenary of the true foundation of the cotton mill industry in India. The last hundred years have witnessed gigantic transforma-

tions in diverse directions. The most outstanding fact about the mill industry as it emerged in 1954 is its expansion into the largest cloth supplier in India. While it claimed only a fraction of the Indian market in 1854, it now commands a major portion 76.71% of the Indian cloth market. Over 7,00,000 workers were on its musters in 1954 whereas less than 2,000 workers were employed in 1854. At present, the annual output hovers around 5,000 million yards of cloth and 1,600 million pounds of yarn. This spectacular expansion has taken place against the background of an expanding market within the country and of the displacement of English and Japanese products from the Indian market.

1.2 The Handloom Industry :- The mill industry has not only captured the market in imported goods but has also displaced, to a large extent, products of the indigenous handloom industry from the national market. The beginning of the competitive regime was heralded by a number of extraneous influences, that affected the handloom industry rather adversely and placed its rival system in an advantageous position. Prominent among these was the establishment of alien rule and bringing India under one political control. British rule in India meant improvement in transport, competition from imported articles and rise of large scale industry within the country. The withdrawal of court



patronage with the rise of British power, also affected the handloom industry. Government policy was responsible for the decay in certain sections of the handloom industry such as Dacca Muslin and silk industry of Bengal. Further, the influx of Western fashion and mode of living, ~~more~~ particularly in cities and towns, had a similar effect. All these factors helped the large scale industry in its struggle for the conquest of a larger market while the handloom industry suffered heavily. With its structural and organisational advantages that enabled the large scale industry to lower down its cost of production and sell at a cheaper price, it could easily displace the small establishments. Especially in plain white and grey cotton piece goods, the handloom industry lost its ground almost all over the country. Standardisation of demand and subsequent capture of the field by large scale industry was found difficult only in certain types of garments, where there is a dominance of traditional tastes and customs, individual likes and dislikes and art requirements. This predominance of individual tastes and scope for variety is notable in case of women's garments. Not only is there variety of pattern but each pattern has only a limited demand which renders large scale operation inefficient and uneconomic. Handlooms were able to retain their market to a considerable extent only in case of such articles.

Further, the geographical expanse of the country and the comparatively insufficient development of the means of transport helped some centres of handloom production<sup>1</sup>.

Of recent origin in this field are the hosiery, rayon weaving and powerloom industries. The units of production of hosiery and powerloom industries have multiplied greatly during the last 25 years and these have been capturing the market with amazing speed. These two have proved to be serious rivals to the handloom industry in particular. Especially, the powerloom industry is invading the only profitable field of the handloom industry, namely, the production of sarees. Taken together these three industries contribute between 10 and 15 per cent of the total volume of piece goods, manufactured by mechanical appliances.

In the present study it will not be possible to give a complete sketch <sup>of</sup> ~~and~~ the history of the development of the cotton textile producers by taking into consideration all the factors that contributed to their growth on the one hand <sup>and</sup> ~~and~~ the forces that hindered their growth on the other. An attempt will, therefore, be made here, only to summarise

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1. The Industrial Evolution of India - D. R. Gadgil. (1942)  
Chapter III, Pages 33-47.

the major trends in production (handloom and mill), import and export trends over the last century. Reliable figures of imports and exports of cotton textiles are available for the period under consideration. The production figures of cloth and yarn for the Indian mills also are available. No estimates of production of the handloom industry are, however, available. These are, therefore, to be derived from the available data in the following manner.

Estimates of yarn available for consumption in India are made by adding the Indian mill production of yarn to the net imports of foreign yarn and subtracting therefrom the Indian yarn exported. Free yarn available for sale is then obtained by subtracting the yarn consumed by mills (approximate equivalent at 112 lbs. cloth = 100 lbs. yarn upto 1930-31 and 110 lbs. cloth = 100 lbs. yarn after 1931-32) from the yarn available for consumption in India. Allowance is then made for the consumption of yarn for textile purposes other than handloom such as hosiery and for non-textile purposes. This net balance of yarn available to the handloom industry is then to be converted into yards. This is done on the basis of four yards of handloom cloth to a pound of yarn upto 1930-31 and 4.57 yards per pound of yarn thereafter<sup>1</sup>. But the statistics of handloom cloth thus

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1. Report of the Fact Finding Committee (Handloom and Mills) Government of India. (1942), Appendix XV, page 283.  
(The Fact Finding Committee henceforth referred to as F.F.C.)

derived are subject to great limitations. Owing to imperfect knowledge of the amount of yarn used by the rapidly growing hosiery factories and powerlooms and of the changing trends in the unsold stocks of yarn, the figures of handloom production are progressively overestimated. Moreover, the ratio of the yardage of cloth to the weight of yarn has no definite meaning so long as one does not know the width of cloth manufactured, the counts of yarn used and the number of reeds and picks per inch<sup>1</sup>. But, for want of any other method of arriving at the comparative statistics of the two branches of textile industry, this residual method has been adopted by the Textile Enquiry Committee.

The production of mills and the estimated production of handlooms, together with the import and export figures as given by the Textile Enquiry Committee<sup>2</sup>, are given in Statement No. 1 in the Appendix to the present chapter. The graphical representation of these data (Graph No. 1.1 in the Appendix to the present chapter) clearly marks the shifts in the positions of the different suppliers of cotton textiles in the Indian market over the last fiftyfive years. The production of the mill industry had been

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1. F. F. C., page 284.
2. Report of the Textile Enquiry Committee, Vol. III - Government of India. (1954), Appendix III - Table XI, pages 1338-1340.  
( Report of the Textile Enquiry Committee (1954) henceforth referred to as T.E.C.).

increasing continuously from the beginning of the 20th century. There was a marked rise in the production of mills in 1915-16 as imports declined sharply in 1914-15. The production of handlooms also marked a decline during the war period. The production of handlooms reached the pre-war level of production by 1920-21. It showed an increase only to a certain extent in the years thereafter. Imports regained their market to a considerable extent in the immediate post-war years, but again declined sharply by 1930. The decline continued till 1940. The imports became negligible from 1942 onwards. The production of mills marked a continuous rise at rapid strides till 1940. The production was marked with great fluctuations in the war and the immediate post-war years. The exports had improved to a certain extent from the beginning of the 20th century upto 1940. A marked rise in exports was observed in 1940-41 and 1941-42. They showed a decline after 1942-43. Exports were highly fluctuating in the post-war years. The relative position of the different suppliers in the Indian cloth market is studied in the following pages by taking into consideration, the absolute and the relative shares of these suppliers.

The all-India production of handlooms marked some increase during last thirty years. But this increase in production was enjoyed by some of the production centres only, especially by those in South India. In several of

several of the production centres in Bombay State and other places, the production actually declined. Especially a large number of centres producing valuable fabrics like shalu and paithani<sup>1</sup>, totally lost their market. Those producing coarse shirting or coating, dhoti etc., also received a setback. Only those centres like Madura and Coimbatore in the South and Nagpur and Sholapur from Bombay State which shifted over to fabrics that suited the changed demand conditions, maintained their production. The several adverse factors that hit the handloom industry during the last century affected different centres at different times and to different extents. The relative position of the different centres of production cannot be revealed by the figures of total handloom production. Detailed reference to the position of the different centres cannot be given in this brief chapter. The statements made about the Indian handloom industry in the subsequent pages give only an over-all picture and these, therefore, may not be applicable to all the centres in India, at a given time.

1.3 Development upto 1900 :- "India has been a producer of cotton cloth from time immemorial. It not only provided the cloth for internal consumption but also exported its

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 1. Indian terms appearing in the draft have been underlined. Please refer to the glossary of Indian terms at the end.

its products".

"With the invention in England of the Spinning Jenny, the cost of spinning was incredibly lowered and the introduction of powerloom reduced the weaving costs also. As a result of such technical advances, India not only ceased to export but began to import cotton textiles. The second quarter of the 19th century witnessed this remarkable transformation. The exports of cotton piece goods which stood at Rs. 165 lakhs in 1816-17 declined to Rs. 8 lakhs by 1830-31, whereas, during the same period imports of cotton yarn and piece goods rose from Rs. 3 lakhs to Rs. 60 lakhs."<sup>1</sup> But not till the opening of the Suez Canal and the construction of the network of railways did the internal market feel the impact of foreign competition in its full measure. The import of mill-spun yarn in ample quantity and suitable quality led to the replacement of hand-spun yarn by the imported yarn. In the beginning, almost all the mill-spun yarn came from Manchester. In 1850, yarn valued at only £ 1 million was imported but by 1895 these imports exceeded £ 3 millions<sup>2</sup>. But, from this date, the imports began to decline. Yarn

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1. F. F. C., page 5.

2. Ibid, page 6.

production in the Indian mills had been growing and handlooms came to depend more and more on Indian mill yarn. Yarn imports still continued, but the bulk of the imported yarn was of high counts.

The imports of cotton piece goods also increased rapidly after 1850. Large quantities of coatings and shirtings were brought. Mill-made dhotis were also imported and owing to their cheapness they became popular in urban as well as in rural areas. But the extensive field of women's clothing lay outside the perview of import trade. Even in regard to men's wear the handloom claimed such products as lungi, uparna, turban and dhotis with gold thread or silk borders.

The first Indian Cotton Textile Mill was established in 1851. By 1900, there were 193 mills with nearly five million spindles and 40,124 looms. The production was mainly confined to yarn of lower counts and the output, whether of yarn or of cloth, consisted of goods only in grey. The mills concentrated on the production of yarn which was absorbed in large quantities by the handloom industry. Thus, during the period 1896-97 to 1900-01 while Indian mills used 421 million lbs. of yarn as much as 1003 million lbs. (nearly 2.5 times) went to handlooms<sup>1</sup>.

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1. F. F. C., page 9.



The Indian mills also captured Chinese market for yarn by 1882-83. From the small beginning of 2.4 million lbs. in 1874-75, the Indian conquest of Chinese market made rapid strides that led to an increase by nearly ten times by 1882-83, when 45 million lbs. of yarn found their way to the export market, the bulk going to China<sup>1</sup>. This growth in the trade of yarn made the Chinese market a vital factor in the stability of the yarn spinning industry in India in particular and of the cotton mill industry in general, since almost every mill in the country was to <sup>a</sup>greater or a lesser extent a seller of yarn. The demand for yarn from the export market, as well as from handloom industry in the country, enabled a substantial section of the cotton mill industry to retain its character of selling major portion of the yarn produced rather than using it mainly for weaving purposes. To many a mill which did have weaving equipment, it provided a ready market for surplus yarn and to that extent bred indifference to the weaving side. Thus between 1882-92, spindleage expanded by 110% while loomage expanded only by 70%.

Initially the mills exhibited a tendency towards the formation of single process units. There was horizontal

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1. The Cotton Mills of India (1854-1954) - S. D. Mehta (1954), page 47.

organization; but since cotton mills were highly profitable, incentive to expand worked both ways, spinning mills planning to add looms and weaving mills going in for the production of their own yarn. The vast market for yarn as well as for cloth and the high level of profitability were gradually leading to vertical integration. This tendency was accelerated by the sudden loss of the export market of China for yarn at the beginning of the 20th century.

1.4 1900 - 1913 :- The trend of expansion at a more rapid rate on the spinning side than on the weaving side was arrested by the entry of Japan in the yarn market. Indian mill industry came into competitive contact with the Japanese products in 1895 when 5 million lbs. of Japanese yarn was exported to China. The very next year, Japanese exports trippled to about 15 million lbs. From this insignificant level the Japanese imports by 1897 had risen nearly to two fifths of the Indian supply. The progress continued, though at a reduced pace, right upto 1914.

The Indian producers of yarn were faced with this critical position. The percentage of yarn exported out of the total Indian production of yarn dwindled from 47% in 1899-1900 to 30% in 1913-14. The following figures will bring out this fact clearly<sup>1</sup> :-

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1. T.E.C. Vol III, Table X, page 1332.

Year	Export of yarn in million lbs.	Export as % of total production of yarn by Indian Mills
1899-1900	243.7	47.41
1909-1910	233.9	37.10
1913-1914	206.9	30.29

The industry was thus compelled to adjust the production pattern to this changed pattern of profitability. This was achieved by accelerating the expansion of weaving capacity as compared to the increase in the spinning capacity. Thus between 1892 and 1900, loomage increased by 64% whereas spindleage increased by 50% only. In this decade, the emphasis was being shifted gradually to the weaving side. The progress on weaving side was very rapid in the next decade. Between 1900 - 1909, there was an increase of 90% in loomage while an addition of 23% only was made on the spinning side. Between 1910 - 1914 again, looms increased by 35.5% and spindles by 12.0%. The industry, thus, in the early decades of the 20th century, took major strides towards the inevitable consummation of an industry of vertically integrated units.

The progress was to be sought as much in the expansion of weaving equipment as in the diversification of products. The mills took to the production of new varieties such as

Mull and Madapollams. In the first phase, only a small beginning was made in yarn <sup>2</sup>dyeing and cloth bleaching. This phase marked further progress in the two processes, progress being more rapid in dyeing. Calendering was widely accepted and mechanisation of dyeing and bleaching made a start. But the processing facilities were still in a rudimentary stage and plain weaving was the order of the day. Even though there was an increase in the production of yarn above 20s from 42 million lbs. in 1895-96 to 72 million lbs. in 1900-1901, the average count of yarn spun was as low as 13s in 1907-08<sup>1</sup>.

Handlooms were benefited in this period from an increased supply of cheap yarn from the Indian mills. The fiscal policy of the time favoured handlooms since there was no import duty on yarn. An import duty of 3.5% on mill-made cloth was first imposed in 1896; at the same time the protective effect of 3.5% import duty was nullified by an excise duty on Indian mill-cloth. However, the handlooms enjoyed the protection afforded by the duties on imported and indigenous mill-made cloth.<sup>2</sup> The handloom industry was also helped by the Swadeshi movement. The

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1. The Indian Cotton Textile Industry - S. D. Mehta. (1953), page 129.

2. F.F.C., page 13.

mills perhaps profited more by the Swadeshi movement but the handlooms also received some benefit. The policy of replacing throw-shuttle looms by fly shuttle in the handloom industry pursued by the provincial Governments had also its effect in adding to efficiency of production. Between the years 1899-1902 and 1908-1911, there was an increase of 20% in the total production of handlooms. As mentioned earlier the increase was evidenced in certain production centres only.

In this period, all the suppliers of cloth in the Indian market showed an increase to some extent in the absolute amount of cloth supplied. Imports marked an increase of 2% while handloom production increased by 20%. The production of Indian mills progressed considerably, increasing by 120% during this period. But if the relative shares of these suppliers are studied, it will become obvious that Indian mill industry was gradually capturing Indian market by reducing the relative share of imports. The Indian mills contributed 13.48% in 1899-1902 while in 1908-1911 it claimed 24.21% of the total cloth supplies. The imported cloth accounted for 62.40% of the total cloth supply in 1899-1902 while it claimed only 52.13% of the total supplies in 1908-1911. The share of handlooms was more or less stable at 24%. The mills had increased their share substantially, but this had not led to a fall in the

absolute amount of the supplies of cloth by handlooms or imports. But a point was now reached when the growth of the market as a whole could not accommodate the rapid growth of Indian mill industry without causing displacement of one or the other of the suppliers in the market.

1.5 1914 - 1929 :- Before the triangular contest between mills, handlooms and imports could reach a more critical stage, the first world war intervened, offering a protective shelter to the indigenous industry by drastically curtailing the imports of cloth from Manchester and cutting out altogether imports from other European countries like Germany. In several cases stoppage in imports offered an opportunity for entering into new fields of production which had not been previously tried. Production of the Indian mills expanded rapidly and at the end of the war Indian mills had made a substantial gain from which not even the renewed English competition and the vigorous attack by Japan could dislodge them even before protection was granted. The mill industry during this brief span stepped up the rate of cloth output from 1,164 million yards in 1913-14 to 1,640 million yards in 1919-1920. Even this substantially increased output was not adequate to bridge the void created by war-time diminution of English imports from 3,042 million yards in 1913-14 to 936 million yards in 1919-20.

There was a parallel fall in handloom production from 1,020 million yards to 516 million yards because the mills diverted yarn from handlooms and export market to the production of increased amount of cloth. For nearly the whole of their yarn supply, handlooms depended on mills, both Indian and foreign. The dangers of this dependence were disclosed, for the first time, during the war of 1914-18. Till 1910-11 the annual handloom production of cloth had been more than the Indian mill production. In the years 1911-12 to 1914-15 both the lines of production became nearly equal. With the outbreak of war, taking advantage of the cessation of imports, mills made a serious effort to increase cloth production and to capture the home market. "The handlooms were finally beaten and not only beaten but probably severely crippled for the time being".<sup>1</sup>

After the end of the war handlooms were able to obtain yarn more adequately and there was a partial revival of the handloom industry. Technical improvements were also introduced in winding and warping processes, together with a much wider use of fly-shuttle looms. Taking advantage of cheap dyes imported from Germany since 1922, several

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1. F.F.C., page 10.

centres took to the production of elegant multi-coloured sarees. On account of all these influences, the total production of hand weaving industry increased from the war average of 853 million yards per annum to 1,276 million yards in 1922-23. But, after having enjoyed a spurt during these years, handloom production settled at about 1,100 million yards per annum.

As a corollary of the profits of the sellers' market during later years of the first world war and post-war years, there was an erection boom in the mill industry that gathered delayed strength. Whereas 2 mills were in the course of erection in 1919, 3 in 1920 and 7 in 1921, there were no less than 44 mills in the course of erection in 1922-23. Another factor that led to the rapid expansion on the weaving side was the further loss of the export market for yarn. India still had a market for yarn in China during 1913-14 when 206.9 million lbs. of yarn went to the ports of China. But the development of Chinese industry completely ousted Indian mills as suppliers of yarn in the next few years. Thus in the years 1920-22, only 88.1 million lbs. of yarn were exported to China. Because of the loss of an important export market for yarn, Indian mills were faced with the problem of utilising the surplus yarn. Moreover, the counts produced were not suitable for increased absorptions of the yarn by the



indigenous handloom industry with the result that in that field, no significant replacement of imported yarn by the indigenous yarn was possible. These circumstances led the Indian Mills to use the surplus yarn by a further expansion on the weaving side.

At the end of the first world war, Bombay City dominated the Indian Cotton Textile industry but it experienced little expansion after the boom of 1920-22. The addition of new mills after 1920 resulted in a measure of geographical dispersion of the textile mills in the country<sup>1</sup>.

1.6 1930 - 1939 :- Little success was met with by the repeated demand for the imposition of the protective tariff prior to 1930. The measure of tariff protection is indicated below :-

Period	Tariff protection (%) <sup>2</sup>	
1909-13	Nil	
1924	7.25	
1929	British	Other foreign
1930	15*	20*
1931	25	31.25
1935	25	50
1937	20	50

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1. The Indian Cotton Textile Industry - S<sub>2</sub>D. Mehta (1953) page 142.

2. Report of the British Working Party-Cotton, page 119.

\* Minimum specific duties were also in force from 1930 onwards.

In addition, quota restrictions were imposed on imports from Japan after 1st January, 1934. Protection had been one of the most significant influences in the textile market situation from 1930. The first measure of protection was granted in the shape of duty on import of yarn. Since March 1931, there was a substantial rise in duty on imports of cotton piece goods from 7.25% in 1929 to 25% and 31.25% for English and other foreign imports respectively in 1931. In 1932, as a result of an enquiry by the Tariff Board into the dumping of Japanese goods, the duties on non-British goods were raised to 50%. In 1936, as a result of the recommendation of a Special Tariff Board Enquiry, Government reduced the duties on British piece goods from 25% to 20%. But from the beginning of the depression of thirties, the imports of British piece goods had dwindled rapidly and the reduction of duties failed to rally them. While Lancashire imports suffered a natural decline, the rising tide of Japanese piece goods was checked to some extent by the imposition of tariffs.

The position of the Indian mill industry was examined by a Tariff Board in 1926 which recommended inter-alia the desirability of the mills diversifying their production

instead of concentrating on the production of coarse grey cloth. This suggestion of the Board was subsequently acted upon by mills established after 1930 as well as by some of the old mills. This resulted in the increased production of yarn of higher counts. The production of 31-40s yarn increased from 2.7% of the total production in 1924-25, to 12.9% in 1939-40. The corresponding figures for 40s and above were 0.8% and 6.7% respectively.

The average count of yarn spun was 18s in 1923-24, 20s in 1933-34 and 27s in 1938-39. The production of yarn of higher counts by the Indian mills lessened the dependence of the handloom industry on foreign yarn and thus relieved the handloom industry of a considerable burden of import duty that was imposed in 1931.

With the production of yarn of high counts, mills were able to compete with the handlooms more effectively. It was with the sarees manufactured with high count yarn that the mills displaced sarees from Santipur in Bengal, Madura in South India and other well-known centres of handloom production. The mills started adding new lines of production. Production of cambrics and lawns showed a marked increase during this period.

Production of particular variety of cloth <sup>1</sup> .	Annual average (In million yards)	
	(1926-29)	(1938-40)
Chaddars	63	71
Dhotis	696	1182
Cambrics and Lawns	4	136
Drills and Jeans	86	183
Shirting and T Cloth	561	1042
Coloured piece goods	607	917

Thus the composition of the cloth produced witnessed a significant change after 1930.

The third phase had marked a beginning of mercerizing and sizing plants. This phase recorded a wide spread of the mercerizing equipment. There was also a spread of printing, dyeing and bleaching equipment. Introduction of specialised dyeing and various types of calendering equipment was also observed.

Measurement in time of the development of the finishing facilities presents some difficulties. The only quantitative indication available is indirect. The value of import of the finishing machinery gives some indication of this trend.

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1. The Indian Cotton Textile Industry.- S.D.Mehta. (1953), page 149.

Years	Import of printing and finishing machinery from U. K. into India in tons <sup>1</sup> . (Annual average)	Value of Indian Import of printing machinery. (Rs. Lakhs) (Annual average)
1926-30	480	0.21
1931-39	1039	0.11
1940-44	632	3.49

Because of the high tariff barriers and the subsequent development of the Indian mill industry in diverse directions, it was able to eliminate its foreign competitors successfully from the Indian market. Mills' share of the Indian cloth market rose from 42.26% in 1927-30 to 64.46% in 1930-39 and there was a parallel fall in the share of imports from 34.21% in 1922-30 to 9.67% in 1936-39.

Handlooms could capture little portion of the market that was lost by imports. In the first instance the duties had strengthened Indian mills not only against foreign mills but also against the indigenous handloom industry. The Swadeshi movement of 1930 also proved a blessing to the mill industry and enabled it to a large extent to fill the vacuum created in the market by the dwindling of foreign

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1. The Indian Cotton Textile Industry - S. D. Mehta. (1953), page 22.

imports. But the ban against imported yarn during the period handicapped the handloom weaver producing cloth with yarn of finer counts, though the hand weaving section, using low count yarn, benefited from the Swadeshi movement.

Changes in clothing habits also affected the handloom industry adversely. Change towards simplicity and plainness helped mills greatly in expanding their market. In the case of male's attire, lace-bordered, hand-woven dhotis were being replaced by plain mill-made dhotis. Further, the growing use of trousers and pyjamas especially in towns curtailed the demand for dhotis and lungis. The old fashioned angarkha had been discarded in favour of plain shirt and knitted underwear came as a cheap substitute for kurta among the poorer country folk. Most spectacular of these changes was the increasing disuse of turbans whether pagri, pheta or rumal, and those who continued to wear turbans turned to the use of turbans that were mostly of mill-made muslins. Revolutionary changes took place in the dress of children. Dhoti was discarded in favour of shorts and vests in case of boys, and saree or skirt and blouse of hand-woven khanas were replaced by frocks. The young women also took to cheap cotton saree of white or light colour, mostly mill-made, and six yards long. A preference for using laundered clothing had grown and this

had put a premium on mill cloth. In these new modes of dress handloom had little share. These changes benefited mostly the mill.<sup>1</sup>

The overseas market enjoyed by the handloom weavers was also affected by the competition of mill products from India and abroad. All the ills of the handloom industry came to a head after the world economic crisis of 1929-30. "Thus in the early thirties the condition of the handloom industry reached a pitiable stage."<sup>2</sup>

17 Powerlooms :- In the 1940's a new rival had entered the field, viz. single unit powerlooms worked in cottages and small powerloom factories. Although the looms were generally old ones, discarded by mills, these small units were able to cut down production costs and proved a serious rival not only to handlooms but even to some extent, to the Indian mills. Wherever these powerlooms were introduced, the number of handlooms declined e.g. Surat, Ichalkaranji.

The Bombay Industrial Survey Committee, which reported in 1939, found only 2,500 powerlooms in Bombay Province. But in August 1941, there were at least 6,400 such looms

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1. F.F.C., pages 16-18.

2. F.F.C., page 21.

in that province and about 15,000 in the whole of the country.<sup>1</sup> Powerloom units carefully observed the changes coming over women's dress and had a greater facility than the mills, in the supply of certain speciality fabrics, not suitable for mass production.

Thus, to the three-cornered contest, which began in the early decades of the 20th century between handlooms, imports and Indian mills, was added a new contender namely the powerloom. This increased competition had its repercussions on mills as well as on handlooms. But the less resourceful of the two, namely handlooms, had been worst hit. The intensity of competition deepened both territorially as well as in terms of types of fabrics produced.

1939 and after :- The second world war relieved the industrial world of the burden of the increased keen competition. Within an year after 1939, a state of sellers' market emerged and continued upto 1951. The onset was gradual and the climax was touched in 1946-47.

The effects of war were twofold on the supply conditions of cloth. Firstly, there was diversion of productive

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1. F.F.C., page 20.



capacity to the satisfaction of war and non-civilian demand, reaching its peak in 1943 and remaining at a very high level for three years later. The off-take of textiles for non-civilian requirements increased from 93 million yards in 1939-40 to 251 million yards in 1940-41. It doubled in the following year (492 million yards) and reached the peak in 1942-43 (789 million yards). The offtakes in following three years averaged at about 660 million yards per annum.

Another factor which intensified the scarcity of cloth for civilian use was the cessation of imports. Even though imports did not have a large share in the total supply, it contributed to nearly 10% of the total cloth available, on the eve of the war. The military offtakes and fall in imports taken together led to a loss of about 20% of cloth for civilian consumption in 1941-44 as compared to the cloth available during 1936-39.

Government took a number of steps to secure higher production level so that the increasing tempo of war-demands could be met with. Production of mills rose from 4,013 million yards in 1939-40 to 4,492 million yards in 1941-42 and reached the maximum of 4, 871 million yards in 1943-44. But together with the increased availability of total cloth, the war demand was also rising. The per capita

cloth available touched the figure as low as 10.05 yards in 1942-43. Thus the conditions reaching a critical stage, Government imposed hastily-devised price control measures. But because of the existence of numerous adverse factors it failed to cope with the situation with any success. The situation was aggravated by the failure of transportation system to function effectively in relation to civilian needs. The mill-owners shifted production schedules according to their estimates of profitability of producing different items. The prices of various kinds of cloth were fixed by the Textile Commissioner. Because the margin of profit was considerably higher for cloth of finer counts and because the mills had little responsibility in the marketing of the products, they shifted over to the production of cloth of finer counts, irrespective of the existing needs of the public.

Thus, the production pattern no longer coincided with the pattern of demand. This shift in production implied greater magnification of the shortages in individual varieties of cloth as distinguished from the shortage in the total supply of cloth. The situation was worsened by the malpractices in the mill industry and trade.<sup>1</sup>

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1. Report of the Committee of Bombay Mill Owner's Association in 1944 begins with the comment "The story of cloth and yarn markets during the war is more or less a story of black-market, controls and still more black market".

The machinery set up by the Government could hardly function to smooth out the situation and this condition continued upto the close of the war in 1945. Even though the end of the war eased the pressure of non-civilian demand, due to several adverse factors such as widespread trouble on labour front, reduction in hours of each shift from 9 to 8, communal disturbances, political agitation, and shift in production pattern, the condition of scarcity continued. There was a fall in production from 4,700 million yards in 1944-46 to 3,800 million yards in 1946-48 and it touched a low figure of 3,676 million yards in 1950-51. The cloth available per capita then was 9.7 yards.

In 1951-52, there was an increase in the cloth available because the output had increased and with the imposition of controls on export, exports declined from 1,321 million yards in 1950-51 to 476 million yards in 1951-52. The figure of per capita cloth available rose to 14.50 yards in 1951-52. The cloth available per capita, varied between 14.5 and 15 yards for the years 1952-55.

1.9 The present structure :- Mill Industry :

In Table 1.1 is given the distribution of spinning and composite mills at different centres in 1956. There are at present 292 composite mills and 127 spinning units in the cotton textile industry. But more than 54% of the composite mills are also regular sellers of yarn. A large number of spinning mills are concentrated in Madras State while the bulk of the composite mills are situated in Bombay State with a high concentration in Ahmedabad and Bombay City. Thus 63 composite mills are situated at Ahmedabad and 57 in the Bombay City. There are 158 or 54% of the total composite mills in the Bombay State.

The mills are characterised by extensive variation in their size. Spinning mills range from less than 1,000 ring spindles to nearly 2,50,000 ring spindles. Of the composite mills, at least a dozen have less than 50 looms each; at the same time some mills have loom beds of more than 2,000 looms each. In terms of paid-up capital the range varies from the neighbourhood of Rs. 100 thousands to Rs. 60 millions.

Table No. 1.1 : Number of mills in existence in 1956.\*

Centre	Spinning Mills	Composite Mills
Ahmedabad	5	63
Bombay City	5	57
Bombay rest	12	38
Madras	61	26
West Bengal	11	17
Madhya Bharat	1	15
Uttar Pradesh	6	17
Other Centres	26	59
Total	127	292

\*Indian Textile Industry - Statistical Bulletin -  
Government of India (June 1956)., Table 1.1, page 1.

Table 1.2 sets out the production of cloth in different categories.

Thirty per cent of the total production is of longcloth. The shares of dhotis, sarees and shirtings vary between 10 to 12 per cent each, prints have a share of about 8% in the total production, mulls and voils 6% and poplin 5.5%. The shares of other varieties such as drill, coating, cambric are less than 5% each. About 4% of the total production is comprised of bed-sheets and other household textiles.

Seventytwo percent of the total cloth produced was of medium quality and about 12% was of coarse quality. Cloth of fine quality had a share of 6% and cloth of superfine quality had a share of 2% only. Of the total processed cloth 59% was bleached, 24% was dyed and 17% was printed cloth.

1.10 Handlooms and Powerlooms :- Table No. 1.3 shows the distribution of powerlooms and handlooms all over India.

Of the 28.5 lakhs of handlooms about 2 lakhs are engaged on silk and the number of those engaged on wool is about 80 thousands. The remaining 25.7 lakhs of handlooms are engaged on cotton and on mixtures. The non-commercial looms in Assam engaged in cotton are

Table 12 - Cloth varieties <sup>produced</sup> between July 1955 and June 1956\*

	Name of the variety	Yards (in 00,000)	%
Wearables	Dhoti	5,260	10.09
	Saree	5,907	11.33
	Dupatta	66	0.13
	Mull and Voil	3,302	6.34
	Poplin	2,889	5.54
	Long cloth	15,877	30.47
	Shirting	6,572	12.61
	Cambric	303	0.58
	Prints	4,279	8.21
	Coating	1,356	2.60
	Drill	2,274	4.36
	Other varieties	2,026	3.89
	<b>Total</b>	<b>50,111</b>	<b>96.15</b>
Non-wearables	Bed-sheets	1,193	2.29
	Other varieties	811	1.56
	<b>Total</b>	<b>2,004</b>	<b>3.85</b>
<b>Grand Total</b>		<b>52,115</b>	<b>100.00</b>

\* Indian Textile Industry Statistical Bulletin  
 Government of India (July 1955-June 1956)  
 Table 1.5, page 7.

Table No. 1.3 : Number of handlooms and powerlooms in different states.\*

Name of the State	Powerlooms Authorized	Handlooms Estimated
Bihar	147	196,218
Bombay	15,742	161,255
Madhya Pradesh	1,123	105,000
Madras	1,415	841,140
Orissa	10	129,686
Punjab	1,339	46,357
Uttar Pradesh	342	253,311
West Bengal	1,354	97,151
Hydrabad	167	149,000
Madhya Bharat	24	18,500
Mysore	1,303	35,000
Rajastan	36	26,000
Sourath	269	20,000
Travancore-Coshin	10	80,157
Ajmer-Marwara	10	2,016
Delhi	481	750
Other areas	28	1,90,164
<b>Total</b>	<b>23,800</b>	<b>2,851,685</b>

\* T. E. C., Vol. III, page 1368.



estimated at about 5 lakhs. The total number of commercial looms, thus, works out to about 20 lakhs. It is estimated that about 20% of these or four lakhs of handlooms are idle<sup>1</sup>.

There are 23,800 authorised powerlooms in the country. Of these 15,742 are in Bombay State. These are mainly concentrated at Ichalkaranji, Malegaon, Bhivandi, Khambayat and Surat. Besides, powerlooms in considerable number are to be found at Dabalpur in Mysore, at Nagpur in Madhya Pradesh and near about Calcutta City.

1.11 Total Production in 1955 :- In the year 1955, of the total cloth produced, mills produced 5,094 million yards, handlooms produced 1,480 million yards and powerlooms 273 million yards. There were imports of 6 million yards. In the year 1955, 873 million yards were exported, leaving 5980 million yards for civilian consumption. The Planning Commission had laid down a target of 4,500 million yards for mill production and 1,700 million yards for handlooms for the First Five Year Plan period<sup>2</sup>. The total cloth production thus outstrips the First Five Year Plan target by a substantial margin.

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1. T.E.C. Vol. I (1954), pages 14-15.

2. The First Five Year Plan - A draft outline - Government of India - Planning Commission. (1951), page 153.

Statement No. 1.1 - Annual production, imports and consumption <sup>of</sup> ~~in~~ cotton piece goods in India (in million yards)\*

Year	Production of cotton piece goods			Net im-ports	Ex-ports	Available for con-sumption	Year	Production of cotton piece goods			Net im-ports	Ex-ports	Available for con-sumption
	Mill	Hand-loom	Total					Mill	Hand-loom	Total			
1899-1900	385	828	1,213	2,054	112	3,155	1928-1928 <sup>9</sup>	1,893	1,037	2,930	1,783	275	4,438
1900-1901	410	652	1,062	1,875	111	2,826	1929-1930	2,419	1,406	3,825	1,799	242	5,382
1901-1902	494	828	1,322	2,042	120	3,244	1930-1931	2,561	1,410	3,971	803	208	4,566
1902-1903	497	904	1,401	1,985	109	3,277	1931-1932	2,990	1,517	4,507	677	235	4,949
1903-1904	560	824	1,384	1,903	125	3,162	1932-1933	3,170	1,737	4,907	1,131	199	5,839
1904-1905	658	772	1,430	2,152	136	3,446	1933-1934	2,945	1,440	4,385	697	183	4,899
1905-1906	687	1,036	1,723	2,334	129	3,928	1934-1935	3,397	1,440	4,837	907	169	5,575
1906-1907	708	1,096	1,804	2,194	115	3,883	1935-1936	3,571	1,659	5,230	907	206	5,931
1907-1908	808	1,056	1,864	2,401	113	4,152	1936-1937	3,572	1,453	5,025	691	236	5,480
1908-1909	824	1,060	1,884	1,869	113	3,640	1937-1938	4,084	1,435	5,519	530	390	5,659
1909-1910	964	848	1,812	2,070	127	3,755	1938-1939	4,269	1,897	6,166	568	310	6,424
1910-1911	1,043	860	1,903	2,162	134	3,931	1939-1940	4,013	1,618	5,631	498	350	5,686*
1911-1912	1,136	1,000	2,136	2,272	118	4,290	1940-1941	4,269	1,261	5,530	343	556	5,066*
1912-1913	1,220	992	2,212	2,847	125	4,934	1941-1942	4,494	1,485	5,979	108	804	4,791*
1913-1914	1,164	1,020	2,184	3,042	130	5,096	1942-1943	4,109	1,540	5,649	-2	845	4,013*
1914-1915	1,136	1,140	2,276	2,328	110	4,494	1943-1944	4,879	1,741	6,612	4	514	5,450*
1915-1916	1,442	1,036	2,478	2,018	161	4,335	1944-1945	4,726	1,737	6,463	6	468	5,256*
1916-1917	1,578	712	2,290	1,772	309	3,753	1945-1946	4,676	1,759	6,435	2	471	5,391*
1917-1918	1,614	764	2,378	1,406	235	3,549	1946-1947	3,890	1,737	6,435	21	346	5,302
1918-1919	1,451	996	2,447	955	187	3,215	1947-1948	3,770	1,897	5,667	42	225	5,484
1919-1920	1,640	576	2,156	936	239	2,853	1948-1949	4,381	1,947	6,328	40	366	6,002
1920-1921	1,581	1,100	2,681	1,406	172	3,915	1949-1950	3,779	1,444	5,223	70	739	4,554
1921-1922	1,732	1,140	2,872	981	189	3,664	1950-1951	3,676	1,143	4,819	4	1,321	3,502
1922-1923	1,725	1,276	3,001	1,467	187	4,281	1951-1952	4,297	1,472	5,769	7	476	5,300
1923-1924	1,702	952	2,654	1,374	203	3,825	1952-1953	4,761	1,382	6,143	5	615	5,532
1924-1925	1,970	1,192	3,162	1,710	229	4,643	1953-1954	4,905	1,372	6,277	5	766	5,516
1925-1926	1,954	1,064	3,018	1,413	232	4,199							
1926-1927	2,259	1,245	3,504	1,623	300	4,827							
1927-1928	2,357	1,270	3,627	1,815	287	5,155							

\* T.E.C. Vol. III,  
Appendix III, Table XI, pages 1338-1340.

\* Excluding military offtake.

Statement No. 1.2 - Production, Imports and Exports of cotton textiles between  
1899-1954 (in million yards)\*

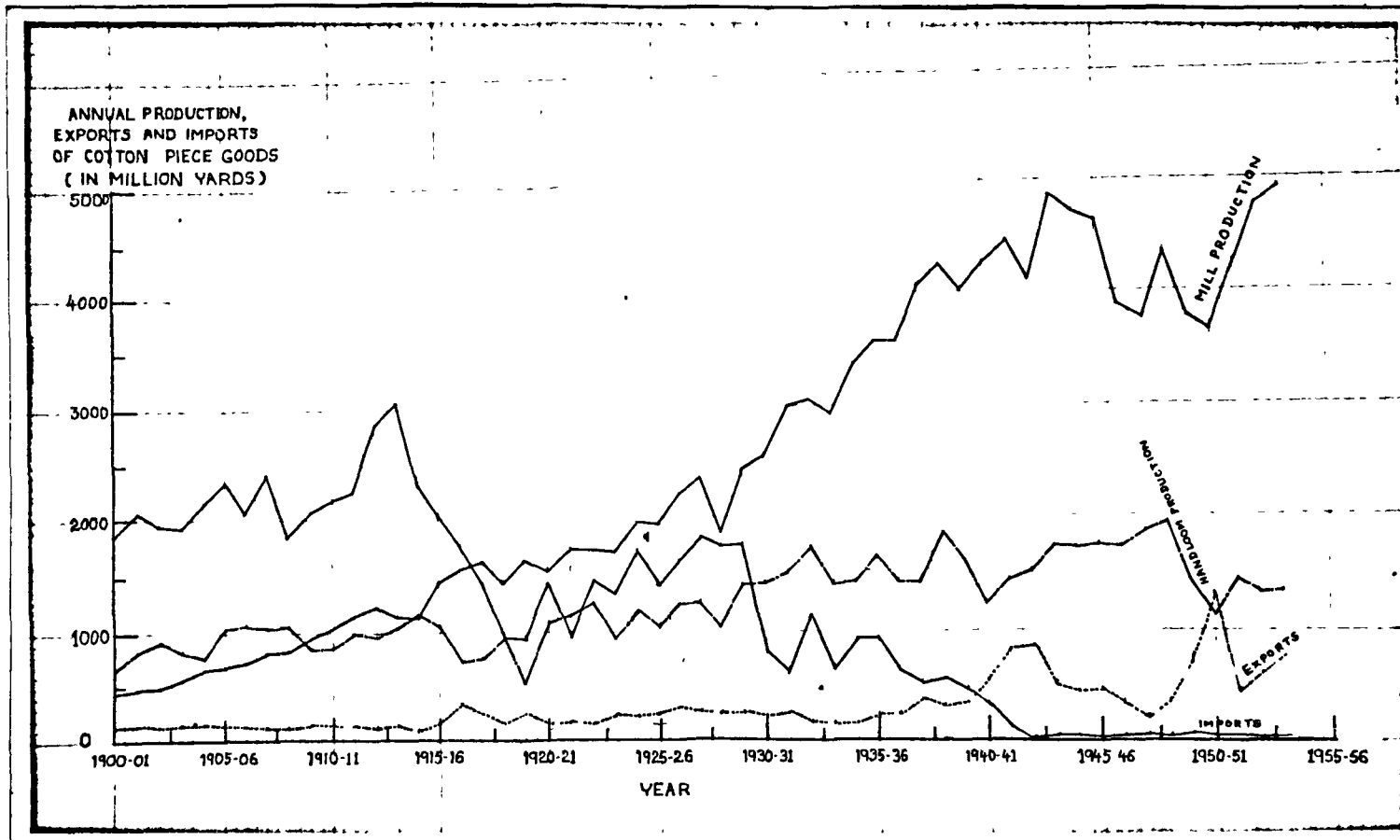
Year →	1899- 1902	1908- 1911	1920- 1923	1923- 1930	1936- 1939	1951- 1954
Supplier ↓						
Mills	430	944	16,79	2,223	3,975	4,655
Handlooms	769	923	1,172	1,238	1,595	1,409
Imports	1,990	2,033	1,285	1,799	596	5
TOTAL	3,189	3,900	4,136	5,260	6,166	6,069
Mills' share	13.48	24.21	40.59	42.26	64.46	76.71
Handlooms' share	24.12	23.66	28.34	23.53	25.87	23.21
Imports' share	62.40	52.13	31.07	34.21	9.67	0.08
Exports	114	125	183	268	312	619
Net avail- able for consumption	Total yards 3,075	3,775	3,953	4,992	5,854	5,450
	Yards per capita 10.43	12.06	12.36	14.43	15.66	14.75

\* Based on statement No. 1.1

Table 1.3 - Production of yarn (in million lbs.) \*

Year	Production by Indian Mills	Net imports	Exports	Total yarn available for consumption	Yarn consumed by Indian Mills	Surplus	Yarn consumed by Indian Mills as % of production by Indian Mills	Exports as % of production by Indian Mills
1899-1900	514	37.1	243.7	307	87	220	16.93	47.41
1909-1910	628	34.6	233.9	429	204	225	32.48	37.10
1913-1914	683	35.9	206.9	512	245	267	35.87	30.29
1918-1920	625	19.6	116.4	529	325	154	52.00	18.22
1920-1922	679	48.5	88.1	637	343	295	50.52	12.97
1928-1930	741	43.4	36.7	747	441	307	59.51	4.95
1937-1939	1,232	28.5	44.7	1,216	791	425	64.20	3.63
1945-1947	1,476	0.15	10.6	1,466	940	526	63.69	0.72
1950-1952	1,244	1.15	41.3	1,203	828	375	66.56	3.32

\* T.E.C. Vol. III, pages 1332-34.



Graph No. 1.1.

Part II

Chapter II

HISTORICAL DEVELOPMENT OF THE CLOTH MARKET IN POONA.

The study of distribution and consumption of cloth in Poona City is divided into two parts. The first one relates to the supply side. The development of the cloth market in Poona City, the structure of the cloth market, the methods of purchase and sale and the pricing policies and practices are analysed in this part. The second part is devoted to the study of demand for cloth in Poona City.

In the present chapter, the historical development of the cloth market in Poona City is traced. Before proceeding to describe the development of the cloth market, a brief description of the economic development of Poona City, the movement of population and the composition of population has been given to form a background against which the historical development of the cloth market as well as its present working can be studied.

"The economic life of Poona was not highly developed till 1720, when it became the capital of Maratha realm. The increase in the political importance of Poona during

the 17th century must have been accompanied by some growth in population. It did not appear, however, to have led to a diversification of its economic life. The traditional elements of population-officials, cultivators, Brahmins and traders - retained their previous importance and characteristics. Seventeenth century Poona does not appear to have been an important centre of any craft or noted for any special product or for handling of trade in any goods. Political conditions during 17th century were not favourable to increased or new economic activity.

With the establishment of the rule of Peshwas in the early decades of the 18th century, the events took a new turn. Political conditions became comparatively stable and Poona became the seat of the chief official of the state and gradually the centre of a large dominion. The city grew rapidly in size and the volume of trading and ordinary consumption trades and activities must have expanded rapidly in the early decades of the 18th century. However, no new elements, either crafts or trades, appear to have been introduced before the middle of the 18th century. During the latter half of the 18th century, a court, steadily growing in prosperity, was established at Poona. This had a reaction on the economic characteristics of the City. Crafts became diversified and grew in size

and numerous trades were established. This was done to a large extent with the help of immigrant elements. The economic life, therefore, affected the social structure of the City. But the diversification and growth of economic activity did not lead to the establishment of any special craft or manufactures within the City. The only special emphasis observed in the economic activity was that connected with luxury trades based on a court; but everywhere trading activity was more important than manufacturing activity. The important occupational castes were service castes and those of craftsmen producing general consumption goods. The most numerous of these castes were Shimpis who combined cloth dealing with tailoring, gold and silver smiths, potters, saddlers, milkmen, washermen, etc.

'The first quarter of a century after the fall of the Peshwas in 1818, most probably, witnessed a serious decline in the population and prosperity of the city in most directions. Towards the beginning of the forties, new forces seem to have made themselves felt which initiated a ~~revival~~ revival in certain sections. The first operating force in point of time was the establishment of the Cantonment and demand created by it and then the decision to make Poona a seat of Government during monsoon months. A very powerful factor was added to this by the construction



of the railway line from Bombay to Poona (1851) and later from Poona to Southern Maratha Country (1889). Thus, with a slow turning round the corner in the forties, a fairly rapid recovery of fortunes of the City took place. Between 1850 and 1880 new crafts grew rapidly. Among the main crafts of Poona listed by the Gazeteer, some like copper and brass ware, silk and cotton weaving were essentially new growths while others like ivory combs, paper making, which were stagnating remnants of older crafts, received a temporary fillip because of the new demand'.<sup>1</sup>

' Development of the City<sup>2</sup> :- "Poona was originally a small village situated upon a raised plateau, slightly away from the Mutha river, at the southern portion of the present Kasba ward".<sup>3</sup> By about 1650 the City consisted of four wards viz. Kasba, the original town, the present Raviwar that lay immediately to the south of Kasba ward, Shanwar situated along the river-bank and Somwar to the east of Kasba. By about 1680 it consisted of five wards, Mangalwar to the north east of Kasba being added to the four wards

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1. Poona - A Socio-economic Survey, Part II - D. R. Gadgil. (1952) pages 15 to 19. (Henceforth referred to as Poona - Part II.)
  2. A map indicating the names and locations of different wards in the city is given on the following page.
  3. Poona - A Socio-economic Survey, Part I - D.R.Gadgil (1945), page 11. (Henceforth referred to as Poona - Part I)

mentioned above. Budhwar ward to the west of Raviwar and south of Kasba was added by 1700.

The next stage of development began with the adoption of Poona by the Peshwas as their capital in 1720. The era of establishment of new wards under Peshwas opened with the establishment of Shukrawar ward to the south of Budhwar by the second Peshwa. Four new wards namely Narayan, which was further expansion of Shanwar ward along the river-bank, Vetal, Nagesh and Ganesh were added by the third Peshwa. In the reign of Madhavrao, the fourth Peshwa, Sadashiv to the west of Shukrawar and Bhavani wards were added. Further additions were Rasta, Nana and Ghorpade wards in the reign of Sawai Madhavrao Peshwa between 1774 and 1795. But after the fall of Peshwas, the City suffered a severe setback and with the possible extension of Navi Peth no new ward arose. The only addition was in 1817 when the English occupied the City and the British troops encamped in tents to the east of the City within the present Poona Cantonment limits. Thus the Poona Cantonment dates from 1817.

There was no significant extension of the City during the next century. After the close of the war of 1914-18, another era of rapid development was ushered in. The development of the City took the form chiefly of extension across the Mutha river to the north-west (Shivajinagar, Deccan Gymkhana, etc.).



The latest major additions to the area of the City were the areas of the whole or the part of the 17 adjoining villages.<sup>1</sup> These were added in 1950 when the Poona Municipal Corporation was constituted.

2.2 The Movement of Population :- The first reliable estimate of the population of the City is available for 1851 when the population of the City was 73,000.<sup>2</sup> The opening of the railway in 1856, raised the number to 80,000 in 1864 and since then, there was a steady advance in population in the next three decades.

In the year 1881, the population of Greater Poona<sup>3</sup> was 1,44,340. The population increased by 37,759 persons

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1. "List of the villages wholly or partly in Corporation area - Aundh, Pashan, Kothrud, Hingne, Parvati, Dhankavdi, Kasbe Poona, Hadapsar, Lohogaon, Ghorpadi, Mundhwa, Yeravada, Dhairi, Kalas, Bhosari, Dapodi, Vadagaon" - 'Poona - A Resurvey' - N.V.Sovani, D.P.Apte, R.G.Pendse. (1956), page 1. (Hence forth referred to as Resurvey of Poona).
  2. Poona - Part I, page 20.
  3. Greater Poona - The 'Census Unit' called 'Greater Poona' was constituted in 1921 consisting of the City and the Suburban Municipalities, the Poona Cantonment, the Kirkee Cantonment, the Government House Area and a good deal of the land of eight or nine villages (namely Parvati, Aundh, Ghorpadi, Wanavadi, Bopodi, Yeravada, Bhamburda and Erandavna). This Census Unit remained unchanged at the two successive decennial censuses.

or by 26.16% during 1881-91. During this decade the Madras and Southern Maratha Railway was constructed. "The whole of Maharashtra with its focus in Poona was witnessing, at this time, a sort of renaissance. The general prosperity of the City was not marred by any failure of rains or visitation of epidemics".<sup>1</sup>

During the next decade, the population of the City decreased by more than 6,000 persons. There were severe famines towards the end of this decade. The decrease of population was mostly due to mortality from plague. The population marked an increase of 13,238 between 1901 and 1911. The population increased by 7% only because of the continued occurrence of plague. Between 1911 and 1921, the population increased by 26,095. During the next decade the population increased by 35,391 persons or by 16.48%. Thus between 1881 and 1931, there was an increase of 73.33% in the population of Greater Poona. The population increased from 1,44,340 in 1881 to 2,50,187 in 1931.

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1. Poona - Part I, page 21.

The population of Poona in 1931, when adjusted to the new census unit as was constituted in 1951, was 2,65,789. It increased by 79,108 or by 29.76% between 1931 and 1941. The biggest increase was marked between 1941 and 1951, when the population increased by 70%. A major part of this was on account of increased immigration in the period due to increase in employment, in the area during and after the second world war. The population of Greater Poona as recorded by 1951 census was 5,88,545.

2.3 Composition of The Population :- Table 2.1 gives the distribution of the population according to religion as given by 1951 census. Hindus formed a large majority, being 85.3% of the total population. Next to Hindus, the religion whose adherents numbered most, was Islam. The Muslims were 8.9% of the total population. The followers of all other religions (i.e. Jains, Christians, Jews, Zoroastrians, Sikhs and others) taken together formed the remaining 5.8 per cent of the population.

Among Hindus, Marathas dominate. This is the main caste in Maharashtra and the fact is shown by its preponderance in the population of almost every ward of the City. The distribution of the population over different wards of the City according to communities as noted in

Table No. 2.1 : Percentage distribution of population according to religion in the Poona Municipal Corporation area in the 1951 Census.

Religion	Population 1951 Census %
Hindus	85.3
Muslims	8.9
Jains	1.8
Zoroastrians	0.4
Christians	2.9
Sikhs	0.5
Jews	0.1
Others	0.1
Total	100.0

the Resurvey of Poona is given in Table 2.2. It will be seen from the table that except in Sadashiv, Narayan, Shanwar, Budhwar and Yeravada, in all the other wards, Marathas are in majority. Brahmins, the next most numerous class are localised than Marathas. They dominate the four wards, Sadashiv, Narayan, Shanwar and Budhwar. The only other wards in which they are in large numbers are Shukrawar, Kasba, Somwar and Shivajinagar.

The Malis, a very important element of old Poona, are fairly widely dispersed but with marked concentration in Kasba, Bhavani and Shukrawar.

The castes following handicrafts and other traditional small scale industries are divided into three groups. One group consists of those, whose hereditary occupation has some connection with weaving cloth. The other group, designated, Artisan Group I, consists of castes who hereditarily work in metals of all kinds, together with shimpis, the hereditary clothier and tailor of Maharashtra. The third group, designated Artisan Group II, consists of miscellaneous kinds of service trades and others such as barbar's and washerman's. The group of weaving castes is highly concentrated in Ganj and Bhavani. The two combined artisan groups are not highly localised. In spite of their being mixed groups, they show some signs of



Table No. 2.2 - Wardwise classification of sample families according to community<sup>1</sup>

Communities→ Wards ↓	Maratha- Dhangar, Gawli, etc.	Brah- mins	Mali	Weav- ing caste	Arti- san Group I	Arti- san Group II	Depres- sed classes	Guja- rati, Marwari	South Indi- ans	Muhom- medans	Chris- tians	Parsis and Jains	Sikh, Sindhi, Pun- jabi, Rajput	Total
Shivajinagar	157	94	6	1	5	11	33	15	9	23	5	-	14	373
Sadashiv	124	292	6	2	3	14	11	9	2	1	-	-	2	466
Narayan	63	86	1	-	3	6	8	3	-	-	-	-	-	170
Shanwar	61	146	4	-	7	6	2	2	-	2	-	-	2	232
Budhwar	55	102	9	-	18	3	3	13	1	-	1	-	6	211
Raviwar	66	32	3	3	29	23	14	50	2	48	-	-	13	283
Kasba	77	84	8	7	28	22	37	5	3	19	2	-	1	293
Mangalwar	38	2	2	-	1	2	42	6	1	9	1	-	1	105
Somwar	78	45	9	6	4	7	11	5	7	10	3	1	1	187
Rasta	32	23	2	-	10	2	5	3	9	6	10	4	-	106
Nagesh	13	5	1	-	5	-	1	2	2	5	1	-	-	35
Ganesh	62	3	7	-	10	3	9	8	1	12	-	-	-	115
Nana	77	3	8	10	4	4	30	11	10	53	11	4	11	236
Bhavani	57	8	13	34	3	7	74	29	4	66	12	2	30	339
Ganj	44	2	5	45	5	4	25	10	2	22	1	-	-	165
Vetal (Guruwar)	81	6	4	9	2	3	6	19	-	14	4	-	-	148
Shukrawar	197	102	17	6	15	21	16	43	2	16	6	-	2	443
Ghorpade and Gultekdi	9	2	2	2	-	1	9	-	-	10	3	-	-	38
Suburbs <sup>2</sup>	113	15	10	1	3	8	113	11	14	56	31	4	23	402
Total	1,404	1,052	117	126	155	147	449	244	69	372	91	15	106	4,347
Adjoining villages <sup>3</sup>	214	36	40	3	8	13	106	6	27	24	27	-	11	515
Poona Cantonment	61	4	9	-	29	5	68	30	15	68	64	25	28	406
Kirkee "	76	10	2	1	8	1	106	14	32	26	44	3	10	333
Total	351	50	51	4	45	19	280	50	74	118	135	28	49	1,254
GRAND TOTAL	1,755	1,102	168	130	200	166	729	294	143	490	226	43	155	5,601

1. Resurvey of Poona - Calculated from Table No. 1.8 pages 17-22.

2. Suburbs include Suburban roads, Yeravada, Wakadewadi, Sangamwadi and Navi Khadki

3. Vide: List of the 17 adjoining villages given in footnote on page 5.

concentration in Raviwar, Kasba and Shukrawar.

Amongst the Depressed Classes, Mahars form the most important single group. Their population is naturally highly localised. The chief Mahar colonies are to be found in Bhavani, Somwar, Mangalwar and Shivajinagar. Mahars are also numerous in suburbs and Yeravada. The other Depressed Classes, a mixed group, are to be found chiefly in Nana, Bhavani, Ganj and Kasba.

The above classification refers to the local and regional i.e. Maharashtra castes. There is also an element of immigrants in Poona that has not been included in the classification of Hindu castes, described so far. The basis of further classification is, however, not the caste but the region of origin. The Gujarati-Marwari-Jains are concentrated in the business areas of the City, like Raviwar, Bhavani and Shukrawar. The South Indians are found all over the City, though they show some concentration in Rasta, Somwar and Nana.

The recent immigrants of Poona City, namely the Sikh-Sindhi-Punjabi-Rajputs, mainly refugees from Pakistan, are concentrated in Shivajinagar, Bhavani and Poona Cantonment.

Considering the non-Hindu elements of the population, the Muslims are concentrated in Raviwar, Kasba, Mangalwar,

Bhavani, Nana and Ganj - the old wards of the City and in Shivajinagar, Yeravada and suburbs. The next group of Christians is to be found mainly in Suburban roads, Yeravada and in the two Cantonments. Parsis are numerous in the Poona Cantonment.

2.4 Communities and Income :- In order to study the economic position of the persons belonging to different community groups, it would be preferable to refer to the per capita income in different communities. Table 2.3 gives average per capita income of different communities as given in the 'Resurvey of Poona'. It will be seen from the table that between different community groups there are wide variations in the average per capita income. It is the lowest (Rs. 219) among Depressed Classes. At the other end, Parsis have the highest per capita income of Rs. 1,091. Brahmins and Gujaratis have a per capita income of about Rs. 530. The per capita income of Sikh-Sindhi-Punjabi-Rajputs is slightly lower than these two groups, being Rs. 518. The per capita income of Marathas as well as Artisans is about Rs. 250. Muslims lie somewhat above this average having Rs. 274 per capita. Christians and other Hindus come quite close to the grand average of Rs. 356. Thus, the per capita income of Depressed Classes, Marathas, Artisans and Muslims lies below the grand average, while it is above

Table No. 2.3 : Per capita income in different communities  
in Poona.\*

Community	Per capita income Rs.
Marathas	247.4
Brahmins	529.8
Artisan Groups I & II	247.3
Depressed Classes	219.2
Other Hindus	354.4
Sikh-Sindhi-Punjabi- Rajputs	517.5
Gujarati-Marwari-Jains	531.8
Mohammedans	273.7
Christians	355.9
Parsis and Jews	1,090.8
Average	356.3

\*Resurvey of Poona. Table No. 1.20, page 87.

the grand average by a considerable amount in the case of Brahmans, Gujaratis, Sindhi-Punjabis and is particularly high in the case of Parsis.

2.5 The Cloth Market towards the end of the 19th Century :-

"The central marketing and business of Poona City must, from ancient times, have laid along the north-south arterial routes. The Main Street in Raviwar seems to have been the most important route from early times. The central trading area at this time was the western portion of Raviwar, together with the whole of Budhwar ward. The importance of the Main Street in Raviwar persisted throughout the 19th century together with that of two parallel north-south routes, one through Shukrawar, Budhwar, Shanwar and the other through Ganj, Ganesh, Raviwar. The removal of vegetable market (Mandai), from outside the Shanwar Wada to its present site in Shukrawar, in the closing decades of the 19th century, only changed its location from southern end of Shukrawar-Budhwar route to its northern position. The central portions of the north-south routes continue to retain their importance in the main, even to this date".<sup>1</sup> The development of the marketing area in Poona City, has been thus summarised in the report of the Socio-Economic Survey of Poona conducted in 1937 by the Gokhale Institute.

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1. Poona - Part II, page 23.

The cloth business was localised in this main trading area of the City, there being three cloth markets namely, Kapadganj in Raviwar ward, the Bohari Ali also in Raviwar and the Kapad Ali and Cholkhan Ali in Budhwar ward..

"Sadar Bazar was the trading centre of Poona Cantonment. It consisted of 30 cloth sellers in 1883. The cloth sellers were chiefly Mehmans, Gujaratis, Vanis and Shimpis by caste."<sup>1</sup>

"On Sunday and Wednesday afternoons a market in second-hand goods was held near the Shanwar Wada. In this market old clothes, furniture etc., were sold by dealers from Cantonment Bazar."<sup>2</sup>

The description of the merchants that dealt in cloth, the kinds of goods that they handled and the types of customers that they served is available in the Gazeteer of 1883. It runs : "The dealers in Kapadganj are all Marwaris. Those in Bohari Ali are chiefly Boharas with a few Marathas and Brahmins. The cloth sellers in Budhwar ward are chiefly Shimpis. The Marwaris of Raviwar and Kapadganj do business both wholesale and retail and almost exclusively in hand-made cloth. The Shimpis of Budhwar

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1. Gazeteer of the Bombay Presidency - Vol. XVIII, Part III - Poona (1885), page 352.
2. Ibid, page 316.

ward also deal in hand-woven cloth. The Boharas and other dealers of the Bohari Ali sell all kinds of European piece goods as well as the produce of the Bombay mills".

"The chief markets from which hand-made goods, viz. waist cloth, turbans and women's robes are brought, are Nagpur, Ahmedabad and Dharwar for the finer cotton goods, Yeola and local looms for silk and embroidered cloth and Sholapur for the rougher waist cloth and robes used by the poorer classes. The machine-made piece goods were coarse, strong cloth chiefly for waist cloth, sheets, towels from Bombay and European finer fabrics and prints brought from Bombay by Boharas and Gujarati Vanis".<sup>1</sup>

Dealers located in different parts of the City differed in the types of goods they handled and thus served the needs of different classes of people. The shimpis of Cholkhan Ali dealt almost exclusively in khanas - a variegated cloth used for making choli and thus had a very limited market. Other shimpis in Budhwar dealt in poorer kinds of handwoven cloth mainly brought from Sholapur and supplied the middle and low class demand. The Marwari vanis on the other hand supplied the rich. Fine waist cloth and robes were brought by them from

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1. Ibid, page 321.

Dharwar, Sometimes from Banaras in North India and Salem and other parts of Madras. They were the largest traders. The Boharas sold, in main, kinkhabs or embroidered silks and coloured China and European silk. They supplied the middle and rich class demand. "Thus the indigenous and traditional occupational castes have a narrow range of operations and their activities are confined to traditional lines. The immigrant or non-indigenous communities reach greater distance in their dealings and have the more lucrative trade in their hands and handle all the new lines."<sup>1</sup>

The District Gazeteer gives the description of the cloth shops in Poona in the latter half of the 19th century. "The cloth merchant's shop generally consists of an outer or shop room and an inner room used as a godown or store. The shop is scrupulously clean and cushions are spread around the foot of the walls for customers to sit on and lean against. The goods are kept in shelves along the walls. The shop-fronts are shaded by red curtains which keep off the glaze and dust and by causing a mellow ruddy light show articles, especially coloured goods, to advantage". Window display ~~is~~ was then practically unknown. The retailers relied upon their reputation to attract their customers rather than on any kind of display.

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1. Poona - Part II, pages 39-40.



"All the leading merchants of Poona were men of capital and had a large business. Minor dealers worked with borrowed capital. The profits varied greatly according to individual dealings, perhaps from Rs. 10 to 400 amount"<sup>1</sup>.

Some information about the business in cloth towards the beginning of the 20th century, was collected from some of the cloth merchants, with a standing of more than 50 years in the cloth business. The description of the working of the market given below is based on the information supplied by these merchants.

It was reported that the dealers in cloth generally controlled only one line of business or owned only one shop. The family tradition of the son succeeding the father was dominant and the living-in system of apprentices, often the relatives of the shopkeepers, was accepted as natural and usual. This background of training was fundamental to the art of retailing as the success in the selection and purchases of the goods and consequent sales were dependent on the skill of the retailer.

Practice of higgling and chaffing as to the price between the retailer and the customer was common to all

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1. Gazeteer of the Bombay Presidency - Vol. XVIII, Part III - Poona. (1885), page 322.

the shops. Each transaction was, therefore, slow and individual but mostly in the end amicable. Shopping around for selecting the articles of clothing was not to be observed. The female members of the family, as a rule, never visited the shops. The male members brought articles of clothing on consignment from the shops and subsequently the female members, selected the necessary articles of clothing. There were traditional family relations between the shop-owner and the households. Goods were, therefore, commonly available on consignment. Because of the close acquaintance between the consumers and shop-owners, sales on credit were carried to a considerable extent. Consequently, the clientele of the individual shopkeeper was, to a large extent, of a permanent nature.

2. 6. Development of The Cloth Market - 1900-1939 :- The development of the cloth market in the early decades of the 20th century, as described below is also based on the information supplied by some of the older cloth merchants.

The indigenous trading class, as remarked above, dealt only in handloom goods, particularly khanas. With the advent of the mill-made goods, both Indian as well as foreign, the demand for handloom products in general and for khanas in particular showed a remarkable decline. The coarse handloom products were being replaced by the

cheap mill-made cloth from Bombay. "Poona in 1820 had a strong local trade and shimpi traders were almost as numerous as Gujarati traders and well-to-do amongst shimpis exceeded the number of well-to-do amongst Gujaratis".<sup>1</sup> But this position was completely altered by about 1920. To the increasing importance of the trade with the outside centres and the changed demand conditions, shimpis failed to adopt themselves, and subsequently lost their trade, almost completely, by 1920. Marwaris and Gujaratis on the other hand possessed great adaptability. The ground lost by shimpis was lost to Marwari and Gujarati traders. Every change in the demand or supply conditions depressed further the position of the indigenous traders in cloth. Their successors of shimpis, particularly in Kapad Ali, changed their methods of business, for adjusting to the new demand conditions. They increased the supply of mill-made articles such as dhoti, shirting and coating that were in increasing demand. The methods of sales were also modified. It was reported that an impetus to change the methods of sales was received from the 'Swadeshi Cooperative Stores' opened in 1920. The shop was situated along Laxmi Road, near the City Post Office.

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1. Poona - Part II, page 39.

The methods of sales of the 'Swadeshi Cooperative Stores' were markedly different from the traditional methods. The Store had an open front, with counters to stand by and see the goods instead of the older arrangement of sitting on cushions to inspect the goods. Goods were arranged neatly on the shelves with show-cases on the front side. Price labels were attached to the articles for sale. Fixed price policy was introduced in place of higgling as to the prices. Some of the merchants, particularly in Kapad Ali, followed the methods of the 'Swadeshi Cooperative Stores'.

The trade in Kapadganj continued in its traditional way, in the handloom products. Cotton, silk and jari articles were handled by these merchants both in retail as well as wholesale.

The construction of Laxmi Road, the first through east-west route in the City, had been an important event in the localisation of the cloth market. Though it did not affect the importance of central areas, the shopping area was extended further to the west than was formerly the case.<sup>1</sup> The scheme of the development was taken up by the Poona Municipality by the end of the first world war. By 1925, the section of Laxmi road between the City Post

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1. Poona - Part II, pages 23-24.

Office (i.e. Belbag Chowk) and S.M. Chowk was completed. The houses, newly built along the road were constructed with shop frontages, as this portion of the road was running through the heart of the business centre of the City. (A map showing the locations of the cloth shops situated along different sections of the roads such as Laxmi Road, Cholkhan Ali, Kapadganj, etc., is given at the end of this chapter.)

There was naturally a tendency to open new shops along this important east-west route. The construction of Laxmi Road between Belbag Chowk and N.T. Chowk was completed by 1935. By 1936, the sections of Laxmi Road between Belbag Chowk and Kunte<sup>Chowk</sup> were established as business centres. Several cloth shops were opened along these sections, causing a gradual setback to the retail business in Kapad Ali.

There were in 1936, 236 retail cloth shops in Poona City. These were mainly concentrated in Raviwar and Shukrawar (101 shops) on the one hand and in Budhwar (94 shops) on the other. The shops from Raviwar and Shukrawar were mainly situated in Kapadgunj and along certain other lanes in the vicinity of Kapadganj. The shops from Budhwar were located in Cholkhan Ali and along

Shivaji Road, Laxmi Road and between Budhwar Chowk and Moti Chowk on the road parallel to Laxmi Road. There were 20 shops in Sadashiv. These were opened along Laxmi Road, because of the increasing importance of this road. The remaining 23 shops were scattered over the areas of different wards such as Shanwar, Ganj, Shivajinagar etc.<sup>1</sup>

The Gokhale Institute surveyed 26 retail cloth shops in 1936. The sample comprised of ten shops from Budhwar, nine from Raviwar, four from Shukrawar, two from Sadashiv and one from Shivajinagar. The Report of the Socio-Economic Survey of Poona gives certain details about the business of these shops.

"Two shops in the sample were of about 35 years' standing and both were owned by Gujaratis, four shops could claim to be in business for a period of 23 to 25 years. Of these, two were owned by Marwaris, one by Gujarati and one by a Brahmin. Eighteen had a standing of between 8 and 15 years. The business standing of the remaining 12 shops was less than 5 years".

"In all the shops a total of 97 persons were engaged and of these 39 were owners 5 clerks and 53 servants. One clerk each was engaged by five concerns. Of the 53 workers

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1. Poona - Part I, page 232.

employed, nine shops employed one each; four, two each; two, three each and three, five each. One shop employed four and another seven. The remaining shops did not hire any workers. Most of the servants employed were salesmen. The monthly salary of 16 of them varied between Rs. 25 and Rs. 30 and <sup>of</sup> 13 others between Rs. 15 and Rs. 22. It varied between Rs. 8 and Rs. 15 in the case of 9 of the remaining who were mainly boys engaged as helpers to salesmen or for carrying parcels, errands, etc. All the workers were males. The hours of work varied between 9 and 12 per day".<sup>1</sup>

The annual turnover of two shops was above Rs. 50 thousands, it was between Rs. 20 and 50 thousands in the case of three shops. It varied between Rs. 10 and 20 thousands for nine shops. In the case of remaining 12 shops, the annual turnover was below Rs. 10 thousands. Thus there was a large variation in the size of the shops with the annual turnover varying between Rs. 5,000 and Rs. 75,000

2. 7. Development during War and Post-War Years :- During the second world war and the post-war years, there was a severe shortage of consumer goods. Production and

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1. Poona - Part I, pages 232-233.

distribution of cloth were under Government control to some extent during this period. Little development in the cloth market, therefore, could take place during this period. The population of Poona City showed a great increase between 1941 and 1951. It increased by 70% in this decade. Thus the demand for cloth in Poona had expanded to a considerable extent. But the expansion of the cloth business in consonance with this increased demand was arrested by the wartime scarcity conditions and controls.

Once the pressure of wartime scarcities was eased, there was a boom in the cloth market. New merchants entered the trade and some of the old merchants opened new branches. These newly opened shops were situated along Laxmi Road between N.T.Chowk and Kunte Chowk. This section of the road was widened in 1937-38. Two extensive buildings from one end of the section to the other were subsequently built. These together provided a place for over 50 shops. The cloth shops opened immediately after the end of the war were located in one of the big buildings (Seva.Sadan building) in this section of Laxmi Road.

The next section of Laxmi Road, between Kunte Chowk and U.G.Chowk was widened between 1946-47. The shop frontages along this road were mostly captured by the cloth

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merchants by 1952. There had been, thus a continuous increase in the cloth shops situated along Laxmi Road, with the construction and widening of the different section of this road.

A hundred new stalls were added to the cloth market in 1951. In November 1950, the Poona Municipal Corporation permitted the refugee traders in cloth to erect their stalls along the walls of Hujurpaga along Bajirao Road and of the Shanwar Wada along Shivaji Road.

The study of the development of the cloth market in Poona City indicated that the most stable part of the cloth market is the market in Kapadganj. The merchants in Kapadganj continued in the same locality their traditional trade, both wholesale and retail, in handloom products. There were a few additions to their number. But most of the establishments had a long standing in the cloth business.

The shimpis in Cholkhan Ali yielded their business to Marwaris and Gujaratis, to a large extent in the early decades of the 20th century. But the nature of business of the cloth merchants in Cholkhan Ali did not change materially. The merchants continued to offer khanas and readymade clothes mainly. Only some of these merchants added sarees and mill-made cloth to their old lines of trade.

The most changing section of the cloth market is the section of the retail shops formerly situated in Kapad Ali. The importance of the cloth market in Kapad Ali has been shifting continuously for the last thirty years to the cloth market along Laxmi Road. The goods offered by these shops have undergone a considerable change with the vagaries of fashions and the shops have in many cases changed hands.

2. 8. Wholesale Trade in Mill-made Cloth :- "Wholesaling on any large scale in piece goods was unknown in Poona. The bulk of the imports of cotton piece goods was of mill-made goods and was made chiefly through or from Bombay. A considerable proportion of retailers of cloth in Poona had direct dealings with wholesalers in Bombay and there was consequently little scope for the growth of the wholesale trade in cotton piece goods in Poona".<sup>1</sup> This was the condition of the wholesale trade in cloth at about 1936 as recorded in the Poona Survey conducted by the Gokhale Institute.

For most of the period during the second world war and in the post-war period, the Government tried to regulate the trade in cloth by various means such as price control,

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1. Poona - Part I, page 220.

quota system, etc. During 1948-49, distribution of cloth was diverted from the normal channels of distribution. Between October 1948 and September 1949, wholesale distribution of cotton textiles was arranged through the Poona District Cooperative Purchase and Sale Union that acted as a wholesale distributor for the whole of the Poona District. The Government controls were gradually lifted and by 1952, the distribution of cloth was once again in the hands of the cloth dealers.

Wholesale business in mill-made products on a considerable scale had developed in Poona City in the post-war period. This rise in the wholesale business could be mainly due to the increased demand from the retail merchants in the City.

The number of retail outlets had increased considerably in the last twenty years (between 1936 and 1955). The number of shops increased from 236 in the year 1936 to 700 in 1955. Several of the new entrants had a very small volume of business. As they had newly entered the trade, they hardly had any credit-standing in the wholesale market at Bombay, against which they could buy required articles. Besides, as their volume of business was small, they could not buy in large quantities. As such, they could not profitably visit the whole <sup>sale</sup> market at Bombay for their

purchases. As against this, in the wholesale market at Poona, they could secure goods on credit. They could also buy a whole piece or two according to their requirements from time to time. The local purchases did not involve any purchase costs. These considerations led the retail traders to buy in the local wholesale market, even though they had to pay some extra charges.

2. 9. Volume of Business :- In order to study the trend of the supply of cloth in Poona City over the last century, a reference would be made to the data available in the official records.

One of the sources was the statistics of rail-borne trade published by the Government of India. It gives figures for Poona station. These figures, however, could not be used for the purposes of the present Study. The objection to their use does not rest merely with the fact that they are partial i.e. they do not include all the imports and exports by road. Even in relation to movement by rail, these figures do not correctly indicate the commodity movement in relation to Poona City. It was found that these records did not include figures of trade for smaller railway stations such as Shivajinagar and Ghorpade within Poona City area. The records also did not mention the figures of rail-borne trade carried

by M.S.M.Railway system. The data thus present, a partial picture of the imports of cloth in Poona.<sup>1</sup> This renders impossible their use for estimating the volume of or the fluctuation in, the trade of Poona.

Under the administration of the octroi system, the Poona Municipality maintains the statistics of the imports of several commodities. According to octroi Administration, there had been no material change either in the administrative methods or in the collection and compilation of data during the last four decades. In the Octroi-register, value of gross imports, subsequent re-exports and the net imports of the commodities are recorded.

The octroi figures in certain years indicate the value of imports that is lower than the returns shown in rail-borne trade that are only partial.<sup>2</sup> Besides, there are certain large and sudden fluctuations in the series of imports that cannot be explained. Thus, in 1925-26, the recorded net imports were worth Rs. 40,14,000 while they were worth Rs. 21,52,000 in the next year. The figure increased to Rs. 27,92,000 in 1927-28 and declined to Rs. 23,18,000 in 1928-29.<sup>3</sup> The series from 1920 to the present date is marked with such erratic fluctuations.

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1. Poona - Part I, page 209.
2. Ibid, page 209.
3. Ibid, page 211.

The comparative stability of the figures of the net imports during the decade 1931-41 arouse suspicion. The population of Poona increased by 30% between 1931-41, while the net imports showed an increase of 25% only. The per capita figures of imports thus show a decline between these years. Because of these inconsistencies, the data could be of little use for the study of the trend of the volume of business in the City.

Thus the two sets of data have proved to be inadequate to indicate the trend of the volume of business in Poona City over a period. In order to have some idea about the dimensions of the business in cloth, carried in the City, the records of the distribution of cloth in the City during the control period, can be utilised. Controlled distribution of cloth was enforced in Bombay State in October 1948. The wholesale distribution of cotton textiles for Poona City and the district was arranged through the Poona District Cooperative Purchase and <sup>S</sup>ale Union. All the mill-made cloth was in the first instance sent to the wholesale distributor in Poona that sent the goods to other districts and taluka places for further distribution. A detailed record of the arrivals and the disposals of the bales of cloth was kept in the office of the Poona District Cooperative Purchase and Sale Union. The daily

sale register gives the number of bales sold and names of the merchants who purchased the bales.

From the daily register of the sales it was possible to record the purchases of cloth by the cloth merchants in Poona City. No data regarding the sales of these cloth merchants were available. But because of the scarcity conditions, all the cloth offered for sale was sold out immediately and there were hardly ever any stocks with the cloth merchants. It can be, therefore, assumed that the purchases of cloth merchants represent their sales adequately.

The controls enforced in October 1948 were gradually lifted after September 1949 and they were totally abolished in 1952. The figures of the purchases of cloth by the merchants in Poona represent the total transactions in mill-made products, only for the period between October 1948 and September 1949. Since it was only during this period that the entire distribution of mill-made cloth was carried through the centralised agency.

The value of cloth purchased by the cloth merchants during the year 1948-49 was Rs. 70,875,000 and the total number of yards purchased were 8,479,000. The cloth available per person comes to 12.04 yards. Because of

the scarcity conditions prevailing during this period, the cloth available per person was below normal. Besides, this figure (12.04 yards) included mill-products only. It, therefore, under-estimates the cloth available, per capita, to the extent to which products of non-mill sectors such as handloom and powerloom were also available.



Appendix to Chapter II  
Present Position of the Cloth Shops  
surveyed by Gokhale Institute in 1936.

An attempt, to study the working of these 26 shops at the time of the present Survey, was made. Enquiry was made whether the shops were still in business at the time of the present survey. Information about the changes, if any, over the period of the last 20 years (between 1936 and 1955) in the volume of business or in the lines of trade was collected from those merchants that were still in business.

It was found that 11 out of the 26 shops had gone into liquidation. Eight cloth shops were found at the same place where they were located at the time of the Poona Survey in 1936. Another three shops could be traced to their new addresses. These shops had shifted to Laxmi Road from their original locations along the by-lanes across Laxmi Road. The remaining four shops could not be traced at their original addresses nor could information about the change in their addresses, if any, be obtained. Some of the older cloth merchants approached, could not also say whether these had shifted to any other place or had gone into liquidation.

In Table No. 2.4, information relating to the volume

Table No. 2.4 - Distribution of shops according to duration and annual turnover\*

Duration years →	0 - 9	10 - 19	20 - 29	30 and above	Total
Annual Turnover (Rupees) ‡					
Upto 10,000	7	3	2	-	12
10,000 - 19,999	5	2	1	1	9
20,000 - 49,999	-	1	1	1	3
50,000 and above	1	1	-	-	2
<b>Total</b>	<b>13</b>	<b>7</b>	<b>4</b>	<b>2</b>	<b>26</b>

\* Prepared from data collected by the Gokhale Institute in the year 1936.

of business and the duration of these 26 shops at the time of Poona Survey (1936) is given. This information could be useful in appreciating the changes that have taken place over the period of the last 20 years in the case of shops of different size and business standing.

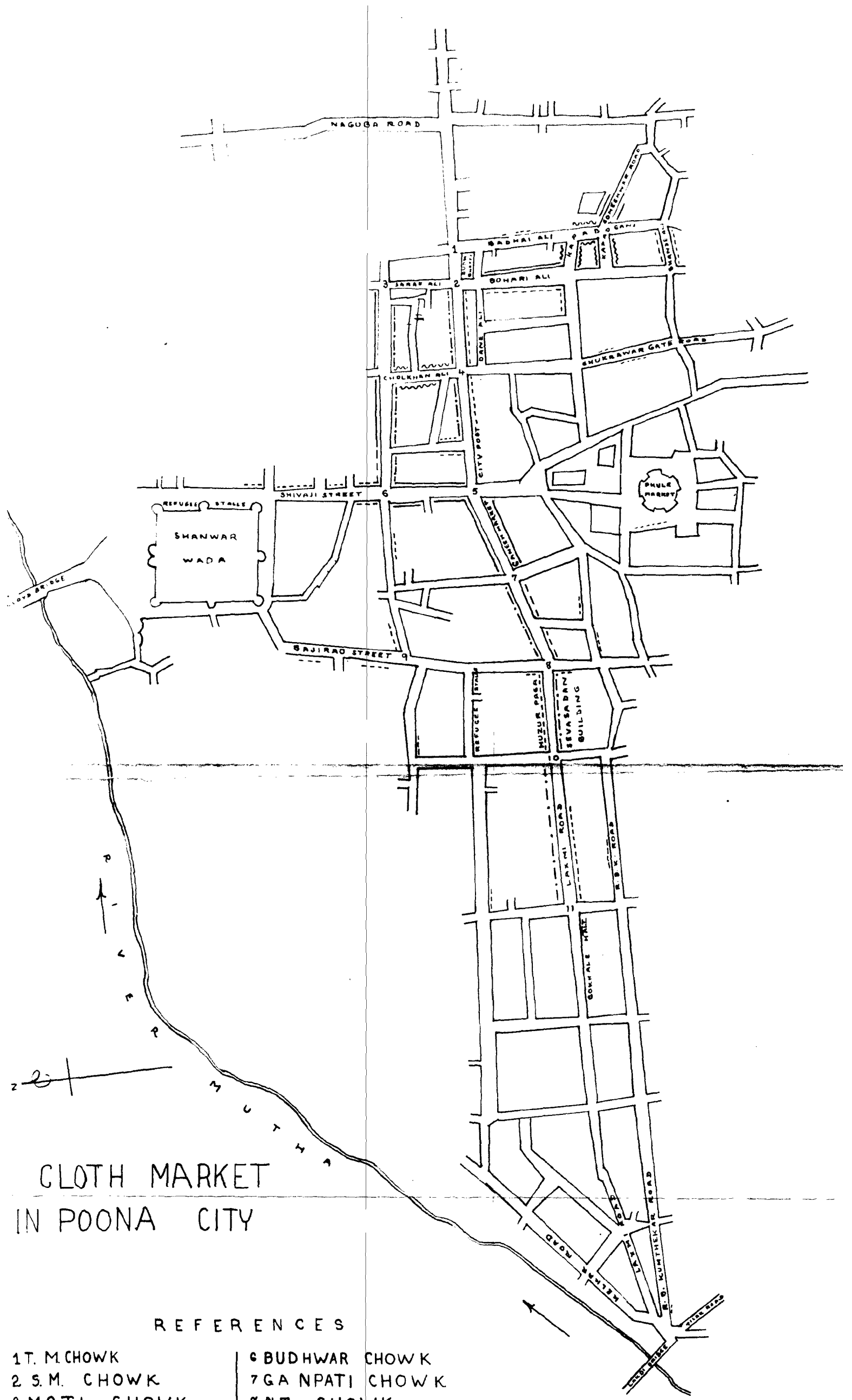
Of the two shops with 35 years' business standing in 1936, one had gone into liquidation. The other was still in business at the time of the present Survey, but it was reported that it was not as prosperous as it was some 30 years back. Of the 4 shops with 20 to 30 years' standing, 2 small shops (with annual turnover below Rs. 10 thousands in 1936) had gone into liquidation. Another shop with annual turnover between Rs. 20 and 50 thousands was still in business with a fair volume of business. The shop with business of Rs. 10 to 20 thousands in 1936 was also in business but it was not in as prosperous a condition as it was then.

Of the seven shops with 10 to 20 years' standing, the shop with sales of about Rs. 75 thousands had gone into liquidation in 1954-55. The shop with a business of Rs. 20 to 50 thousands was still enjoying a good business. Two shops with annual turnover between Rs. 10 to 20 thousands were also in business. One of these had added new lines of trade such as readymade garments, and hosiery, as a

result of which, its business had improved. The other one had lost its business to a considerable extent. Of the three shops with a business below Rs. 10 thousands, two shops had gone into liquidation. No information was available about the third shop.

Of the 13 shops with less than ten years' standing, the shop that was reported to be a leading shop with a business of more than Rs. 1 lakh per annum and with a standing of about four years at the time of the Poona Survey in 1936, had enjoyed a good business for a period of about 15 years. But since 1952-53, it was fast losing its business. It was about to close its business at the time of the present Survey. Of the five shops with a business of Rs. 10 to 20 thousands, two shops had lost their business during the last five years. One of these was closed in 1953-54 and the other was about to be closed in 1955. Two other shops were still in business but with a lesser volume of business. The remaining one had improved its business.

Of the seven shops with annual turnover of less than Rs. 10 thousands, two were still in business, two had gone into liquidation, while no information about the remaining 3 shops could be obtained.



# CLOTH MARKET IN POONA CITY

## REFERENCES

- |                 |                  |
|-----------------|------------------|
| 1 T. M. CHOWK   | 6 BUDHWAR CHOWK  |
| 2 S. M. CHOWK   | 7 GA NPATI CHOWK |
| 3 MOTI CHOWK    | 8 N. T. CHOWK    |
| 4 KEDARI CHOWK  | 9 A. B. CHOWK    |
| 5 BELBAGCHOWK   | 10 KUNTE CHOWK   |
| 11 U. G. CHOWK. |                  |

- ~ 50 SHOPS PER 1000 FT.
- - - UPTO 30 SHOPS PER 1000 FT.
- UPTO 20 SHOPS PER 1000 FT.
- ..... LESS THAN 10 SHOPS PER 1000 FT.

## SCALE

500 FEET TO AN INCH

### Chapter III

#### THE CLOTH MARKET IN POONA

##### - A SURVEY -

In order to get a detailed picture of the working of the present cloth market in Poona, a Survey of the cloth shops in Poona was planned.

Information regarding the distribution of cloth shops in different localities of the city was available in the records maintained by the Poona Municipal Corporation. This was supplemented by personal observations on such points as the clustering of cloth shops in certain localities, the types of goods in which the shops in different localities specialised, etc.

First few sections of this chapter describe location of the shops in the City and their distribution according to the types of goods traded in. The latter sections describe the Survey of the sample cloth shops. The Survey aimed at collecting information regarding the methods of purchases and sales, pricing policies and practices, volume of sales, etc., of the different types of cloth merchants in Poona. Details regarding the selection of the sample, composition of the questionnaire, conduct of the Survey are described in these sections.

The records of the shops at the Poona Municipal Corporation have been maintained under The Bombay Shops and Establishments Act of 1948 which enforced compulsory registration of all the shops and establishments in Poona City and the Cantonments of Poona and Kirkee. The register of shops and establishments is kept up-to-date and complete. This register served as an adequate frame for taking a sample of the cloth merchants for the present Study. The register records information on the following items :

- (i) Name of the shop, (ii) Name of the shopkeeper, (iii) Address of the shop, (iv) Number of the family members engaged in the business and (v) Number of the employees in the shop.

The list of the dealers was taken down from the register revised upto January, 1955. There were 893 dealers in cloth; 109 in hosiery; 175 in ready-made clothes and 20 in second-hand clothes in the area of Poona Municipal Corporation and the Cantonments. The following description of the cloth market is based on the information available in the records of the Poona Municipal Corporation and personal observations of the cloth market.

3.1. Location of The Cloth Shops in the City :- As noted in the previous chapter, an important feature of the cloth

market in Poona is the concentration of the retail outlets in a few marketing areas. Proximity to the consumer is of little importance in retailing textiles, since these are seldom required at short notice. Moreover, consumers choose to visit a number of shops for making the purchases of cloth and select the goods that may appeal them. Nowhere perhaps is the pleasure of shopping so apparent as in the purchase of textiles. Location in an important shopping area is, therefore, a great asset to a retail cloth shop. Hence there is a tendency to secure a place in <sup>the</sup> shopping areas, so that consumers moving about for shopping can be attracted to the shop. Accordingly, the shops in Poona City have flocked together in a few areas. The distribution of the cloth shops in different localities of the City will bring out this fact clearly.

( As the following section describes the location of the cloth shops in various parts of the City, it will be necessary to refer to the map attached at the end of the last chapter.)

There were 226 shops in Budhwar at the time of the Survey. These shops were situated mainly along the four different roads in this ward. About 75 shops from Budhwar were situated along Laxmi Road, between S.M.Chowk and N.T.Chowk, over the length of about 1900 feet. Forty-two shops



were situated along a cross-lane to the north of Kedari Chowk i.e. Cholkhan Ali. Over the total length of 390 feet of Cholkhan Ali, these cloth shops were closely situated on either side. Along the road parallel to Laxmi Road, between Budhwar Chowk and Moti Chowk, 47 cloth shops were located. Another 31 shops were to be found along Shivaji Road between Belbag Chowk and the Shanwar Wada. Of the remaining 31 shops, eight were situated near N.T.Chowk along Bajirao Road and five between A.B.Chowk and Budhwar Chowk. Only 18 shops were scattered over the remaining areas of this ward.

Out of the 93 shops in Sadashiv ward, 50 were situated along Laxmi Road between N.T.Chowk and U.G.Chowk, over a length of about 1,200 feet. About 10 shops were situated along the cross-lanes in the vicinity of Laxmi Road. The remaining shops were to be found in other areas of this ward.

In the case of Raviwar, out of 125 shops, 62 were situated in Kapadganj. Another 18 shops were situated along Bohari Ali cross-lane to the south of S.M. Chowk. The remaining shops were scattered in groups of 4 to 5 each along Bhandi Ali, Tambakhu Ali, Dudha Bhatti and other other areas in this ward.

In Shukrawar ward, a group of 15 cloth shops was to be found in the stalls of Phule Market. The other shops in this ward were scattered in groups of 3 to 4 along the lanes in the vicinity of Kapadganj.

Thus, a bulk of the cloth shops in the City (about 400) was situated in the main trading areas of the City. These were concentrated in a portion of Laxmi Road between U.G. Chowk and S.M. Chowk, and other areas like Cholkhan Ali, Kapadganj and Shivaji Road in the vicinity of this portion of Laxmi Road.

All the 38 shops from Kasba ward, barring only three, were temporary stalls of refugees from Pakistan. All these were situated in a row along the eastern wall of the Shanwar Wada. Out of the 76 shops from Shanwar, 60 were refugee stalls. All these 60 stalls were situated along the northern wall of Hujurpaga. Other shops from Shanwar were scattered along Kelkar Road and Bajirao Road.

There were 20 cloth shops in Narayan and Shivajinagar wards. Of these five shops from Narayan ward were situated at the western end of Laxmi Road near the Lakdi Bridge. Six shops from Shivajinagar were situated near Deccan Gymkhana Post Office at the other end of the Lakdi Bridge. The remaining 9 shops were scattered over a large area in Shivajinagar or Narayan.

There were 47 shops in Nana, Bhavani, Ganj, Ganesh and other wards in the eastern part of the City. In the wards Ganj, Bhavani, Vetāl, Nana, there were 6 to 7 shops each. In the remaining five wards viz. Nagesh, Somwar, Mangalwar, Ganesh and Rasta, there were 3 to 4 shops each.

A majority of the shops from the Poona Cantonment were situated along the two parallel roads - Centre Street and M. G. Road. Out of the 90 shops from Poona Cantonment area, 36 were situated along Centre Street, and 28 along M. G. Road. Ten shops were to be found along the portion of Sachpir Street between Centre Street and M. G. Road. The remaining 16 shops were situated along Blandel Road, J. M. Street, Patel Road, etc., i.e. along roads nearabout these two streets.

3. 2. Distribution of the Cloth Shops according to the type

of goods traded:<sup>3</sup> The cloth shops in the City may be divided into two groups on the basis of the types of goods they offer, their methods of sale, their clientele, etc. The shops situated along Laxmi Road between U. G. Chowk and Belbag Chowk, together with the shops on the north-south roads, across Laxmi Road, may be said to constitute the Laxmi Road Shopping Area. These shops offer goods of finer qualities and cater for the demand of people chiefly

belonging to middle and higher income groups. On the other hand, the shops situated in Cholkhan Ali, many of the shops in Kapadganj and those situated along Laxmi Road between Belbag Chowk and Sonya Maruti Chowk, may be said to constitute the Kapadganj Shopping Area. Bulk of the goods offered by these shops are of medium and coarse qualities. These serve the needs of working class people from the City as well as from rural areas around the City.

Bulk of the shops from the first group are situated along Laxmi Road. There are continuous shop frontages on both sides of the road between U. G. Chowk and Belbag Chowk. Shops offering cloth, hosiery, stationery, medicines, toys, etc. are numerous in this portion. The cloth shops are predominant and are more conspicuous, because several of the cloth shops are contiguous.

The shops situated in this portion of Laxmi Road may be divided into three sections : viz. shops between U. G. Chowk and Kunte Chowk, Kunte Chowk and N. T. Chowk, and N. T. Chowk and Belbag Chowk.

It was found from the Survey that between U. G. Chowk and Kunte Chowk, there were about 31 shops dealing in cloth. Of these 16 shops were specialised in women's clothing.

Sarees of all varieties such as handloom, powerloom and mill-made, cotton, silk and jari sarees were available in these shops. Besides sarees, cloth for blouses and frocks was offered in numerous varieties viz. chintz, voile, satin, artificial silk, khana, etc. In addition to this, longcloth and mull was also kept in stock. Some of these shops sold chaddars, towels and other household textiles.

Four shops, specialising in men's clothing, were situated in this portion of Laxmi Road. These shops offered drill and Tussor, stripped and chek shirting, poplin and longcloth, mull and voile and such other mill-made products. Some of these had also housefold textiles for sale. There were three big shops that offered both men's and women's clothing.

Five shops in this portion of Laxmi Road, dealt in readymade garments and hosiery. One shop each offering woollen cloth, khadi and household textiles was situated in this portion. There is little demand for household textiles other than towels and chaddars in Poona City. These household textiles are in stock with many cloth merchants. There is, therefore, little scope for specialised business in household textiles and as such there was only one shop in the City that specialised in household textiles. The shop offered chaddars, towels,

bedcovers, curtain cloth, tapestry cloth, tablecloth, etc.

The shops offering women's clothing were clustered in groups of three to four shops, in this section of Laxmi Road. Shops devoted to men's clothing were scattered over the section. Shops offering readymade garments were to be found in groups of two or three. Shops offering all the different types of goods such as men's or women's clothing exclusively, both men's and women's clothing, readymade garments, khadi, etc., were to be found in this section of the road. Shops offering one type of goods were mostly to be seen in groups of two to three.

In the second section of Laxmi Road i.e. between Kunte Chowk and N.T. Chowk, the pattern of distribution of the cloth shops of different types was similar to that in the first section of the road. The proportion of the shops offering different types of cloth in the total cloth shops situated in these sections was similar in both the cases.

In the third section of the road i.e. between N. T. Chowk and Belbag Chowk, 34 cloth shops, were situated. Out of these 34 shops, eight were devoted to men's clothing. Thus the proportion of the shops offering men's clothing was higher in this section. Four shops offering men's clothing were found in a cluster and the remaining four

were scattered over the whole section. The shops offering women's clothing and readymade clothes were situated in groups of two or three shops in this section also. Thus each of the three sections contained all the different types of cloth shops.

In the first group, there were four cooperative shops. In the first section of Laxmi Road, a depot of the Nagpur Weavers' Cooperative Society was situated. It offered sarees, blouse-pieces and household textiles. The depot of the Poona District Weavers' Cooperative Society was situated in the second section of the road. It specialised in sarees. A shop of the Bombay State Consumers' Cooperative Society was found in the same section. It offered mill-made products mainly. The shop run by the Poona District Industrial Cooperative Association was situated in the third section of the road. Sarees, chaddars and towels, together with such other handloom products as shirting and coating were offered at this shop.

Sindhi Market (Ganesh Market) was situated in the third section of Laxmi Road. There were a number of stalls of Sindhi merchants offering mill-made products in this market. Some wholesale cloth shops of Sindhi dealers were also situated in the Ganesh Market.

In the first and the second sections of Laxmi Road, cloth shops accounted for about forty per cent of the total of all kinds of shops. In the third section, however, the proportion of cloth shops was about twenty percent.

In the further two sections of Laxmi Road viz. between Belbag Chowk and Kedari Chowk, and between Kedari Chowk and S.M. Chowk, the cloth shops were numerous. Shops offering women's clothing, men's clothing and ready-made garments were situated in these two sections. In the portion between Kedari Chowk and S.M. Chowk shops dealing in readymade garments were numerous. There were also three wholesale dealers in mill-made products in this section of the road. The types of goods offered in the shops specialized in women's clothing were markedly different from the types of goods offered in the shops situated between U.G. Chowk and Belbag Chowk. The shops in this section offered satin, artificial silk, chintz and printed sarees in gaudy colours and bold designs. Light and sombre shades were not to be seen. Most of the products offered were mill-made. In these two sections the cloth shops accounted for about 40% of the total shops.

There were 43 shops in Cholkhan Ali and all except one were cloth shops. Eight shops in Cholkhan Ali were



devoted to khanas only. Seven shops offered khanas and 9 yard sarees. Seven shops offered readymade garments together with khanas, eight shops offered both mill-made products and handloom sarees and khanas. Most of the shops in Cholkhan Ali offered goods of medium and coarse qualities only. Another feature of this lane was the presence of several tailors with their sewing machines placed in the corner of the shops or inbetween the space of two shops. When clothes were not purchased readymade, the cloth purchased for clothes was usually given immediately for stitching to these tailors.

A number of cloth shops were situated along Shivaji Road in the portion between Belbag Chowk and the Shanwar Wada. Of these, eight shops were devoted to readymade garments, 12 devoted to women's clothing and 5 to men's clothing. Offices of a number of agents of karkhandars were situated in this section.

Along the road parallel to Laxmi Road, between Budhwar Chowk and Moti Chowk, there was a concentration of cloth shops. The pattern of distribution of these cloth shops of different types varied considerably as compared to that of the shops along Laxmi Road. The cloth shops were, no doubt, found in clusters. But the clusters in many cases were not composed of shops of the same type.

Thus a shop offering men's clothing, another offering readymade garments and hosiery, a third dealing in women's clothing offering handloom products exclusively, and a fourth devoted to wholesale business in mill-made products, were found in a group.

On the southern side of Laxmi Road in Raviwar, which is the important trading centre of Poona City, specialization in one type of trade along a lane or two prevailed. Thus all the shops in Saraf Ali were those of silver and gold smiths. In Dane Ali, all the shops were of grocers. Similarly in Kapadganj all the shops were of cloth merchants. These shops were situated chiefly along three contiguous lanes. Eighty per cent of the shops in this portion were cloth shops. All these shops mainly dealt in handloom and powerloom products. Several of these shops specialised in women's clothing. No shop dealing in readymade garments or men's clothing exclusively, was to be found in Kapadganj. Most of the merchants in Kapadganj were wholesale-cum-retail merchants.

In Bohari Ali, seven retail merchants dealing in men's clothing and five wholesale-cum-retail merchants dealing in handloom products were found. Majority of the wholesalers in the City dealing in mill-made products were also situated in this lane.

The refugee stalls along the walls of the Shanwar Wada and the Hujurpaga, were in a continuous row. These offered mill-made products such as longcloth, poplin, and artificial silk of all types. The stalls offered readymade clothes and hosiery in addition. A few stalls also rendered tailoring services along with their business in cloth. The refugee hawkers dealing in cloth, readymade garments and hosiery were also to be found in a by-lane in the vicinity of Laxmi Road.

It had been noted that the cloth shops in the Cantonment area were mainly situated along Centre Street and M. G. Road. The shops along Centre Street dealt in different types of articles. Some of the shops specialised in woolen or silk mill-made products. Along with these specialised shops, certain small shops that dealt in readymade garments, khanas and sarees of an inferior quality were also to be found. A number of shops specialising in men's clothing were also situated in this portion. The shops dealing in particular line of products were not found in a cluster in this portion of the cloth market.

Shops offering non-cotton fabrics in numerous varieties together with cotton fabrics of superior quality, were located along M. G. Road. Many of the shops along this

road offered costly imported articles together with high-priced Indian products. There were five Department Stores situated along this road.

The different types of cloth shops in the Cantonment area could thus cater for<sup>y</sup> the demand of different types of customers from this area.

#### SAMPLE SURVEY OF CLOTH SHOPS IN POONA

3. 3. Selection of the Sample :- In order to collect detailed information about the marketing of cloth, it was decided to conduct a survey of cloth shops in Poona. It was necessary to select a sample of the cloth shops in Poona for this purpose. Since information about the location of cloth shops and the number of employees per shop was available in the records of the Poona Municipal Corporation, it was possible to obtain a stratified random sample of the cloth shops in Poona. The nature of the shops differed significantly from ward to ward and hence it was necessary to take a number of shops representing each ward. Stratification by the number of employees made some rough allowance for the size of the shop. The shops were divided into eight groups according to their location. These groups were as follows :

(i) Budhwar, (ii) Raviwar, (iii) Sadashiv, Narayan and Shivajinagar, (iv) Shukrawar, (v) Shanwar and Kasba,

(vi) Poona Cantonment and Kirkee Cantonment, (vii) rest of the wards in Poona City such as Nana, Bhawani, Ganj, etc., and (viii) other areas on the outskirts of the City.

Three groups of the shops with respect to the number of employees were made as follows :

- (i) shops without any employee,
- (ii) shops with one or two employees, and
- (iii) shops with three or more employees.

Thus, in all, there were 24 strata. It was decided to take a 10% sample. By making a random start, every tenth shop was selected from each stratum. There were 89 cloth shops in the sample.

A questionnaire was devised for collecting information from the cloth merchants. It was divided into five sections. The first section sought information about the methods of purchase. The second section dealt with the methods of sale. The third pertained to pricing policies and practices. The fourth section sought information regarding the nature of sales. In the last section, were to be recorded monthly sales and purchases, annual stock position and annual expenses of the shop. Detailed information on all these points was asked for in each of these sections. After undertaking a pilot survey, the form of the questionnaire

was finalised. The form used for the retail merchants is attached at the end of this chapter. This was used with suitable modifications for the wholesale merchants and for shopkeepers dealing in readymade clothes.

3. 4. The Survey :- To start with, such merchants from the sample were contacted, as could be approached through some acquaintances. The purpose of the Survey was fully explained to them. Some of these merchants, thus approached, rendered further help by acting as intermediaries by arranging interviews with some other merchants from the sample. Merchants, when approached through their acquaintances, felt somewhat obliged to give information and had less suspicion about the intentions of the Survey. Maharashtrian as well as some Gujarati and Marwari merchants in the sample rendered good cooperation. All these were educated and could be easily convinced that the Study was in no way, harmful to their business interests. They could also follow the questions and supplied more or less adequate and reliable information.

The main difficulty in obtaining information from merchants was that they were very busy in the shop, all the day long. Naturally, they were not quite willing to spare any time for such an interview that was of no significance to them. But those who really wished to help, spared an

hour or more for the interview and supplied the desired information. In case of the merchants who wished to avoid the interview, lack of time served as a good excuse. Several visits had to be paid in order to contact some of the merchants. These merchants often promised an interview but never fulfilled their promises.

The interview was a failure in the case of uneducated merchants. It was impossible to get any kind of co-operation from them. Even if, as it happened in three cases, they were ready for an interview they sometimes would not follow the questions and in some cases they pretended that they did not follow them. When an answer was given, it was hardly reliable. Interviewing Sindhi merchants was practically impossible. They are so suspicious and cautious that they do not allow anybody to stand before their stalls, if they suspect that one has approached them with any purpose other than shopping. Scanty information about their business was available from other merchants.

Efforts were made to contact as many merchants as possible. In all 53 merchants, out of the sample of 89, were interviewed successfully. These, however, do not represent the total population. As has been mentioned above, in a majority of cases where the traders were illiterate, the interview was a failure. As such the data

relating to the 53 sample merchants admitted for final tabulation do not adequately represent that section of the merchants.

A picture of the general methods of purchases and sales and of pricing policies, as it emerged from the interviews is presented in the following pages. A few figures are quoted to substantiate some of the statements. But these pertain only to the shops interviewed and may not present <sup>^</sup>picture representative of the total population.

Adequate information regarding the place of purchase of the products of mill and non-mill sector, the sources of the supply of products, the terms of business and the buying policies was collected from all the 53 merchants interviewed. Information relating to the clientele of the merchants, the credit and other facilities offered by them to their customers, the methods of advertisement and display was also available. It was, however, difficult to get information on the details about pricing policies and practices. Since there were rivalries amongst merchants they were not willing to expose the details of their pricing policies to a stranger. But many a merchant offered comments on the policies of other merchants. This information was useful in building up the total picture of pricing policies and practices. Data regarding consumer



preferences and the seasonality in sales and purchases were readily available.

The merchants were not able to give proportion of the value of different varieties of cloth (poplin, longcloth, voile, etc.) to the value of total stock on hand. Several merchants were not ready to give information relating to the value of the opening and closing stock for the year 1954 and the establishment expenses. Records relating to the value of monthly sales and purchases (for the year 1954) were not disclosed in most of the cases. The merchants were ready to give the overall value of the annual purchases, sales and the value of the goods in stock. This information was useful in classifying the shops into different categories according to their average volume of business and in arriving at the total volume of business in cloth in Poona during the year 1954.

The 53 shops covered by the interviews were either retailers or wholesale-cum-retail merchants, that sold their goods to customers for consumption and not for resale. Information given in tabular form in the present section and in some of the sections in the subsequent chapters relates to these 53 shops only. Besides, information was collected from certain wholesalers and commission agents. Case studies of the cooperative shops

were also made. Information pertaining to the business in readymade garments was obtained from eight shops located in different parts of the City. All this information is utilised in presenting a qualitative picture of the working of the different types of distributive agencies and of the various types of retail outlets in Poona.

3. 5. The Sample Shops :- Of the 53 shops in the sample, six were wholesale-cum-retail shops and the other 47 were purely retail shops. Seventeen shops were from Budhwar, ~~ten~~ from Raviwar, eight from Sadashiv, five from Shukrawar, two from Shanwar, one each from Shivajinagar, Kasba, Bhavani, Ganj, and Ganesh, and six from Poona Cantonment.

Nine shops claimed to be in the cloth business for the last fifty years, twelve had a business standing of 25 to 50 years, another eleven, of 12 to 25 years. The remaining 22 shops were established in the post-war period, eight of which were established in the last five years.

Two shops employed six shop assistants each, four shops employed five shop assistants each, three shops employed four each, three shops employed three each, nine shops employed two each, another 18 shops employed one each and in the remaining 14 shops no shop assistant was employed. In 16 shops, clerks were employed.

The annual turnover in six shops was more than Rs. 3 lakhs. It was between Rs. 1 and 3 lakhs in the case of another six shops. In eight shops the annual turnover varied between Rs. 50,000 and Rs. 1,00,000. In 13 shops it was between Rs. 25,000 and Rs. 50,000. The annual turnover was below Rs. 25,000 in the case of the remaining 20 shops.

SURVEY OF CLOTH MARKET IN POONA.

Questionnaire for Retail Cloth Merchants.

- |                                  |                       |
|----------------------------------|-----------------------|
| 1) Name of the shop              | 2) Address            |
| 3) Date of Establishment         | 4) Nature of Business |
| 5) Types of textiles traded in : |                       |

Methods of purchases

- 1) Places of purchases of products of Mill sector.
- 2) Places of purchases of products of non-mill sector.
- 3) Sources of the supply of products of mill sector.
- 4) Nature of transactions and terms of trade :  
Credit (period and interest rate), discounts, etc.
- 5) Methods of purchases : Direct/Mail order~~x~~ etc.
- 6) Sources of the supply of products of non-mill sector.  
(Manufacturer/Wholesaler/Commission agent/etc.)
- 7) Buying policies : with respect to season of purchases,  
size of the purchases etc.

Method of Sales

- 8) Clientele : classification of the customers according  
to community groups.
- 9) Permanent customers as per cent of the total customers.
- 10) Credit facilities : period, interest, etc.

- 11) Credit sales as per cent of total sales.
- 12) Other services rendered, if any.
- 13) Discount allowed, if any.
- 14) Methods of Advertisement and Display.

Pricing policies and practices

- 15) Average mark-up percent<sup>on</sup> standardised and non-standardised articles.
- 16) Average mark-up per cent on high price bracket and low price bracket articles.
- 17) Mark-downs, price reduction, sales, etc.
- 18) Fixed vs. varying price policy.

S a L e s

- 19) Seasonality in sales : per cent of the sales in ~~the~~<sup>the</sup> first fortnight of a month.
- 20) Sales during slack months as per cent of average monthly sales.
- 21) Sales during brisk months as per cent of average monthly sales.
- 22) Consumer preferences : Varieties of cloth of different manufacturers that are popular among customers.
- 23) Reasons for the same.

Value of Stocks, Purchases and Sales in 1954

- 24) Proportion of the value of different varieties to the

value of total stock on hand (longcloth, poplin, chintz, sarees, etc.)

- 25) Value of the opening and closing stocks for the year 1954.
- 26) Value of the purchases made during the year 1954.
- 27) Value of the sales during the year 1954.
- 28) Proportion of purchases and sales in different months to annual purchases and sales.

Establishment Expenses

- 29) Rent and light.
- 30) Number of persons engaged in the shop : of which  
(i) family members (ii) employees.
- 31) Salary per month.
- 32) Expenses on advertisement.
- 33) Expenses incurred on purchases.
- 34) Expenses incurred on sales.
- 35) Other expenses.
- 36) Total annual expenditure.

Chapter IVTHE WHOLESALE AND THE RETAIL STRUCTURE.

"The distribution of textiles, involving both merchandizing and selling operations, is of greater significance, today, than the production of textiles. The subservience primarily is due to the intense competition in textile markets and to the lack of organization in merchandizing and selling practices."<sup>1</sup>

A majority of the cloth dealers in Poona City are retail merchants. Besides, the wholesale-cum-retail merchants that deal in handloom and powerloom products, are in considerable numbers. There is only a small group of wholesalers dealing exclusively in mill-made products. Some of the mills such as Calico, Maphatlal Group, Binny and Co., have their distributive agents in Poona. Barring an agent of Binny and Co., other agents do not handle a considerable business in the City. Commission agents of powerloom and handloom factories such as the Sudarshan Mills or of some handloom karkhanas (factories) also control a small proportion of the total business. There is very

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1. Production and Distribution of Silk and Rayon Broad Goods  
Copeland M. P. and Turner W. H. (1935), page 491.

little scope for brokers in such a small wholesale market as in Poona City. Intermediaries such as agents and brokers hardly play any important role in the total picture of the marketing of cloth in Poona City.

4.1 Wholesale Business in Mill-made Products :- Wholesale cloth business in mill-made products in Poona City is a post-war development. At the time of the present Survey, the number of wholesalers, dealing in mill-made products exclusively, was 14 only. Wholesale merchants in Bohari Ali were Marwaris or Gujaratis and were the leading merchants. Most of the merchants in the Ganesh Market were Sindhis.

There was a large variation in the total annual turnover of each of these merchants. Sales of these wholesalers varied between Rs. 2 lakhs to Rs. 20 lakhs. Two of these had a business of almost Rs. 20 lakhs per annum. Annual sales of three other merchants were about Rs. 5 lakhs. The sales of the remaining wholesale merchants varied between Rs. 2 and 3 lakhs per annum. Most of the smaller wholesale merchants dealt exclusively in medium and coarse goods. These had a good demand from the retailers in the City as well as in the district and village places. The big leading merchants handled fine and superfine goods together with the coarse and medium goods. Almost half of their



business was in fine and superfine goods, and was mainly with retailers in Poona City.

The wholesalers did not carry on retail business in their wholesale establishments. In the case of mill-made articles, the cloth is usually packed in whole-pieces of 20 yards or even more. A single unit of 20 yards is much more than what a single consumer usually wants to purchase. The wholesalers, therefore, sell in whole-pieces to the merchants alone. It was found that some of the wholesalers run big retail shops, situated in the main shopping area of the City.

#### 4.2 Wholesale business in Handloom and Powerloom products :-

As stated earlier, a good number of merchants dealing in handloom and powerloom products had been long established in this trade. There were 53 such merchants in Poona City at the time of the present Survey. The merchants were mainly Marwaris and the leading families in the trade were Khinvasaras, Rathis and Mundadas. Besides these, there were some Gujarati merchants in this trade. Considerable amount of variation in the volume of business of different merchants was observed. Six leading merchants had a business of Rs. 5 to 6 lakhs per annum whereas the smaller merchants had a business of about Rs. 50 thousand only. Fifteen merchants had annual sales varying between Rs. 2 and

4 lakhs. Sixteen had a business varying between Rs. 1 lakh and 2 lakhs and 17 had a business varying between Rs. 50,000 and Rs. 1,00,000. The small merchants with the volume of business varying between Rs. 50,000 and one lakh handled coarse and medium handloom products. These included sarees, khanas, panchas, uparanas and handloom shirtings. Jari articles that they stocked, were few in number. The big merchants dealt both in jari and cotton products. These merchants stocked sarees and other handloom products. In a few cases these stocked a few mill-made articles in their establishments. The important line of business of all these merchants dealing in handloom products was sarees and khanas. The merchants served the needs of the retailers from the City as well as the merchants from several district and taluka places in South Maharashtra.

The merchants dealing in handloom and powerloom products did not confine their activities to purely wholesale business. All of them were wholesale-cum-retail merchants. Most of the handloom products such as saree, rumal, pheta, are produced in distinctive, individual pieces and are not packed together in large standardized unit. Therefore, any number of units of these can be sold without upsetting usual packing and stocking arrangements. Wholesale and retail business was carried on at the same establishment.

It was reported that on an average about 60% of their total sales were made in wholesale trading.

4.3 The Retailers Proper :- "If the thesis holds good that multiplicity of manufactures and a good variety of quality means many shops while standardization of manufacturing entails in general a concentration of retail outlets, the trade in cotton textiles may well be quoted as evidence".<sup>1</sup>

A large variety for choice and selection to the customer appears to be the very lifeline of textile trade. Every alternate day a new variety appears in the market adding thereby to the prospects of opening a shop with latest varieties. This leads to the multiplication of the cloth shops. "The tragedy of multiplicity of shops lies in the fact that there is always a shortlived new-c<sup>m</sup>over to take the place of outgoing failure".<sup>2</sup>

The acquisition of a small shop has an attraction to a small capitalist. The possession of the business is not merely a matter of calculating profit, but it also means an independent livelihood. As long as a small shop provides

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1. The Shops of Britain - H. Levin. (1947), page 85.

2. Retailing and the Public - Neal L. E. (1933), page <sup>179</sup>~~200~~.

these attractions, people are tempted to set up business, although many of them fail through lack of ability or experience, inadequate financial resources and so on. Thus, the retail outlets are increasing, day by day. There has been an enormous growth in the number of cloth shops during the post-war period. Between the year 1936 and 1955, the number of the retail outlets has trippled.

4.4 Increase in the number of retail outlets :- Wardwise distribution of the merchants engaged in cloth business in Poona City is available for 1936, in the report of the Poona Survey conducted by the Gokhale Institute. The report of the Institute survey does contain information relating to the Cantonments, Suburban areas and the adjoining villages now contained in the Poona Corporation area. The comparision below is, therefore, confined to the City wards.

Table No. 4.1 (given on the next page) gives the number of shops in 1936, the percentage distribution of the total shops in different wards of the City, together with the number of shops in 1955 (as obtained from the register of the office of shops and establishments) and the percentage of shops in different wards of the City in 1955. The total number of shops in Poona City increased from 237 in 1936, to 700 in 1955. The relative rate of increase in the number of shops is different for various wards. The number of

Table No. 4.1      Wardwise distribution of cloth shops  
in Poona City in 1936 and 1955.

W A R D	Number of shops		% of shops	
	1936	1955	1936	1955
Budhwar	94	226	39.66	32.28
Raviwar	75	125	31.65	17.86
Shukrawar	20	75	10.13	10.71
Sadashiv	24	93	8.44	13.29
Shanwar	7	76	2.95	10.86
Kasba	2	38	0.84	5.43
Narayan and Shivajinagar	1	20	0.42	2.86
Other wards*	14	47	5.91	6.71
All wards	237	700	100.00	100.00

\*Other wards include Nana, Bhavani, Ganj, Ganesh, Nagesh, Somwar, Mangalwar, Vetal, Rasta, and Ghorpade.

shops in Raviwar do not show substantial rise in their number. The number had increased by a little more than one and a half times (from 75 to 125). The shops in Budhwar have increased from 94 in 1936 to 226 in 1955. The shops in Sadashiv have increased by 4.5 times. There were 20

shops only in 1936 whereas there were 93 shops in 1955. The increase in the number of shops in this ward can be attributed mainly to the development of an important east-west route that runs through this ward. There were hardly any shops in Shanwar and Kasba in 1936. Because of the opening of refugee stalls in 1951 there were 76 cloth shops in Shanwar and 38 in Kasba in 1955. A number of shops were opened in other wards such as Shivajinagar and Narayan in the post-war years. The report of the Gokhale Institute, records only one shop in these wards while there were 20 shops in these wards in 1955. The number has increased since extensive development of the City has taken place in Shivajinagar area in the Post-war years. The number of shops in wards in the eastern part of the City (viz. Nana, Bhavani, etc.) has increased from 14 in 1936 to 47 in 1955.

Because of this differential rate of growth in the cloth shops in different wards the percentage distribution of shops in different wards has also changed. The proportion of the total shops in Raviwar has fallen markedly. Thirtytwo percent of the shops in Poona City were situated in Raviwar in 1936, while the shops in Raviwar formed only 18 per cent of the total shops in 1955. The proportion of shops in Budhwar ward has also declined to some extent. It declined from 40% in 1936 to 32% in 1955. The proportion of shops in Sadashiv, on the other hand, increased from

8% to 13%. This is due to the fact that post-war development of the cloth market took place along the sector of Laxmi Road that runs through Sadashiv R ward. Because of the addition of refugee stalls, the proportion of the shops in Kasba and Shanwar has increased markedly. The proportion of the shops is more or less constant in the case of Shukrawar and the group of wards in the eastern part of the City. The proportion of shop in Shivajinagar and Narayan has increased from 0.42% to 2.86%.

4.5 Types of Retail Shops :- The main constituents of the retail cloth market are the unit retail shops run by individual traders or in partnership with a few others. There were 813 such shops. Of the 208 big retail shops it was found, that 83 were in partnership. The partners in several of the cases were related. There were three other types of retail shops viz. (i) Co-operative shops, (ii) Department stores, and (iii) Mill-owned retail shops. The co-operative retail cloth shops were conducted either by producers' co-operatives or by consumers' co-operatives. In the producers' co-operatives division, there were three shops of the Poona District Handloom Weavers Co-operative Society, one of Bhiwandi Weavers Co-operative Society, one of Nagpur Weavers Co-operative Society and one depot run by the Poona District Industrial Co-operative Society.

There were seven shops run by the consumers' co-operative societies. Three of them were managed by the Bombay State Consumers' Co-operative Organization. The remaining four were survivals of the consumers' co-operative cloth shops started during the war and post-war years of controls.

There were four department stores on a small scale in the Poona Cantonment area.

4.6 Department Store :- When consumers buy fashion merchandise they desire to visit a store with extensive stock and ample opportunity to exercise choice. Grouping of varieties of goods in one department store offers superior opportunity for such shopping around. But such shops have high overhead costs because of the complex organisation. Scope for wide choice, convenience in shopping and saving of time and trouble are the main advantages of a department store.

Department stores on a small scale, in the Poona area, were to be found only in the Poona Cantonment. These stores served the demand chiefly of military personnel and of the people belonging to rich immigrant communities such as Parsis and Sindhis. The shops offered woollen, silk and cotton textiles of a superior quality. In addition



to cloth, hosiery, crockery, millinery; toys and household requisites were available in these shops.

There are no department stores in the City area. The population of the City constituted mainly of people belonging to lower and middle income groups. In their case, price is the main consideration in the selection of a shop. They prefer a small shop where it is believed that they could purchase at a cheaper rate because of the low overhead costs of these shops.

4.7 Mill-owned Retail Cloth Shop :- At the time of the Survey it was found that there was only one mill-owned retail shop in Poona. It was run by the only local textile mill (Rajabahadur Mills) in its own premises (near Poona Railway Station).

The products of this mill, mainly ~~cloths~~<sup>dhots;</sup> and longcloth and chintz in medium and coarse qualities, were offered for sale in the shop. The business was restricted to the working class people residing in Poona and Kirkee Cantonment areas. Excepting this mill-owned retail shop, there was no other such shop run by any outside mill. Between 1950-51 and 1954-55 the Calico Mills Ltd., Ahmedabad, had its retail cloth shop in the City. It was reported that the shop had a large business in the beginning when there was scarcity of cloth. But after 1952 when the market

was flooded with a variety of goods, the shop lost much of its business. It was closed down in 1954-55.

#### 4.8 Co-operative Stores : Producers' Co-operatives :-

There were five sales depots of Weavers' Co-operative Societies and one of the Poona District Industrial Consumers Association in Poona City. The shops had been opened for marketing the products of the weaver members of the society. These shops, thus, offered the products of one centre of production alone. Even though several patterns could be offered by one production centre, the scope for choice is not as wide as it is when goods from several handloom production centres as well as mill-made products are offered. The scope for choice in these shops being restricted as compared to the scope in other retail shops, it was difficult for these shops to attract customers. One of the advantages enjoyed by the sales depot of the weavers' society was that, because of the personal interest in the organisation and personal contact with the customers, it was possible to introduce new attractive patterns and designs in the production of sarees to suit the tastes of its clientele. Besides, these shops could attract customers because they were enabled by the Government to give a rebate of two annas per rupee.

The five sales depots of these co-operatives showed

certain differences in the conduct of the business. It was reported that care was not taken by the weavers from Poona to maintain a definite standard as to colour-fastness and dimensions, and consumers were often dissatisfied. In the case of Bhiwandi and Nagpur, a definite standard was maintained; but the products of Bhiwandi were not popular, especially 5 yard sarees, because they were not available in fancy designs. The depot of Nagpur supplied goods of a definite standard and in a wide assortment, but the prices did not appear attractive. All the private retail shops in the City had a good stock of Nagpur sarees.

The depot run by the District Industrial Co-operative Association, purchased goods from weavers' societies from different places, such as Ahmednagar, Sholapur and Ichalkaranji, from the Bombay State. They could, thus, offer goods from different production centres. The sales depot had to face the competition of mill-made as well as powerloom products and also of handloom products from other centres. Compared to the products of other centres like Madura and Coimbatore, that offered goods in numerous varieties and continuously added new and attractive varieties to their products, handloom sarees from Ichalkaranji, Ahmednagar and Sholapur, available in this depot, were of out-of-date designs and inferior finish. The colours used were dull

and borders stereotype. These could hardly attract the customers, especially in the urban area. The products offered for sale in this depot, thus, were stocked without evidently attending to consumer preferences. The business of this depot, therefore, did not show any improvement since its beginning in 1954-55.

4.9 Consumers' Co-operative Society :- The distribution of cloth was under Government controls during 1949-52. About 50 associations of merchants, of the employees of certain institutions and Consumers' Co-operative Societies were established to undertake the retail distribution of mill-made cloth. These had only to distribute the cloth obtained from the Poona District Purchase and Sale Union, which was the wholesale distributor for the district. Prices were fixed. Because of the scarcity conditions, all the goods in the shop were immediately sold out. The societies, thus, were not required to work up their purchasing and pricing policies and make any efforts for selling of the goods. When, in 1952, the controls were totally lifted, most of these societies were closed down. Numerous varieties were available in the open market and consumers were not ready to purchase at the co-operative shops where usually little care was taken to cater for the tastes of consumers. Most of the persons who were in the management

of these co-operative societies were inexperienced in business and could not run the society with success when they had to face the competition of the traders. A few of these, such as Ganesh Peth Consumers' Co-operative Society and Ideal Co-operative Society, were still in existence at the time of the present Survey. But these had only a little business in cloth. They concentrated mainly on provisions and food-grains.

Besides these, there were three depots of the Bombay State Consumers Co-operative Organization, dealing mainly in cloth and provision, in Poona. Many of the members of this society were Government servants because they were offered a share of Rs. 10/- each; whereas the shares of the Society available for members of the public were of Rs. 100/- each. Therefore, such shareholders were very few in number. As against about 2,600 shareholders who were Government servants, there were only about 300 shareholders from among the public. The shareholders received one per cent spot rebate at each purchase. But membership did not show any increase during the three years of its working.

These shops offered mill-made products, with a constant percentage of mark-up. The prices were fixed by the Managing Committee at Bombay. The mark-downs were made with the

approval of the Committee. The price structure, thus, had little flexibility. It offered no credit facilities. Because of the fact that the mark-up percentage was uniform the prices at these co-operative shops were sometimes higher and sometimes lower than the prices at other shops in Poona City. It was reported that these shops were popular only among some of the families belonging to the salaried class that appreciated the benefits of fixed price policy.

#### 4.10 Cloth Shops classified by the Number of Employees :-

From the information, collected from the records of the Shops and Establishments Office, it was possible to classify the cloth shops according to the number of family members and paid employees engaged in these shops. Table No. 4.2 gives wardwise distribution of cloth shops according to the number of family members and paid employees engaged in the business. 524 or 60% of the total cloth shops in Poona area did not employ any shop assistant. Some of these were run with the assistance of a family member or two and the remaining shops were attended by the owner alone. In the case of 131, out of the 524 shops, there was one family member to assist and in the case of 56 shops there were two or more family members in the shop to assist the owner.

The shops without any employee were numerous in Shanwar, Kasba, Nana, Bhawani, etc. In the case of shops situated

Table No. 4.2 - Wardwise distribution of cloth shops in Poona City according to the number of paid employees and family members engaged in them.\*

Ward	Actual number of shops								% of total shops in each ward							
	Family members				Paid employees				Family members				Paid employees			
	1 <sup>⊕</sup>	2	3 or more	1	2	3	4 or more	Total	1	2	3 or more	1	2	3	4 or more	Total
Budhwar	74	15	13	40	38	22	24	236	32.7	6.6	5.8	17.7	16.7	9.7	10.6	100.00
Raviwar	32	15	5	29	19	12	13	125	25.6	12.0	4.0	23.1	15.2	9.7	10.4	100.00
Shukrawar	32	9	3	18	6	4	3	75	42.8	12.0	4.0	24.0	8.0	5.2	4.0	100.00
Sadashiv	20	8	5	24	12	11	13	93	21.5	8.6	5.5	25.8	12.9	11.8	13.9	100.00
Shanwar	48	14	3	5	1	1	4	76	63.2	18.4	3.9	6.6	1.3	1.3	5.3	100.00
Kasba	20	12	4	2	-	-	-	38	52.6	31.5	10.6	5.3	-	-	-	100.00
Narayan and Shivajinagar	9	3	-	3	2	1	2	20	45.0	15.0	-	15.0	10.0	5.0	10.0	100.00
Other wards†	22	16	-	3	-	6	-	47	46.8	34.0	-	6.4	12.8	12.8	-	100.00
Total for Poona city	257	92	33	124	78	57	59	700	36.7	13.1	4.7	17.7	11.2	8.2	8.4	100.00
Poona Cantonment	36	10	8	26	7	2	1	90	40.0	11.1	8.9	28.9	7.8	2.2	1.1	100.00
Kirkee Cantonment	29	17	6	7	2	-	1	62	46.8	27.4	9.7	11.3	3.2	-	1.6	100.00
Suburbs and their adjoining villages ‡	15	12	9	3	1	1	-	41	36.6	29.3	22.0	7.3	2.4	2.4	-	100.00
Total for cantonments and Suburbs	80	39	23	36	10	3	2	193	41.5	20.2	11.8	18.7	5.2	1.6	1.0	100.00
<u>Grand total</u>	337	131	56	160	88	60	61	893	37.7	14.7	6.3	17.9	9.9	6.7	6.8	100.00

\* (i) Shops which do not employ any paid employees are classified according to family members. (ii) In case of shops having paid employees, family members engaged in the business, if any, are not taken into account.

⊕ i.e. no other person, except the proprietor is engaged in the business.

† vide note to Table No. 4.1

‡ Includes suburban roads, Yeravada, Wakadewadi, Sangamwadi, Navi Khadki and 17 adjoining villages.

in Kasba 95% of the shops reported no employee. All these were refugee stalls. These were run with the assistance of family members in 42% of the cases and in the remaining 53% of the cases, these were run by the owner alone. In Shanwar also, majority of the shops were refugee stalls. About 85% of these shops were without any employee, 22% being managed with the help of family members and 63% run by the owner alone.

About 60% of the shops in Shukrawar, Narayan and Shivajinagar and Poona Cantonment were without any employee. The proportion declined to 45% and to 41% in Budhwar and Raviwar respectively. It was lowest in Sadashiv where only 34% of the total shops were without any employee.

The proportion of the shops with one employee was as low as 5% in Shanwar, Kasba, Nana, and Bhavani, etc. The proportion of shops with one employee was about 15% in the case of Narayan, Budhwar and it was about 25% in Raviwar, Sadashiv, Shukrawar and Poona Cantonment.

There were 88 shops in the City with two employees each, 66 shops with three employees each and 61 shops with more than three employees each. The proportion of shops with two or more employees was 25% in Shivajinagar and Narayan, and 17% in Shukrawar. It was about 11% in Nana, Bhawani, etc., and Poona Cantonment. It was as low as



7% in Shanwar. No shop in Kasba employed more than one shop assistant. In the case of Budhwar and Raviwar, about 15% of the shops were with two employees, 10% with three employees and another 10% with more than three employees. The distribution was slightly different in Sadashiv. 13% of the shops had two employees each, 12% had three employees each and 14% had more than three employees each. Thus about 35% of the shops in these three wards viz. Sadashiv, Raviwar and Budhwar, had two or more employees. The bigger shops in Raviwar, Budhwar, Sadashiv employed a manager in addition to two or more shop assistants. In these wards 25% of the shops employed a manager. A manager was employed by 15% of the shops from Cantonment, 8% of the shops from Shukrawar ward and by 6% of the shops from Shanwar ward.

In the 893 cloth shops in the City, 2,231 persons were engaged. Of these, 1,332 were owners and their family members engaged in the business and the remaining 899 were employees. Of the 899 servants in cloth shops, 872 were male adults, 21 were male non-adults and the remaining 6 were female adults. The family members noted above included 30 female adults and 23 male non-adults.

In the Laxmi Road shopping area in Sadashiv and Budhwar, no female was engaged in cloth shops. The female employees

were found in the department stores in the Cantonment area alone. The female family members were engaged in the business in some of the shops from Shukrawar.

As for the average number of persons engaged per cloth shop, it remained more or less unchanged between 1936 and 1955. In the Poona Survey (1936), it had been noted that the average number of persons per cloth shop was 2.58. The Poona District Gazeteer (1950) recorded an average of 2.66. The average number as noted from the records of the Shops and Establishments Office in 1955 was 2.50.

4.11 The Volume of Business :- In order to arrive at an estimate of the total annual sales of cloth in Poona City, data from a number of sources were utilised. The estimates of the annual turnover of the wholesalers and wholesale-cum-retail merchants could be based upon the information supplied by these merchants. Their number was quite small and it was possible to contact a number of these merchants. From the reports of these merchants it was estimated that the annual sales for the year 1954-55 of the wholesalers in mill-made products exclusively were about Rs. 87 lakhs. The estimated annual sales of the wholesale-cum-retail merchants that dealt in handloom and powerloom products were about Rs. 105 lakhs. It was reported that about 60% of their sales were made in wholesale trading. The total

sales in the wholesale trading, therefore, come to Rs. 63 lakhs. The volume of wholesale business was about Rs. 150 lakhs for the year 1954-55.

It was more difficult to estimate the annual turnover of the retail shops, as there were about 800 retail cloth shops in the City. The estimates are based on the data collected during the Survey and on the information obtained from Sales Tax Office.

**Table 4.3** Distribution of cloth shops in Poona City according to annual turnover.

Annual turnover (Rupees)	No. of shops	Average annual turnover (Rs. 000)	Total annual turnover (Rs. 000)	% of shops	% of total annual turnover
Upto 25,000	684	12	8,208	77.82	36.12
25,000-49,999	80	35	2,800	9.10	12.32
50,000-99,999	30	75	2,250	3.41	9.90
1,00,000-1,99,999	25	125	3,125	2.84	13.76
2,00,000 & above	7	300	2,100	0.80	9.24
<b>All retailers</b>	<b>826</b>	<b>22</b>	<b>18,483</b>	<b>93.97</b>	<b>81.34</b>
<b>Wholesaler-cum-retailers*</b>	<b>53</b>	<b>80</b>	<b>4,240</b>	<b>6.03</b>	<b>18.66</b>
<b>Grand Total</b>	<b>879</b>	<b>649</b>	<b>22,723</b>	<b>100.00</b>	<b>100.00</b>

\*40% of the total sales of the wholesaler-cum-retailers are assumed as proceeds from retail sales.

The shops having an annual turnover of more than Rs. 25,000 are required to obtain a license from the Sales Tax Office. Attempts were made to know the number of shops that had obtained licenses during the year 1954-55. It was reported, that there were about 210 cloth shops with a turnover exceeding Rs. 25,000 per annum. Of these, it was found during the Survey that 14 were wholesalers and 53 were wholesale-cum-retail merchants. There were, thus, about 140 retail cloth merchants that had an annual volume of sales above Rs. 25,000. It was found that the number of the shops without any employee or with one employee only comes quite close to the number of the shops with an annual turnover of less than Rs. 25,000.

An attempt was made to divide the 142 retail shops with a turnover of more than 25,000 into different classes according to the size of their turnover. This is based on information obtained from a sample of these shops. The information revealed that the turnover of shops varied in relation to such factors as the size of the shop as indicated by the number of employees, the location of the shops and the types of goods dealt in. On the basis of all the information gathered during the Survey, the average volume of sales in each turnover class was also estimated. The pattern of shop classification constructed on this basis is given in

Table 4.3. This shows that there were 80 shops with annual turnover varying between Rs. 25,000 and Rs. 50,000 and 30 with an average annual turnover of Rs. 75,000. Twenty-five shops had an annual turnover of Rs. 1 to 2 lakhs. The average ~~sales~~<sup>sales</sup> of these shops were Rs. 1,25,000. Remaining 7 shops are estimated to have had annual turnover of Rs. 2 lakhs and above. Of these, 2 shops had an annual turnover of Rs. 4 lakhs each. The average annual sales of these 7 shops were Rs. 3 lakhs. It was found from the data collected during the survey that the annual turnover of the small shops (with sales below Rs. 25,000) was on an average about Rs. 12,000. The total annual sales of all the retail shops in Poona area are estimated to be Rs. 1,85,00,000. In addition to these, retail sales of Rs. 42,00,000 were made by the wholesale-cum-retail merchants. The retail sales for the year 1954-55 in the Poona area would thus amount to Rs. 2,27,00,000.

If the distribution of the retail shops according to their volume of sales is studied, it will be seen from Table 4.3 that almost 80% of the total shops had an annual turnover below Rs. 25,000. But these shops had a share of less than 40% in the total sales, while only 7% of the total shops with an annual turnover of Rs. 50,000 and above, claimed 32% of the total sales.

4.12 Ready-made Clothes Shops :- As noted in the previous chapters, the shops in Cholkhan Ali stocked readymade articles along with other textiles. These shops were long established in the business in readymade clothes because there was a good demand for readymade clothes among their customers that belonged mainly to working classes. These shops offered readymade clothes of coarse quality at a cheap price.

The readymade clothes shops along Laxmi Road were of comparatively recent origin. Several of these were established during the post-war period. At the time of the Survey, there were 175 shops dealing in readymade garments. These were found in clusters of 3 or 4 shops along Laxmi Road, right from one end i.e. Lakdi Bridge to S.M. Chowk. Men's garments such as shirt, pyjama and trousers were offered in three or four standard sizes. There was a wide range of quality of cloth and material used for stitching the garments. The trousers were available from Rs. 2.5 to Rs. 15. The price range for a manila shirt was between Rs. 1.5 and Rs. 12. Because of the wide range of price and quality, the readymade clothes could meet the needs of all the types of customers. Readymade garments had a good demand in the case of children's clothing. Fancy articles with artistic cut and some embroidery were offered in the

shops. Readymade garments for women were offered by some of the shops only, in small quantities.

It was reported that the readymade clothes shops were slowly attracting more business. From the point of view of consumers, readymade garments had certain advantages. The main factor was the saving of time and trouble. The readymade garments were also often cheaper than the made-to-order clothes, because of the economies of large scale standardised production. The only disadvantage in buying readymade clothes was that the clothes being of standard sizes often did not suit the individual measurements.

In recent years some of the big firms from Bombay, Bangalore, Madras, etc., have started providing clothes of a definite style and quality. Among these, mention may be made of Samson and Liberty Dresses. The increase in the business of readymade clothes in the Laxmi Road shopping area can be attributed chiefly to the introduction of clothes of a definite standard in different varieties and styles.

4.13 Shops dealing in Second-hand Clothes :- A number of shops dealing in second-hand clothes were situated in Shukrawar ward in the vicinity of Phule Market. A few such shops were to be found along Centre Street in Poona Cantonment area. These shops offered second-hand clothes

such as dhotis, shirts, coats, sarees, blankets, chaddars, carpets, etc.

It was reported that about 50 to 60 traders dealing in second-hand clothes were usually to be seen in Juna Bazaar - a market in second-hand goods, held on Sunday and Wednesday afternoons, at the open grounds near the Railway Bridge in Mangalwar ward. Almost all the dealers in second-hand clothes were females. These females were Boharnis, Joshis and Kamatris by caste. They offered second-hand sarees and dhotis, shirts and coats, and children's clothes and served the needs of the poor families from the City and the neighbouring villages.



## Chapter V

THE METHOD OF PURCHASES AND SALES OF  
CLOTH MERCHANTS IN POONA

The present chapter describes the methods of purchases and sales of the cloth merchants in Poona. The discussion in the first part of this chapter relates to the places of purchases of products of the mill and non-mill sectors, the types of suppliers (i.e. manufacturers, wholesalers, commission agents, etc.) with whom the merchants in Poona deal, the terms of business, the frequency of purchases, etc. In the second part, the description of the clientele of the shops situated in different shopping areas, their methods of advertisement and display, the service they render to the consumers, etc. is given.

1. Methods of purchases of the handloom and powerloom products

The production units of handloom and powerloom are small and dispersed over a large number of centres in India. Even at one centre of production the units are scattered over a wide area. The general pattern of production followed by the weavers from a centre tends to be similar. But each centre has its own peculiarities

with respect to colour combinations, designs, etc. Because of the individuality and peculiarity of the products from different centres, it is necessary for the merchants to keep in stock the products from several centres.

Thus sarees from Benaras in the north-east to Coimbatore in the south and from Shantiniketan in the east to Khambayat in the west are purchased by the merchants in Poona to meet the demand of the customers.

But there is no single market in the country where the products of several of the centres are collected for further distribution. In most of the cases, in order to collect goods from different centres, it is necessary to approach each centre separately. The methods of the purchases of the handloom and powerloom products of different centres are, therefore, influenced by the location of the centre and the types of products offered by these centres.

Before proceeding to describe the methods of purchases, a brief description of the different production centres and of the specialities of the products offered by them is given.

5. 2. Handloom and powerloom products manufactured at different centres of production

Sholapur, Malegaon, Ahmednagar, Bhiwandi and Ichalkaranji are the important production centres in Bombay State. They are situated at a distance of less than 150 miles from Poona. The products of Sholapur, Malegaon, Bhiwandi and Ahmednagar are mainly in coarse and medium counts. The sarees manufactured at these centres are usually available in deep colours and plain borders. Mercerised cotton yarn is used only in the borders. The sarees are not often adequate in length and breadth and the colours are not fast. The appearance of these products is rather rough and coarse. But the products are quite durable and cheap. A nine yard saree can be had even at six rupees. The prices of these sarees generally vary between Rs. 8 and Rs. 12. Because of their low price and high durability, these have a good demand from people belonging to working classes.

The products of Malegaon and Bhiwandi are chiefly the products of powerlooms, while those from Sholapur are handloom products, in the main. Chaddars produced at Sholapur and Bhiwandi are also in demand in the Poona market.

Ichalkaranji sarees are available in 5, 6 and 9 yards length. Sarees of coarse as well as of fine qualities

are manufactured at this centre. The speciality of this centre is in the peculiar weave of the body known as Mugavi Chowkat (small checks) Rasta (close strips) with Patti, Induri or Chanderi border. The products of this centre also are highly durable. The coarse 9 yard sarees are available at Rs. 9 and those of finer quality are available for Rs. 15 to 16. These sarees are in demand among families in the lower and medium income groups.

The sarees from Nagpur (about 550 miles from Poona) are available in large quantities and in numerous varieties, in the Poona market. Because of their outstanding qualities such as durability, colour-fastness and adequacy of length and breadth the products from Nagpur have become immensely popular, especially among the middle classes. The sarees of medium and fine qualities have an extensive demand in the City. These sarees are available in dark as well as in light colours with borders of various types, the common amongst them being Kanthi Patti, Pahadi and Chanderi. Jari is used for the design in the border. For the rest of the border, mercerised cotton is used. The sarees in medium and fine counts are available from Rs. 15 to Rs. 20 per saree. There is also a demand, particularly during the marriage season for certain other products from Nagpur such as dhotis and uparnas with silk and jari borders.

Among other cotton sarees, used for daily wear, are the sarees from Madura and Coimbatore from Madras State (about 800 miles away from Poona City). Plain 9 yard sarees of coarse quality with plain borders from these centres are available for Rs. 9 to Rs. 10. The price of sarees in medium and fine counts varies between Rs. 12 and Rs. 14. The speciality of these products lies in their light and fancy colours. The climatic conditions at these centres facilitate even dyeing that adds to the attractiveness of these sarees. Another noteworthy feature of these centres is that the products are produced in infinite varieties of border and design. Continuous innovations are being made in these respects. Since the sarees are available in light and fancy colours and in numerous designs, these centres have a considerable market in 5 yard sarees. Five yard cotton sarees with plain border are available at Rs. 7 to Rs. 8 per saree. Five yard sarees of finer counts with jari border available at Rs. 18 to Rs. 20 are very popular. These centres also supply uparnas, pheta and rumal.

Powerloom products from Khambayat (near Baroda) are also sold in large quantities. The sarees are mainly white with plain borders. These are quite cheap and have a superior finish. A five yard saree can be had at Rs. 8. Sarees from Khambayat both 9 and 5 yards in length, are in demand among middle class families.

Cotton khanas from Dharwar (250 miles away from Poona) available at Re. 1 to Rs. 1.50 have a good demand among the working class women.

A brief description of the silk and half-silk sarees, with jari borders, that are generally used for special occasions is set out below. These sarees have a seasonal demand. Maximum demand is to be observed during the marriage season.

The half-cotton-half-silk sarees from Shahapur near Belgaum have long been famous. These are known for durability and colour-fastness. They do not lose their luster even after several washings. The sarees are often in small checks and with peculiar artistic colour mixing. Typical borders namely Gome and Pharaspeti are matched nicely with the body. A nine yard saree costs Rs. 45 to Rs. 50. Shahapur products in artificial silk yarn have become available in the market for the last two years. The sarees are plain, of light colour, with the typical Shahapuri border and appear quite attractive and cheap. A nine yard saree can be had for Rs. 20 to Rs. 22. But these sarees are not durable.

Chanderi sarees manufactured in Central India are wellknown for their superfine texture and delicate colours. These are woven in yarn of 100<sup>S</sup> to 120<sup>S</sup> counts. The

sarees have either typical Chanderi border or piping or skirt border in jari. Five yard saree with piping border and jari butteg costs Rs. 22 to Rs. 23. The sarees are popular amongst the middle and higher income groups. Imitations are also produced by using artificial silk fabrics and imitation jari and are sold at a cheaper price.

Sarees from Indore are mainly half-silk-half-cotton with artistic colour mixing and lovely jari borders. A five yard saree with Induri border can be had for Rs. 20 to Rs. 22.

Irkal (in Karnatak) sarees have a typical Irkal border and Toap padar. The colours are generally dark and the colours of the body and that of the border are set in a sharp contrast. These are highly durable sarees and are either in full cotton or half cotton and half silk. Half cotton and half silk sarees with Irkal border cost Rs. 30 to Rs. 35 and are very popular amongst the working class families. At the time of marriage, etc. or whenever they want to purchase a costly saree, they prefer the Irkal saree. It is also available in artificial silk at prices varying from Rs. 18 to Rs. 22.

Silk products from centres, far away from Poona City, like Bangalore (625 miles away from Poona) or Benaras (1000 miles away from Poona) are also imported

to the City. Silk sarees with jari borders from Bangalore and silk shalus richly embroidered with gold threads from Benaras are purchased only on occasions like a marriage ceremony. A five yard shalu can be had at Rs. 100 to Rs. 125 and a khana at Rs. 8 to Rs.12 each. Recently the sarees and khanas of Bangalore pattern are produced with artificial silk yarn also.

### 5.3 Production of handloom cloth in Poona City

There were 500 working looms in Poona city at the time of the survey conducted by the Gokhale Institute in 1936. Of these 167 were engaged in silk products. The remaining were devoted to cotton products. The articles produced were saree, pitamber, paithani, shalu and kad. But 86% of the production was of sarees only, 6% of shalu and paithani, 2% of khanas and 6% of shirting, etc. other products. At the time of the present Survey, it was reported that there were about 400 looms in the City. Of these, 160 were devoted mainly to the production of sarees in coarse and medium counts, that had a local market. Besides sarees, check shirting and khanas were also produced. A hundred and ten looms were engaged in the production of sarees of finer quality with jari borders. Twenty-five looms were engaged in the

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production of carpets and 115 looms were devoted to the production of costly silk sarees. It was reported that about 40% of the products of finer qualities were exported to Bombay and different cities from Khandesh, Central Province and Berar.

Costly jari sarees were often produced as per orders of the wholesale merchants in Poona City. About 25% of the production of the local looms was sold at the Poona District Weavers' Cooperative Depot. The products of the local handlooms had only a small share in the total demand for handloom products in Poona City.

The extent to which sarees from different production centres were in demand in the market for handloom and powerloom sarees was studied during the present Survey.

It was found that sarees in coarse and medium qualities that were supplied in the local market came mainly from the nearby production centres such as Sholapur, Malegaon, Bhiwandi, etc. Only a small proportion of the low-priced sarees (Below Rs. 13 per 9 yard saree) was bought from the distant centres like Madura and Coimbatore. Bulk of the production of the local looms in coarse quality was also absorbed in the local market.

The sarees of finer quality were mainly imported from the centres situated at long distances from Poona.

The products of nearby centres such as Ichalkaranji, Nagar, formed only a small proportion of these sarees from the medium price bracket (i.e. between Rs. 13 to Rs. 20 per 9 yard saree). Bulk of these products was imported from Nagpur, Madura, Coimbatore and Khambayat also supplied these products.

When the high-priced (i.e. Rs. 20 and more per 9 yard saree) jari articles were considered, it was found that these were imported from a number of centres all over the country. The products of several centres such as Shahapur, Indore, Benaras, Bangalore had their own market in Poona City. In these products each centre had its own speciality. Products from the centres situated far away from the City were imported into the City for their special artistic designs. The products of these distant centres thus came in prominence in the case of high-priced specialities.

The above description indicates that the products of several pethas in numerous varieties are in demand in the local market. The products of different pethas are popular amongst different types of families. The merchants had to select such varieties as suited the test of their customers.

The market for any particular variety of cloth chiefly depends on the texture, colour and the design of the article. The first requisite of the purchases,

*therefore, is that the purchases*  
be made by actual inspection of each and every article.

The standard of quality is not maintained and careful inspection is called for. It is well-nigh impossible under such circumstances to purchase the goods by mail order. Whether the merchant has a big or a small volume of business, it is a common practice among the merchants handling handloom products to purchase the goods by personal inspection. More than 80% of the purchases are direct purchases and goods are purchased by mail order only in case of emergency. As far as possible, merchants avoid purchase of goods by mail order, because they can never be certain that the goods sent would be upto their specifications.

The size of business of the purchaser and the distance of the production centre from Poona determine, to a large extent, the dealer (i.e. whether manufacturer, wholesaler or agent at the production centre or wholesaler or agent in Poona City) from whom the purchases are to be made.

#### 5.4 Purchases in the local market

There are some agents in the City that handle the products of certain handloom and powerloom karkhandars from production centres such as Madura, Ichalkaranji, Sholapur and Malegaon. Small and medium-sized retail

cloth merchants from Poona purchase the articles required from the stocks with these agents or place orders with them. The responsibility of delivering the articles at Poona as per order rests with the agents.

Occasionally, merchants purchase the articles from travelling agents from different production centres. The travelling agents exhibit their products for the purpose of sale as well as for securing orders. The goods purchased through these agents are not often guaranteed as to quality, colour, fastness, etc. Merchants in Poona City rarely make their purchases through the travelling agents.

There are a number of wholesale dealers in handloom and powerloom products in Poona City. Small merchants make bulk of their purchases from these wholesalers. Medium merchants purchase jari goods, that are in seasonal demand, from these wholesalers.

#### 5.5 Purchases at the production centres

Purchases at the production centres are made from the karkhandars or from the weavers directly. Alternately purchases are made from the wholesale merchants or at Gujar sales<sup>1</sup> at the production centre.

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1. Please refer page 145.

The wholesale-cum-retail merchants and big retailers from Poona make 90% of their purchases directly by visiting the production centres. The medium size retailers visit only such centres as Nagpur. The goods from these centres are in constant and high demand in Poona City. The small retailers cannot profitably visit several of the production centres as they have to buy goods in small lots. They occasionally visit only the nearby centres such as Sholapur or Ahmednagar.

The dealers through whom the merchants with different size of business make their purchases at the production centres are different.

Guaranteed goods at a reasonable price are available with the Karkhandars at different production centres. But in many cases the karkhandars offer goods in bulk and the medium retailers find it difficult to purchase goods in big lots. The big merchants prefer to purchase part of their requirements from the karkhandars. It was reported that 40% to 50% of their total purchases are made from the karkhandars. Since the variety of articles available with one karkhandar is limited, they have to approach other dealers at the production centre to secure a good assortment.

The merchants from Poona do not generally make their purchases directly from the weavers at the production

centres. The weavers in several cases are bound to a merchant-cum-moneylender and are not free to sell any articles<sup>that</sup>/other customers may like to purchase. In most of the cases, the weavers dispose off their goods immediately after the production and they have little stock of goods on hand, from which selection can be made. As the articles of one weaver show little variety, the goods have to be collected from several weavers to obtain wide assortment. But the weavers are scattered all over the production centre and in some of the villages around it and it is impossible to move about hunting for the goods that the merchants will choose to buy. The purchases from the weavers have also to be made on the cash basis. Even though it is possible to secure goods from the weavers at a low price in bargain because the weavers are in constant need of ready money, this advantage of low price is offset by the difficulties encountered in purchasing from the weavers.

The common method is to purchase from the wholesale dealers who purchase the goods directly from the manufacturers (independent weavers and karkhandars), every evening. They keep in stock goods from several weavers and thus offer ample scope for choice. They also give goods on guarantee as to colour-fastness, dimensions, etc. Prices are fixed by bargaining. There is also an important advantage of credit facilities; but for credit transaction

the prices are often higher by one or two per cent than the cash prices. The period of credit allowed by the dealers is generally 30 days and in some cases two months without any charge of interest for that period. A discount of 3 to 4 per cent is given on cash payment. Medium retailers make bulk of their purchases at a production centre from the wholesale dealers. The big merchants make about 40% of their total purchases from the wholesalers.

#### 5.6 Gujari Sale

Purchases are sometimes made at Gujari. Gujari sale means "the sale of the product by the artisan himself from day to day, to any dealer in the product, who gives him a fair price. In this system, <sup>the</sup> artisan moves from one dealer to another, in the evening when his product is ready and sells it to the dealer, who gives him the highest price ruling in the market on that day. It is direct and free sale."<sup>1</sup> The goods can be obtained at a cheap price. But these are not guaranteed goods. Besides it is not possible to deal in this market unless one has a local agent at the production centre. In a short visit of a day or two, the visiting traders can

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1. Urban Handicrafts of the Bombay Deccan - N. M. Joshi (1936), page 45.

can secure a few of the required articles at the Gujarati sale market. Articles are purchased at this market by some of the merchants because these can be stuffed in stock in addition to the guaranteed articles for selling to customers who are more particular about getting the articles cheap.

#### 5.7 Seasonality in purchases

There is a tendency among certain merchants to make bulk of their purchases during a particular season. In the case of others, purchases are spread all over the year. The seasonability of purchases depends on such factors as the nature of the demand for a particular product (whether in seasonal demand or in demand all over the year) and the volume of business of a particular merchant.

It is a current practice of the big wholesale-cum-retail merchants in Poona to make bulk of their purchases during the monsoon. The demand is slack during this season, because consumers avoid making purchases in this season. There <sup>are</sup> ~~is~~ no important festivals in this season; also, according to Hindu customs, marriages are not celebrated during the four months of monsoon (i.e. between July and October) and as such, there is little demand for jari goods during this period. Because of these demand conditions it is possible to get the goods at



lower prices. Because of the humid climate, the products woven in this season are of a better quality and are more durable. Thus it is possible to procure articles of good quality at a cheaper price during this season. But this involves investment of a good deal of capital. Only the big merchants with a large volume of business can afford to pile up the goods in this season, for future sales.

Big retailers make bulk purchases of cotton sarees during the rainy season. They build up stocks mainly of cotton goods that are in demand all over the year. They do not find it profitable to lock up their capital in building up stocks of jari articles that have only a seasonal demand and of articles, the demand for which changes with the vagaries of fashions.

Medium retailers begin their purchases of articles of seasonal demand just before the brisk season. The purchases are usually made before the Diwali festival (i.e. in October) for offering the goods for that festival and the following marriage season. Such purchases continue almost upto the end of the marriage season in June. The purchases of articles of daily wear that have a steady demand are spread all over the year. The purchases of small retailers are not concentrated in a particular season. The merchants replenish their stock only when it is short. As such their purchases are spread almost evenly all over the year.

### 5.8 Buying policies

The success or failure in business depends largely on buying policies. This is particularly true in the case of handloom and powerloom products. The handloom and powerloom products are available in numerous varieties and patterns. As the customers demand varieties of articles from different centres, it is necessary for a merchant to stock the varieties from several centres of production. The retailers are also required to add all the latest varieties, since, when a new design is introduced in the market, the consumers ask for the new design. Moreover, he is required to use his judgement in buying new varieties in such amounts as would not leave a surplus by the time the design is out of fashion, particularly when the duration of the fashion cycle is unpredictable.

In the case of handloom sarees, the colours are likely to fade on the folds, if these remain in the stock for over an year. It is not possible to dispose off such products even at cost price. Judicious selection is called for in order to avoid heavy losses due to unforeseen changes in fashion or failure of a particular style to attain vogue.

### 5.9 Methods of purchases of mill-made products

The bulk of the purchases of mill-made products

by the traders in Poona are made in the cloth market at Bombay. Some purchases are also made at other markets like Ahmedabad and Sholapur. Goods manufactured in Bombay as well as at other centres in India together with the imported goods are available in Moolji Jetha Market at Bombay. The wholesale trade in cloth in this market is in a large measure specialised with respect to (i) variety of fabric and (ii) price range.

The merchants have to move from vendor to vendor to secure articles of all varieties such as longcloth, poplin, chintz, mull etc. A merchant with scanty resources finds it difficult to undertake the purchase from several vendors, if he has not got a good credit-standing in the market. In such a case, he has to approach the vendors through some intermediary and has to pay the commission charged. It is possible only for the big merchants who have a good credit-standing in the market to procure goods on credit from any vendor in the market. In the Bombay wholesale market, credit is common available for a period of two to three months, without any interest. There is a general practice of allowing <sup>1.5%</sup>~~1.2%~~ discount on cash payments. Prices are fixed by bargaining. The products are not available on consignment basis in the Bombay Cloth Market.

The merchants choose the vendor according to the

terms of trade offered and types of goods available at different vendors. They do not habitually purchase goods from some fixed vendors.

The wholesalers and big retailers in Poona make 80% of their purchases at Moolji Jetha Market in Bombay. Purchases are occasionally made at Ahmedabad or Sholapur. The purchases are made either through the mill-agents or the wholesalers. They purchase the goods by mail orders only in the case of emergency. Medium retailers make about 50% of their purchases in Bombay market. They make their purchases from the semi-wholesalers in Moolji Jetha market at Bombay. There is a tendency to buy fancy articles such as printed voiles, chintz, etc. from Bombay, since such goods are not available, in all varieties, at the Poona wholesale market. In case of plain goods, it is not necessary to make the selection at Bombay. Because of the lack of adequate credit-standing at Bombay, the medium retailers usually purchase plain goods at the local wholesale market.

Small retailers sometimes visit the Bombay market only for purchasing articles like artificial silk, prints, etc. But 80% of their purchases are made at Poona. Their purchases in Bombay market are not large enough to cover the expenses of the trip to Bombay. The purchases in Poona involve no expenses of purchasing. They can

also purchase the goods on credit. Credit for a month or two is available in the Poona wholesale market. Delivery of goods in the City is arranged for by the wholesaler. The merchants buying from the wholesalers in Poona have to pay about ~~3-4/2%~~<sup>3.5%</sup> to 4% above the Bombay prices. But, since the small retailers purchase goods in small lots and they have no established credit in the Bombay market, they find it profitable to buy in the wholesale market at Poona.

#### 5.10 Methods of Sales

In the last chapter, different shopping areas in the City and the goods offered for sale in the cloth shops situated in different shopping areas were described. The shops in different localities serve different types of customers. The Laxmi Road shopping area commands customers from all over the City belonging mainly to the middle and higher income groups. Some of the shops in this area have also customers from low income groups. But people from lower income groups mainly visit Cholkhan Ali and Kapadganj. Majority of the customers of Cholkhan Ali are from Maratha community, Artisan castes and Depressed Classes. Kapadganj has a mixed type of clientele. The leading wholesale-cum-retail merchants from Kapadganj have sizeable business among people belonging to different income and caste groups. People from higher income groups visit their establishments to purchase the costly, arti-

-stic handloom products. Goods of all types, from a shalu of Benaras priced at Rs. 250 to a saree from Sholapur priced at Rs. 10, are available in these shops. Thus they serve all types of customers. The people from rural places visit Cholkhan Ali and Kapadganj for their purchases. Purchases for festivals or for some ceremonies like the marriage ceremony are usually made by these in Kapadganj. The Muslims and Marwaris in the City prefer to visit shops between the City Post Office and S.M. Chowk along Laxmi Road. Cantonment has its own marketing centre. The shops situated along Centre Street being of a mixed type, serve the needs of all the people from the Cantonment area, belonging to different caste and income groups. The well-to-do people from the Cantonment and some people from the City, belonging to higher income groups, visit the Departmental Stores and other leading shops along Mahatma Gandhi Road for their purchases of cloth.

The methods of sale vary according to the nature of the clientele of the shops in different shopping areas. The arrangement of the goods, the appearance of the shops, the services offered in the shop vary from one area to another.

#### 5.11 Method of Display

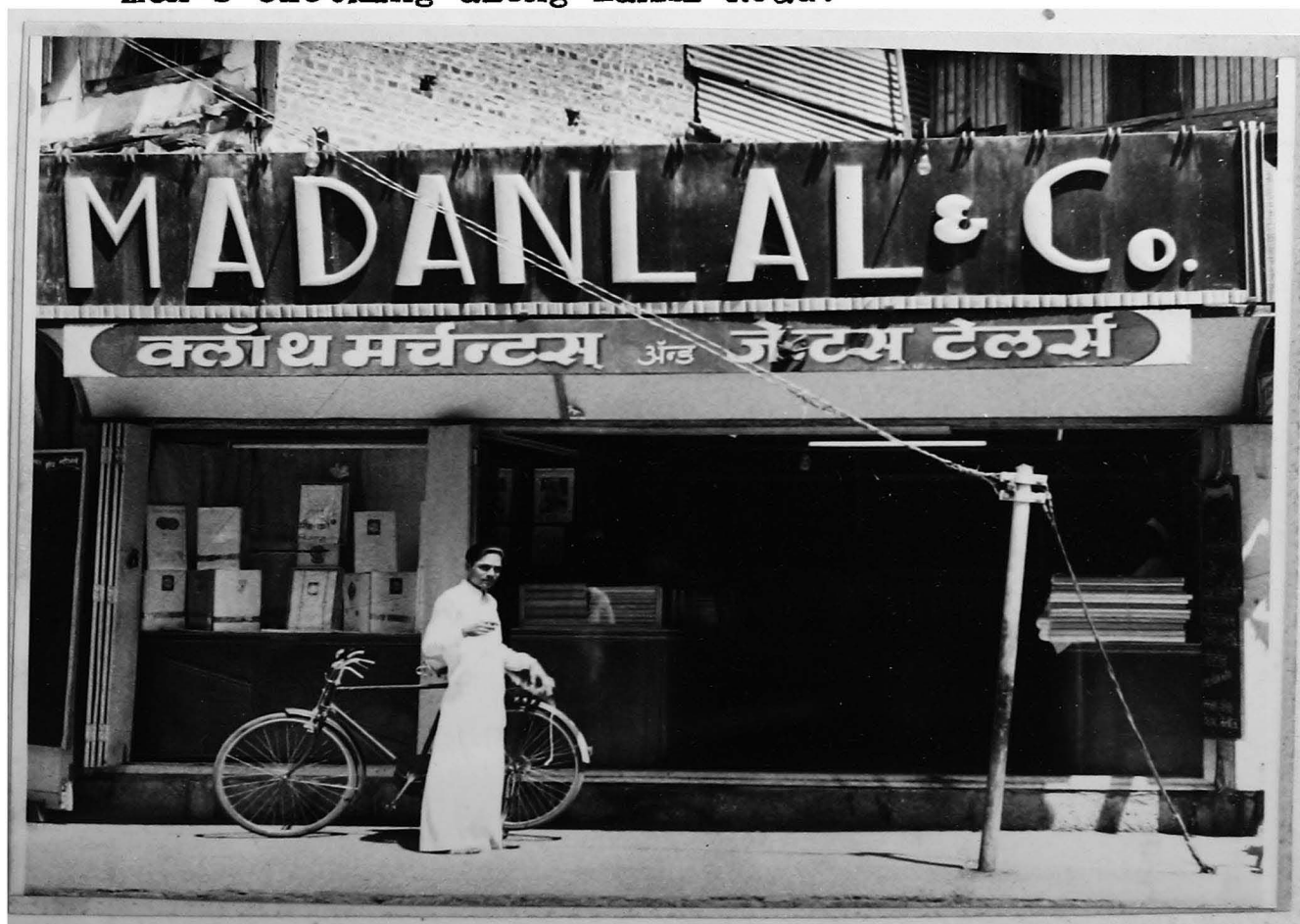
The shops between U.G.Chowk and Belgag Chowk that

constitute the Laxmi Road shopping area are markedly different from the shops situated at other places in the City. As one proceeds from U.G.Chowk towards N.T. Chowk, one finds a grand display of sarees on either side of the road in the cloth shop-fronts. Multi-coloured sarees arranged in the shops fronts attract the attention of the passer-by. There, one may see charming model figures placed in brightly illuminated show cases, displaying the hues of heavily embroidered Benaras shalus. On the door-ways of many a fashionable shop are seen hanging reels of velvet in different deep shades. (A photograph showing the display of articles in one of the leading shops specialising in women's clothing situated along Laxmi Road is given on page 154 ). The sarees displayed in the shop fronts are changed almost every day. Latest varieties are generally prominent in the shop-fronts. Display of the goods is an important tool in advertising the product and creating an impulse to purchase these articles. This method is prevalent mainly among the dealers in women's clothing.

The shops in men's clothing are in direct contrast with the shops offering sarees and other women's clothing. The shops dealing in men's clothing do not display any articles in the shop fronts. A few whole pieces of cloth of different varieties are placed in the show cases.



Cloth Shop specialized in women's clothing along Laxmi Road. (Below) Cloth Shop dealing in men's clothing along Laxmi Road.





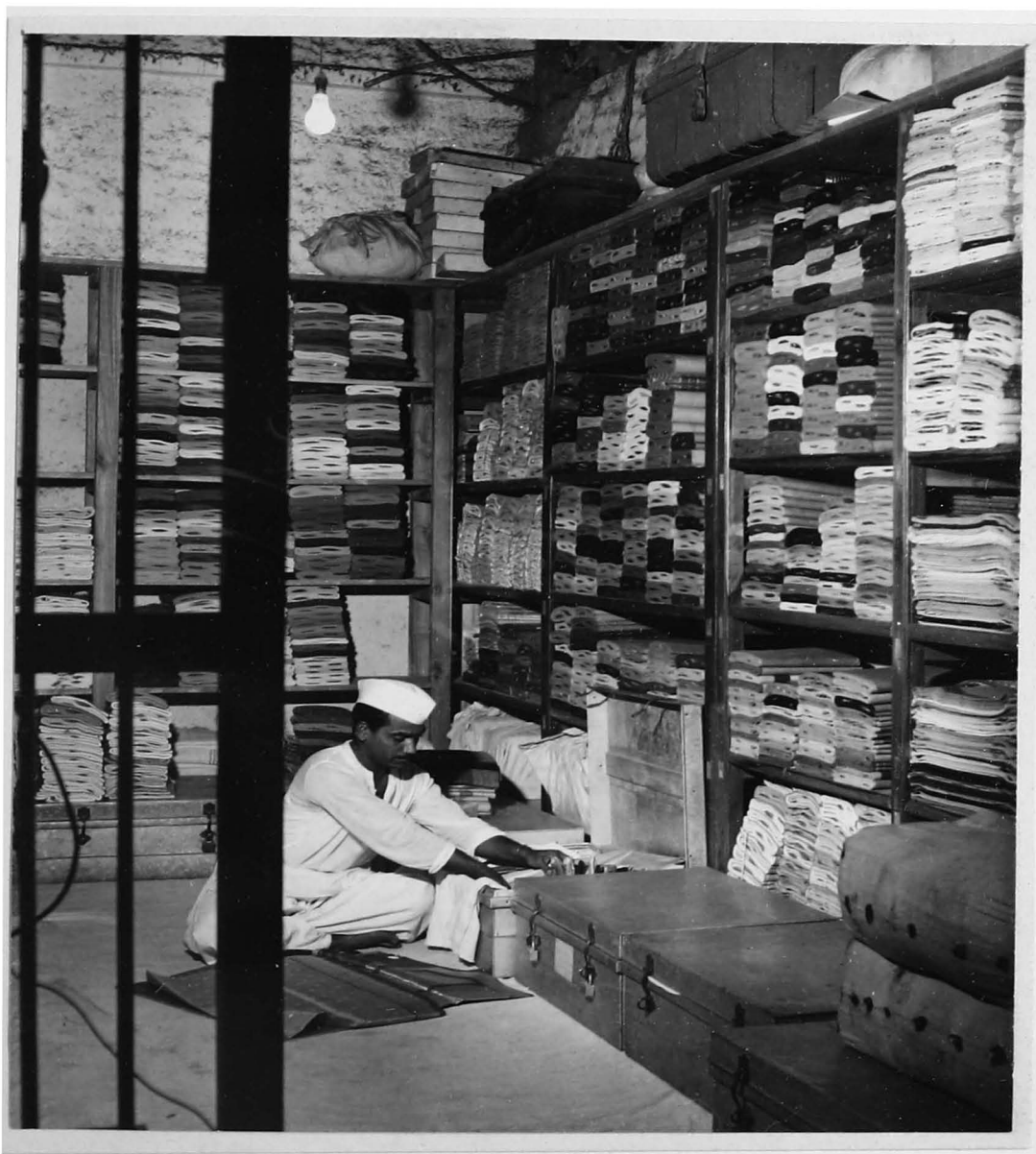
The difference between the methods of display of the two types of shops (i.e. between shops dealing in men's clothing and women's clothing) is distinctly brought out by photograph of a prominent <sup>cloth</sup> shop dealing in men's clothing given on page 154.

The cloth shops situated along Cholkhan Ali and Kapadganj are located in old buildings. As such they have not got attractive shop frontages. The shop fronts in Kapadganj are shaded by a curtain that keeps off the glaze and dust. No attempt at any display of the articles in the shop fronts is made. This total absence of any kind of display will be obvious from the photograph on page 156 of a shop in Kapadganj run by a leading wholesale-cum-retail merchant. It is not possible to get any idea of the magnitude of the business of the shops situated in Kapadganj from their bare external appearance. A photograph of the interior of the same shop on page 157, is, therefore, given from which one could get an idea about the magnitude of business of the shop.

No purposive display of articles is attempted by the shopkeepers in Cholkhan Ali. The shops dealing in readymade garments keep several such articles in the shop fronts. The external appearance of the shops situated in a continuous row along the Cholkhan Ali is shown in the photograph given on page 158.



Outward appearance of a Cloth Shop in Kapadganj



Interior of the Cloth Shop in Kapadganj



The interior of all the shops situated in the Laxmi Road shopping area is almost the same - excepting that suitable changes are made according to the area of the shop. All the shops have counters on which the goods are displayed, to the customers. On all sides cupboards with sliding glass panels cling to the wall and rise up to the ceiling. Even though there is a marked difference in the external appearance of the shops situated in different areas and dealing in different types of articles, the interior of most of the shops in different parts of the City is similar.

Several of the cloth merchants from Kapadganj and Cholkhan Ali have modernised the interior portion of their shops. The goods are arranged neatly in the shelves that are placed along the walls. Some of the shops have added a show-case where some sarees are placed. In all these shops the method of sitting on the cushion spread all along the wall, to see the goods still persists. Some of the shops, however, have added counters in their shops for exhibiting the articles to the customers. Most of the shops in Kapadganj have an additional room inside or upstairs to store costly jari articles. In these shops, it is the custom to show the low priced cotton goods in the outer part of the shop and to take the customer into the inner room for showing the more costly articles; there are piles of articles on the cushions in the midst of which customers sit to choose the goods.

### 5.12 Advertisement

It is believed by many merchants, who have opened retail shops in the main shopping area during the post-war years, that advertising is an important tool in merchandising goods. When some merchants are felt to have attracted more business by advertisement, other merchants are also tempted to adopt the same method. Advertisement is more resorted to by merchants dealing in women's clothing than those dealing in men's clothing. The important medium of advertisement is a daily Marathi newspaper which has a wide circulation in the City. Hoardings at street corners, advertisements on walls of houses and advertisements in the local buses are also to be seen. Advertising has increased considerably since 1952. The names of fresh varieties that are recently added to the stock and the prices of such varieties are quoted in the advertisements. In 1950 only a few big merchants were taking resort to advertising. But during 1955-56 the number of merchants as well as the frequency with which they advertised had increased sharply. Numerous big and medium retailers in the Laxmi Road shopping area advertise in the local newspapers. Formerly, advertisements appeared only prior to certain festivals such as Diwali, Dassera and Sankrant; advertisements were also frequent during the marriage season, i.e. during December and March and

April, their frequency declined considerably during the slack season. During the year 1955-56, however, the advertisements appeared throughout the year with almost equal frequency.

Another way of attracting customers that the leading merchants have adopted is the offer of the gifts. One of the merchants interviewed during the Survey of the Gokhale Institute in 1936 reported that he was taking resort to the offer of gifts, but that this did not meet with good response. It was reported that the method of offering gifts was adopted only by a merchant or two in the pre-war period. This method of offering gifts was frequently used by some of the big retailers during the last two years. On the purchases above certain prescribed limits, a karanda, a purse or a handkerchief was presented. This proved to be a very effective method of attracting the customers. The shops were overcrowded during the period when the offers were open. The merchants reported that sales went up considerably during the 'Gift period'. This method was often used during the year 1955-56; in consequence, it appeared to be losing its attraction.

Sales at reduced prices are announced and rebates are offered at some special occasions like Diwali. New methods are introduced by a few leading merchants to attract customers. One of the leading cloth shops along Laxmi Road advertised the goods in a local cinema-house

by exhibiting a side reel of about 200 feet. This type of advertisement of a cloth shop in a cinema-house was the first of its kind in Poona City. The aggressive advertisement of the leading merchants is reported to have adverse effects on the sales of the smaller merchants in the same line of business.

A few retailers in the Laxmi Road shopping area that run businesses with a long tradition refrain from such practices for attracting customers. The cloth shops in the Kapadganj shopping area also do not resort to advertisement of their shops. Those long established in the trade with a long standing disdain display and advertisement. They believe that their store is known to the people as a reliable source of the supply of goods they need. A few shops in Bhawani and Ganj advertise their products as single price products. All the articles in stock such as chintz, longcloth, saree, dhoti, mull are offered at As. 14 per yard at these shops.

### 5.13 Salesmanship

Customers often do not make definite and concise statements in regard to what they want. It is upto the salesman to interpret the vague statements made by the customers. If the need is wrongly interpreted and the customer is supplied with an article that is not upto his requirements and expectation, he is likely to be dis-



-satisfied and will try another shop to meet his requirements. A shrewd salesman will know what the customer would like to see and display the articles required. The customers must also be convinced that the article suits their needs best. All this requires good judgment as to the needs of the customer and great dexterity in the display of the articles. The salesman may also try to sell to the consumer additional quantities of desired items or sell other related items. He is, thus, required to uncover potential needs, and persuade the customer to purchase the products to meet such needs.

It does not appear possible to state that certain types of shops in the City have good sales personnel while others have poor sales personnel. Some of the salesmen in the same shop may be courteous and tactful while others lazy, careless and even arrogant. In most of the shops, as many goods as the customer chooses to see are piled before him and he is politely requested to choose from them. Guarantee is offered about colour-fastness etc; and promises to take back the articles if they prove to be unsatisfactory are given. Assurances are held that prices are very reasonable and moderate. Customers, however, find that they are sometimes cheated as to the quality of the goods or the prices or both.

The articles in the cloth market are not sold at a fixed price and eye value method of price fixation is quite common. Under such circumstances, the salesmen

have to exercise great judgment in quoting the prices to the customers. Customers often take resort to price bargaining and the salesmen have to be careful to make the minimum price reductions.

Price bargaining is more important in the Kapadganj shopping area. Here, it is not often necessary to appeal the customers for the quality or appearance of the articles, because the goods sold are more or less of similar type and quality. Heated negotiations are carried on regarding price fixing. The customer unaccustomed to bargaining is likely to be charged higher price in these shops. But those who frequent these shops know the ways of shopping in this area.

#### 5.14 Credit and other facilities

Services offered by the cloth merchants are few. There is no practice of home delivery. Only in some exceptional cases, if the purchases are too bulky, the articles are delivered at home. Goods are sometimes sent for choice or approval to the homes of customers who are well acquainted with the owner of the shop. In other cases a deposit equal to the prices of the articles sent is taken from the customer.

The important service rendered by the retailers is that of credit facilities. It is a common practice among

many of the cloth merchants to allow credit upto the value of the cloth purchased on one occasion. When that bill is paid new articles can be purchased on credit. The bill may be paid within one, two or even six months without the customer being required to pay any interest. The only condition is that new purchases can be made only after clearing previous dues. Some of the Marwari merchants charge interest also but this is not a common method. Merchants in Cholkhan Ali and Kapadganj are reported to charge the prices in such a fashion and to keep the accounts in such a way that even if one bill remains unpaid they do not incur any losses.

Credit sale is an important means of keeping the clientele. The method is very popular in the <sup>Kapadganj</sup> shopping area. This tradition is long established and there is no significant change in the credit facilities offered over the last fifty years. It was reported that on an average, half of the sales were on credit basis and that thereby part of their business was secured.

Retailers in the Laxmi Road shopping area that are long established in this trade also continue to extend credit facilities. They are of the opinion that since the customers have traditionally received these services, it would be difficult to terminate them and still to maintain their sales volume. Credit is also viewed as

an important instrument that aids in keeping up the business especially of the shops which are situated away from the market. This is the only attraction that they can offer to their customers. Another advantage of offering credit facilities is that the customers are less resistant to sales when the purchases are made on the credit basis. Sale on credit also procures more uniform distribution of the sales over the month.

There is a tendency among the shopkeepers that have commenced their business during the post-war years, to avoid this service as far as possible. Many of such shops make only 5% of their total sales on credit. This tendency is the outcome of the fact that some of these newly opened shops have not got enough capital against which they could extend credit facilities. It is also becoming increasingly difficult to judge the credit-worthiness of the customers. There is a tendency among customers to move about from shop to shop to have a look into different varieties and purchase where the articles and the terms appear satisfactory.

The results of the survey indicate that there is a relation between the standing of the shop and the extent to which sales are made on credit. Attempts were also made during the Survey to find out the relation that exists between the standing of the shop and the proportion of its

permanet clientele. The respondents were, however, unable to say anything precisely about the proportion of the permanent clientele. As such it was not possible to present the data on this point.

Table 5.1 gives the years of continued existence of the sample shops and credit facilities that these shops offered. It will be seen from the table that all the shops with 25 or more years of establishment, barring two, had made more than 20% of their total sales on credit. On the other hand, 15 merchants, with an establishment of less than 12 years, extended credit to the extent of 5% of their total sales only; while another 7 merchants with a similar duration extended the credit to the extent of about 20% of their total sales. None of these extended credit above 20% of their total sales.

Table 5.2 gives the distribution of the sample shops according to the volume of business and the credit facilities extended by them. It will be seen that the shops with different volume of business are scattered over the different credit sales groups. Thus the credit facilities offered do not show any noticeable relation with the volume of business. The merchants with big volume of sales can afford to give credit facilities to a good number of their customers but, possibly, these do not need this lure to attract the customers. They can attract

Table No. 5.1 - Distribution of the sample shops according to their standing <sup>of</sup> and credit facilities offered.

Standing of the shop (years)	Proportion of credit sales to total sales (%)				Total
	Upto 5	5-19	20-39	40-59	
0- 5	7	1	-	-	8
6-11	8	6	-	-	14
12-24	-	6	3	1	10
25-49	-	2	6	4	12
50 and above	-	-	1	8	9
<b>Total</b>	<b>15</b>	<b>15</b>	<b>10</b>	<b>13</b>	<b>53</b>

Table No. 5.2 - Distribution of the sample shops according to their annual turnover and the credit facilities offered.

Annual turnover (Rs.)	Proportion of credit sales to total sales (%)				Total
	Upto 5	5-19	20-39	40-59	
Upto 25,000	4	8	3	5	20
25,000-49,999	4	3	2	4	13
50,000-99,999	3	3	1	1	8
1,00,000-2,99,999	2	-	2	2	6
3,00,000-and above	2	1	2	1	6
<b>Total</b>	<b>15</b>	<b>15</b>	<b>10</b>	<b>13</b>	<b>53</b>

customers by offering goods in wide assortment. The small shops cannot offer this attraction. They can keep up their clientele by good service, personal attention and credit facilities. The extent to which they can attract business by offering credit facilities is, however, limited by the capital available at their disposal.

#### 5.15 Seasonality in sales

The shops are open from 8 to 12 in the morning and 4 to 8 in the evening. The sales during the morning hours are comparatively small. The shops are generally crowded after five in the evening. During these hours the shopping areas are buzzing with customers who move about from shop to shop. The sales are generally concentrated in the first fortnight of the month. It was reported that 65% of the monthly sales take place during the first fortnight. During the last week of the month the business is usually dull. A few customers are to be seen mainly in the big and popular shops. On an average 10% of the total monthly sales are made in the last week. The business in the second fortnight of the month is brisk only when there is some important festival such as Diwali in this period. The sales are more or less high all over the period during the two months of the marriage season (April and May).

Seasonable peaks and troughs in the annual sales are particularly noticeable in case of the business in women's clothing. From the data collected during the Survey it was found that in the case of the shops dealing in women's clothing situated along Laxmi Road, 28% of the total annual sales were made between January and March; 35% of the total sales between April and June and the remaining 37% between July and December. Only 14% of the total sales were made during the rainy season (July to September) and 23% between October and December.

Brisk sales are recorded during the marriage season i.e. in the months of April, May and December. Many people from outside come to Poona to celebrate marriages. The sales, therefore, soar up in this season particularly. The decline starts in the month of June and a low point is reached in the months of July and August. The sales show an upward trend from the month of September and improve considerably from the month of October. The sales of wholesale merchants improve a month before those of the retail merchants.

Seasonality is not marked in the business in men's clothing. It was found from the data collected during the Survey that about 25% of the sales were made between October to December and an equal proportion of sales between January to March. The sales were somewhat below the average in the rainy season. Thus 21% of the total sales



were made between July and September and the remaining 29% between April and June. The sales improved to a small extent during the marriage season.

The shops offering woollen articles have different seasons. Their sales are particularly high during early winter. Thus, 33% of their total sales were made between October and December, 26% between January and March. There is some demand for wollens in summer; these are purchased during the marriage season in certain cases for presents and for suits for the bride-groom, etc. The demand is low in the rainy season. Only 18% of the total sales were made between July and September.

Seasonality in sales is not noticeable in the case of shops situated in the Cantonment area. The population of the Cantonment is comparatively heterogenous and consists of people belonging to a large number of communities and religions. The festivals and other occasions of purchases of the people belonging to the different groups fall in different months. As such the sales of the shops in the Cantonment area are more or less uniformly distributed over all the months of the year.

Chapter VI

PRICING POLICIES AND PRACTICES.

"Retailers have only one major concern - will the product sell? Distributors tend to view price not so much in terms of production costs, as in terms of what they can get for an article when properly prompted and sold in the right kind of surrounding - Price at retail, is no more a function of the production cost, but of the time, place and the customer".<sup>1</sup>

The merchants, while determining the price of an article, generally add a normal or average mark-up per cent. The policy of mark-ups is generally determined by such factors as (i) the estimated expenses of operation involved in marketing the goods, (ii) the net profit which the seller deems necessary to secure, and (iii) the anticipated mark-downs.<sup>2</sup> The average per cent of mark-up may be uniform or it may vary in the case of different varieties of goods. Prices set in this manner are tentative and are subject to change as conditions warrant.

6.1 Determination of Price at the Wholesale Market in Poona :-

In wholesale trade, the price at each sale is subject to

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1. Textile Markets - S.J. Kennedy and H.S. Davis.(1939), ~~page~~
2. Principles of Marketing - H.H. Maynard, J.N. Beckman. (1952), page 647.

negotiation. Salesmen are permitted to quote prices within stipulated limits that will enable them to meet competition. The results of the negotiations are necessarily arbitrary, depending largely upon the bargaining abilities and the shrewdness of the salesman and the individual customer. The price, finally settled, may vary from customer to customer, depending upon such factors as the credit facilities extended by the wholesalers. The prices charged to different customers who are offered similar services vary within a very narrow margin because the wholesale dealers are concentrated in a small area and as such knowledge of the market conditions is available to all the merchants. It was reported that the mark-up per cent that the wholesalers in Poona add lies between 3 and 4 per cent in the case of mill-made articles and between 5 and 6 per cent in the case of handloom products.

#### 6.2 Determination of Price at Retail Shops in the City :-

From the data collected during the Cloth Market Survey it was found that the system of uniform average mark-up per cent prevails, only in the co-operative stores. The average mark-up per cent may vary within a store for different commodities in the case of privately owned retail shops. The method of determining the mark-up per cent for a given product also varies from shop to shop. The mark-up per cent

is more or less uniform in the case of standardised mill-made articles, especially in the plain articles such as longcloth and poplin. It varies between 6.25% and 7.50%. The mark-up per cent varies between 10 and 12.5 per cent for fancy mill-made articles like chintz and printed voiles. In the case of handloom and powerloom sarees the mark-up per cent is less variable for the products of well-known production centres such as Nagpur. It lies between 11.00 and 12.50 per cent. Where the products come from less known centres, the mark-up percentage may vary between 12 and 15. For such product as artificial silks, where the customer is unable to know the real quality of the product, the mark-up per cent is very high and greatly variable. The range of variation is from 15 to 25 per cent.

In the case of standardised plain articles, the average mark-ups are more or less uniform throughout the market. Here the finishing processes do not so blur the original texture of the cloth as to render the differences in its quality unrecognisable to the customer. In such types of products the customer can find out whether he is offered the particular product at a price at which it is available in other shops.

In the case of fancy articles such as printed voiles and chintz the printed designs impart, to the cloth,

additional values - both intrinsic and subjective - quite irrespective of the value of the cloth per se. Comparability of prices, even for goods of the same quality, is uncertain. It becomes, therefore, well nigh impossible for the customer to discover the difference in the prices of a particular type of product from shop to shop. In such a case the price need not be uniform through all the shops. Each shop has its own system, and prices are determined by considering the general market conditions and the clientele of the shop.

In the case of the standardised plain articles, the mark-up per cent is lowest as compared to other articles. But these articles are fast moving and there is little risk of stocks lying unsold for a long time. Hence retailers can sell these profitably with 6.25 to 7.50 per cent of mark-up. In case of fancy articles, it is necessary and also possible to have a high and more variable mark-up per cent. Provision for future mark-downs has to be made in case of fancy articles. The sales of sarees, blouse pieces, etc., are subject to vagaries of fashion. Hence, a good margin is secured when a new design is introduced in the market. When the goods become widely known in the market, the mark-up per cent goes down. During the conduct of the Survey, price fluctuations of a few newly introduced varieties of sarees were studied. It was found, that a

variety of saree, newly introduced in the market, was sold in a shop with a mark-up of 15%. When it became widely available in the market, the mark-up per cent went down to 12.50%. As the demand for that variety gradually declined the mark-up per cent was lowered to 10%; when the demand goes down still further, the article may have to be disposed off at the cost price and in certain cases below cost price. Prices are so arranged that extra profit on the popular varieties will offset the losses on merchandise that have proved to be relatively unpopular. Retailers can work, with a comparatively low margin, for the articles of daily-ware. But for the slow-moving jari articles, the margin must be considerable. The margin for medium-price bracket saree is generally 10 to 12.50 per cent, while for high price bracket articles it varies between 15 and 25 per cent.

Prices arrived at, on the basis of the mark-up policy outlined above, are not clearly indicated on the labels attached to the articles for sale. The prices are marked in code that the salesman alone can read. In some of the shops, there are no labels on the articles and salesman quotes the price based on his judgement about the quality of the cloth shown and possible reaction of the customer. The labels, when present, are only by way of guidance to the salesman. They indicate a sort of a lower limit below which a salesman should not go. But the prices that are

actually quoted frequently are a direct reflection of the amount which, it is believed, the customer will pay. Through past experience and a thorough knowledge of his clientele, it is not difficult for a good salesman to determine the price range within which certain articles can be sold. This eye value method of price determination is specially apparent in the case of the sales of sarees. It is not uncommon to sell at widely different prices a lot of sarees purchased at the same price merely because of some slight variation in colour-style, pattern or design.

6.3 Price Variation in the Local Market :- An attempt to study the extent of price variation in the Poona Market was made during the Survey. The scope of the enquiry had to be restricted to certain popular varieties of cloth, that would be available in a large number of shops. For the purpose of the enquiry, shops of different sizes, from different parts of the City were selected. The specialisation in certain lines of business in shops of certain localities led to the selection of different shops for different types of articles.

For the enquiry of price variation in 5 yard sarees, 24 shops were selected. Of these, three were wholesale-cum-retail merchants, twelve were big retailers (i.e. with

2 or more employees) and nine were small retailers (i.e. with one or less than one employee).

For the enquiry into prices of 9 yard sarees, a different set of 20 shops - six big wholesale-cum-retailers ( i.e. with 3 or more employees ), seven small wholesale-cum-retailers (i.e. with less than 3 employees), and seven retailers, were selected. In the case of shops selected for the enquiry of price variation in 9 yard sarees a majority of the shops were from the Kapadganj shopping area while in the case of 5 yard sarees, a majority of the shops were from the Laxmi Road shopping area. Twenty retail cloth shops - 12 big (i.e. with 2 or more employees) and 8 small (i.e. with less than 2 employees), from all over the City, were selected for studying the price variation in shirting.

All the selected shops were visited during the second week of January, 1956. The salesmen were approached without disclosing the purpose of the enquiry. The prices quoted by the salesmen, without any higgling, were recorded immediately after leaving the shop. In cases, where the necessary articles ( the particular types of saree or shirting) were not available, in the shops from the list, such shops were omitted and a neighbouring shop was approached for getting the required information. As the intention of the enquiry



was not disclosed, there were no cases of non-response.

In the case of 5 yard sarees, two popular varieties, available in almost all the shops, were selected for the purpose of investigation. One of these was a handloom saree, plain, white with skirt border from Madura. A saree manufactured on powerloom from Khambayat was the other one selected. This also was a plain, white saree but with Shobha border, Plain, white sarees were selected, because it is more easy to detect the difference in quality, if there is any, and to make sure whether the sarees shown at the two shops were comparable.

Table 6.1 gives the variation in price of 5 yard Madura and Khambayat sarees in different shops.

The price of 5 yard Madura saree varied between Rs. 11 and Rs. 13.50. The price varied between Rs. 8.50 and Rs. 10.50 in the case of Khambayat saree. It was found that the price of Madura saree varied between 12.00 and 12.25 only, in the case of the wholesale-cum-retail shops. At these shops the price of Khambayat saree varied between Rs. 8.50 and 8.75. In the case of wholesale-cum-retail shops the mark-up per cent for retail sales is somewhat low, since these merchants combine retailing with wholesaling. In the case of big retailers the range of variation was

Table No. 6.1 - Variation of price in the sample shops - 5 yard sarees

MADURA						KHAMBAYAT					
	Price (Rs.)	Number of shops					Price (Rs.)	Number of shops			
		Whole- saler- cum- retail- -ers	Big re- tail- -ers	Small reta- ilers	Total			Whole- saler- cum- retail- -ers	Big re- tail- -ers	Small retail- -ers	Total
POONA CITY	11.00	-	-	1	1	POONA CITY	8.50	2	1	2	5
	12.00	2	3	1	6		8.75	1	2	1	4
	12.25	1	2	-	3		9.00		2	1	3
	12.50		2	2	4		9.50		2	2	4
	13.00		2	3	5		10.00		3	2	5
	13.50		1	2	3		10.50			1	1
	TOTAL	3	10	9	22		TOTAL	3	10	9	22
POONA CANTON- MENT	Above 13.50	-	2	-	2	POONA CANTON- MENT	Above 10.50	-	2	-	2

quite wide. The prices varied between Rs. 12.00 and Rs. 13.50 for Madura saree and between Rs. 8.50 and Rs. 10.00 for Khambayat saree. The range of variation is wider because the shops in this group differed in structure, pricing practices and the types of customers they served. The prices in the small shops varied between Rs. 11 and Rs. 13.50 for Madura saree, except in the case of a newly opened shop, where it was available at Rs. 11 only. The prices varied between Rs. 8.50 and Rs. 10.50 for Khambayat saree. The prices were somewhat higher in these shops than those at the big retail shops possibly because the latter have the advantage of direct purchases from the production centres, and can, thus, save the margin that goes to the intermediaries. The small shops that were situated away from the Laxmi Road shopping area quoted prices that were somewhat lower than the prices quoted by the shops along Laxmi Road. The shops located away from the Laxmi Road shopping area have lower establishment expenses. Besides, as they are situated away from the main shopping area, they have to make their prices competitive, in order to attract the customers. In the Cantonment, the same products were quoted at prices higher than in the City. The Madura and Khambayat sarees were quoted at Rs. 15.75 and Rs. 13.50 respectively. These prices were quoted in a big shop along Centre Street and

a Department store along M.G. Road that usually have clientele from well-to-do classes.

In some of the shops, the prices were not known to the salesman and he quoted prices that occurred to him as reasonable. The price quoted for Madura saree in such a shop was Rs. 13.50. The salesman could have lowered the price, if there had been a little bargaining. In the case of a renowned big retail shop, which is always overcrowded because of its aggressive advertisement, the salesman quoted the price of Rs. 10.25 for the Khambayat saree, but on an exclamation by another customer nearby "Oh, I purchased it at Rs. 9.50 the other day" he offered that article immediately at Rs. 9.40. Actually that saree was available elsewhere in the market at Rs. 8.50 only. He could have given it at that price with reasonable margin of profit. But, there is a tendency to extract as much as possible from the customer. Especially, this tendency is observed in the case of some of the shops which are, at present, well established in the market.

A small shop newly opened offered the Madura saree at Rs. 11 and the Khambayat saree at Rs. 8.50. These were the lowest price quotations in the whole market. The price attractions were obviously offered in order to get established in the market. The salesman in this shop also gave correct information about the material used in the border

of the Madura saree and its possible durability, in order to win the confidence of the customers.

Prices for the same article in contiguous shops varied between Rs. 8.50 and Rs. 12 for Khambayat saree and Rs. 10.5 and Rs. 13 for Madura saree. In some of the shops, Madura saree was comparatively cheap but Khambayat saree was dear.

Out of the 24 shops that were visited, in the case of all the three wholesale-cum-retail merchants, the price quotations for both the sarees (Madura and Khambayat) were on the lower side. In the case of three big retailers, the prices were also on the lower side for both the types of sarees. In the case of four big retailers, the price was on the lower side in one of the types and on the higher side in the case of the other type. In the remaining three cases, the prices were on the higher side for both the types of sarees. Of the nine small-shops, three quoted prices for both the sarees which were on the lower side and three other shops quoted prices which were on the higher side. In the case of the remaining three shops, the price was lower in the case of one type and higher in the case of the other. It is, thus, difficult to explain, to what extent the size and the location of the shops influence price variations. The extent to which the prices of an article are variable is dependent on several factors

such as the amount of higgling, the nature of the customers, the popularity of the article and so on.

Two varieties of 9 yard sarees viz. a plain coloured saree with Kanthi border from Nagpur and a saree of artificial silk with Gome border from Shahapur were selected.

Table 6.2 gives variation in price for 9 yard Nagpur and Shahapur sarees in different shops.

In the case of Nagpur saree, the price varied between Rs. 17 and Rs. 18.50 while it varied between Rs. 21 and Rs. 25 in the case of Shahapur saree. In the case of Nagpur saree, the prices at the big wholesale-cum-retail shops varied between Rs. 17 and Rs. 18, while the prices at these shops varied between Rs. 21 and Rs. 23 in the case of Shahapur saree. Great variation in prices was observed in the case of small wholesale-cum-retail shops from Kapadganj. In these shops, for Shahapur saree, the range of variation was from Rs. 21 to Rs. 25; the range of variation was smaller in case of Nagpur saree where the prices varied between Rs. 17.25 and Rs. 18.50.

But these prices cannot be taken as the prices at which articles were actually sold, since the prices were subject to a great amount of higgling. The general practice in these shops was to quote a price somewhat higher than the price

Table No. 6.2 - Variation of price in the sample shops -  
9 yard sarees

Price (Rupees)	Number of shops			Total
	Big whole- saler-cum- retailers	Small whole- saler-cum -retailers	Retail- -ers	
	<u>NAGPUR</u>			
17.00	2	-	1	3
17.50	2	1	1	4
18.00	2	4	3	9
18.50	-	2	2	4
TOTAL	6	7	7	20
	<u>SHAHAPUR</u>			
21.00	2	1	-	3
22.00	3	1	2	6
23.00	1	3	2	6
24.00	-	-	2	2
Above 24.00	-	2	1	3
TOTAL	6	7	7	20

at which the article was to be sold. After bargaining, the minimum price that the merchant desired to receive or a price somewhat higher than that, could be secured. The price at which the identical good was sold varied from shop to shop, since the price actually paid depended largely on the bargaining power of the customer.

The prices in the retail shops on Laxmi Road varied between Rs. 17.00 and Rs. 18.50 in the case of Nagpur saree and between Rs. 22.00 and Rs. 24.25 in the case of Shahapur saree. The price of Nagpur saree at a shop run by a weaver from Nagpur was as low as Rs. 17, but in the shop established by a Weavers' Society from Nagpur, the price quoted was Rs. 17.50, even after allowing for rebate.

Considering the six big wholesale-cum-retail shops, it was found that the prices were on the lower side in the case of both the sarees in four shops; on the higher side in one shop; and in the case of the remaining one, the Nagpur saree was quoted at a price on the lower side and the Shahapur saree, on the higher side. In the case of, both the small wholesale-cum-retail merchants and the retailers, out of seven cases, in each of these two groups, in five shops, the prices were quoted on the higher side and in one shop on the lower side. In the case of the remaining shop, the price was quoted on the lower side for



one type of saree and on the higher side for the other type.

In the case of handloom articles, there is a tendency to immitate the patterns of sarees from well-known production centres. In that case, articles of similar colour and design, but with yarn of lower quality or with lesser ends and picks are woven and are offered at a slightly lower price. Retailers can sell such articles at the price of the known saree, even though they have purchased such immitated sarees at a lower price, and thus, can reap a good profit. However, this is not a common practice among the well-reputed merchants. They either do not sell such immitated sarees or if they sell, they do so after giving correct information to the customers about the durability etc., of the immitated sarees.

6.4 Mill-made Products :- In order to study the variation in prices that prevailed in the market, in the case of mill-made products, two popular varieties of poplin namely 'Sharad' and '1531' of Ambica mills were selected. Table 6.3 gives the price variation in these types of poplins viz. 'Sharad' and '1531' in different shops. The price of 'Sharad' varied between Rs. 1.50 and Rs. 1.68 per yard and for '1531' it varied between Rs. 2.00 and Rs. 2.25 per yard. In the case of 'Sharad' the range of variation was uniform in the case of both big and small retailers. In case of

Table No. 6.3 - Variation of price in the sample - shops - shirting

'Sharad' Poplin				'1531' Poplin			
Price per yard (Rs.)	Number of shops			Price per yard (Rs.)	Number of shops		
	Big re-tailers	Small re-tailers	Total		Big re-tailers	Small re-tailers	Total
1.50	3	1	4	Upto 2.00	2	1	3
1.53	4	2	6	2.00	3	3	6
1.56	1	2	3	2.06	1	2	3
1.63	3	2	5	2.13	3	1	4
1.68	1	1	2	2.18	1	1	2
				2.25	2	-	2
<b>Total</b>	<b>12</b>	<b>8</b>	<b>20</b>	<b>Total</b>	<b>12</b>	<b>8</b>	<b>20</b>

'1531' Ambica poplin, it varied between Rs. 2.00 and Rs. 2.25 per yard in the case of big retailers and between Rs. 2.00 and Rs. 2.18 per yard in the case of small retailers. Considering the 12 big retailers, it was found that, in the case of five retailers, the price was on the lower side and in four cases, it was on the higher side in the case of both the types of shirting. In the remaining three shops, it was on the lower side for one and on the higher side for the other type of shirting.

In the case of three small retail shops, the prices were on the lower side and in the case of two small retail shops on the higher side in both the types of shirting. In the remaining three shops, it was on the lower side in one type of shirting and on the higher side in the other type of shirting.

In view of the size of the sample, it is not possible to generalise about levels of prices ruling in different shopping areas. Within the City, there were almost equally wide variations between shops in an area and between shops in different areas. However, prices appeared to rule, on an average, at a somewhat higher level in shops in the Cantonment and the Deccan Gymkhana areas. In the shops in the sample, from these areas, the prices did not rule, in

any case, below Rs. 1.83 and Rs. 2.13 per yard in the case of 'Sharad' and '1531' Ambica poplins respectively.

Besides these data, relating to two varieties of poplins, information about the prices of a variety of drill ('103') of Binny and Co. was collected. It was found that even the prices of Binny product varied from Rs. 1.685 to Rs. 1.703 per yard in the City. Binny and Co., has adopted the policy of resale price maintenance. The manufacturer has set the prices of goods below which no retailer can resale the Binny products to the customers. Under such circumstances the wholesale and retail prices are definitely determined. The prices, so established, become the maximum as well as minimum prices charged. The main purpose of such a policy is to prevent price-cutting on this standard brand which is nationally distributed merchandise. Because of their established reputation in the market and wide demand, such articles lend themselves to the purpose of price cutting. But even with the policy of resale price maintenance, the products of Binny and Co. are available at variable prices in the City. The quota holders of the Binny products are bound to sell the products at the price prescribed by the mills. But, some of the big retail merchants in the City are not quota-holders. These secure Binny products from taluka places where the

Binny products have comparatively little demand. They can, then, offer the Binny products at a price slightly lower than the list price and if the stocks with the quota-holders get exhausted, as it sometimes happens, they offer these products at a price which is above the list price. It was found during the Survey that the particular Binny drill was offered at a price of Rs. 1.685 per yard when it was available at Rs. 1.695 per yard with the quota-holders. When stocks of the quota-holders were short at the end of the month of the enquiry, the merchants who had earlier cut the price, offered the Binny drill at Rs. 1.703 per yard. Thus some of the shops were taking advantage of the extensive reputation of Binny for attracting customers by offering the products at specially low prices.

Some of the leading retailers in the City adopted this policy of using popular standard varieties as "loss-leaders". Some of the well-known products were offered at these shops at prices with a very low mark-up or even at purchase prices, thus creating an impression that these shops offered cloth at markedly low prices. The gullibility of public makes it possible for them to use a few widely-known products as bait for business in relation to the bulk of varieties that are relatively unknown. On such non-standard or relatively unknown articles, higher prices are charged, that are more

than sufficient to offset any losses incurred in the sales of the 'leaders'.<sup>1</sup>

Because of this loss-leader policy of some of the leading retail merchants in the City, difficulties are created for the operation of other shops, especially the shops, that have a uniform and fixed price policy.

6.5 Varying Vs Fixed Price Policy :- Fixed price policy permits sales emphasis to be placed on goods rather than on price. This makes efficient buying and better selection of merchandise and ensures goodwill. It eliminates higgling and sales are effected with considerable economy so long as the price is taken for granted. It is amicable and quick, both for the buyer and the seller. But, such is not the rule of the cloth market in Poona City. The varying price policy prevalent in the market appears to allow merchants to reap more profits than under a fixed price policy. Under such a system, concessions are enjoyed by those who have a superior bargaining ability and those who do not take resort to bargaining have to pay higher prices in such a market. The customers do not know, whether the prices actually charged are higher or lower than the reasonable price.

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1. Maynard and Beckman, op cit, page 686.

However, barring a few educated customers belonging to higher professional classes, the advantages of a fixed price policy are not recognised by the generality of customers. The price structure in the cloth market is, thus, not regulated by any definite rule or uniform method of pricing.

Part IIIChapter VIICLOTH-CONSUMPTION SURVEYOF A SAMPLE OF FAMILIES IN POONA

7.1 The Survey :- One of the main objects of the present Survey was to get a detailed picture of the consumer expenditure on clothing. For this purpose, a sample survey of 546 families was conducted in Poona City. The present chapter gives details regarding the selection of the sample, the composition of the questionnaire and the conduct of the Survey. The general characteristics of the total sample households <sup>are</sup> ~~is~~ described in the concluding sections of this chapter.

The investigation did not cover the entire area of the Poona Municipal Corporation and the Cantonments. Kirkee Cantonment and the ~~eighteen~~ <sup>seven</sup> villages around Poona City, that are partly or wholly included in the Poona Municipal Corporation Area, were left out of the scope of the Study. This Survey was intended for a study of consumption of cloth of urban population. The ~~eighteen~~ <sup>seventeen</sup> villages around are constituted chiefly of rural population and Kirkee Cantonment contains a considerable proportion of non-civil element. The data collected could not be made so extensive as to



permit separate treatment of these different elements of population. The admixture of elements such as non-civil or rural, seemed undesirable and these areas were, therefore, excluded from the Survey. The Survey was confined to the Poona City and the Poona Cantonment areas.

7.2 Selection of the Sample :- In order to select a sample of households within the jurisdiction of Poona City and the Poona Cantonment area, for collecting the required information therefrom, it was necessary to have a list of all the households in this area. A complete list of the households in this area was maintained by the Civil Supplies Department during the period of the rationing of food grains. This list had been checked and revised upto November 1953. The list would have, very well, served as an adequate and up-to-date frame.

During the year 1954-55, the Gokhale Institute conducted a Resurvey of Poona. In the Resurvey of Poona, a 4% random sample, from the list of the households, maintained by the Civil Supplies Department had been selected. The total number of households included in the sample was 6,742. Extensive information about the occupation of the family members, their income, living accommodation, etc., was collected during the survey from the sample households. Thus, some basic information about income, occupation and

castes of the families investigated, was readily available, leading to the possibility of obtaining a stratified random sample. It was, therefore, decided to obtain a stratified sample from the sample families covered by the Resurvey of Poona, rather than taking a simple random sample.

The level of expenditure is largely dependent on the income of the household. The families belonging to the same occupational group tend to develop similar pattern of consumption, especially as regards clothing. The occupation of the head of the family and the income per adult unit were, therefore, chosen as the stratificatory criteria.

In the Resurvey of Poona, the total family income included the total earnings of the earners in the family, receipts of land and house rent, interest on saving, gifts and remittances from non-local members of the family.<sup>1</sup> The income per adult unit was subsequently calculated by dividing the total family income by the number of adult units in each family. For calculating the number of adult units in a family, the conversion table prepared by Dr. Aykroyd and further modified by the Gokhale Institute<sup>2</sup> for the City Surveys, was utilized. The families were,

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1. Resurvey of Poona, page 76.
2. Ibid, page 440.

then, divided into ten income per adult unit groups.<sup>1</sup> The first income group was upto Rs. 90, the next group was between Rs. 91 and Rs. 150. These two groups were followed by two groups at an interval of Rs. 75; further two groups at an interval of Rs. 150 and next two groups at an interval of Rs. 200. The ninth group was between Rs. 1,001 and Rs. 1,500. The last group was of Rs. 1,501 and above.

The data regarding the gainfully employed persons had been tabulated according to a graded scheme of occupational classification<sup>2</sup> formulated at the time of the Poona Survey conducted by the Gokhale Institute in 1937.

Taking into consideration social and economic factors, occupational grades were defined. The first ten grades were arranged in an ascending order of social and economic importance. The remaining six grades, except grade XIV (cultivators), were mainly constituted of non-earners. The occupational classification adopted, was as follows<sup>3</sup>:-

- I. Unskilled Manual work : Labourers engaged in earth work, building construction, domestic servants, etc

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1. Reservey of Poona, page 448.
2. Poona - Part I, page 252.
3. Resurvey of Poona, page 159.

- II. Skilled Manual work : Carpenters, masons, cooks, barbers, handloom weavers, etc.
- III. Lowest professions and Administrative posts :  
Primary teachers etc., including priests, postmen, etc.
- IV. Small Businesses (Annual Income upto Rs. 1,000)
- V. Highly skilled and supervisory Manual work : Jobbers: goldsmiths, wiremen, drivers, etc.
- VI. Clerks and Shop Assistants.
- VII. Intermediate Professions and Salaried Posts :  
Secondary teachers etc., including engineers, supervisors.
- VIII. Medium Businesses (Annual Income between Rs. 1,001 and Rs. 3,000)
- IX. Higher Professions and Salaried Posts : Administrative Officers in Government service, doctors, etc.
- X. Owners of Factories and large shops (Annual Income Rs. 3,001 and above)
- XI. Pensioners.
- XII. Beggars and Prostitutes.

XIII. Unemployeds.XIV. Cultivators.XV. Educands.XVI. Non-Earners.

Thus, there were, in all, ten income per adult unit groups and sixteen occupational groups in the Resurvey of Poona. From the total of 6,742 families selected for the Resurvey of Poona, 5,601 were admitted for final tabulation. Of these 4430 families belonging to 18 wards of the City proper and Poona Cantonment were taken into account for selecting the sample for the cloth consumption survey. Table 7.1 presents the distribution of these 4,430 families classified by their occupational grades and income per adult equivalent in them.

It was necessary to take resort to regrouping in order to have an adequate number of families (more than 20) in each income-occupational group. The ten income groups were regrouped into five income groups. The first income group was upto Rs. 225, second from Rs. 226 to Rs. 300, third from Rs. 301 to Rs. 450, fourth from Rs. 451 to Rs. 800, and the last one was Rs. 801 and above. Thus the first three income groups, as given in the Resurvey of Poona, were combined to form the first income group. The next two groups were kept

Table No. 7.1 - Sample families in the Resurvey of Poona from the 18 wards of the City and Poona Cantonment classified according to income per adult unit and occupational grade.\*

Income per adult unit→	Upto Rs.90	Rs.91- 150	Rs.151- 225	Rs.226- 300	Rs.301- 450	Rs.451 -600	Rs.601 -800	Rs.801 -1000	Rs.1001 -1500	Rs.1501 and above	Not stated	Total
I. Unskilled manual work	30	103	175	139	151	72	30	24	2	-	4	730
II. Skilled manual work	18	54	115	124	138	71	46	20	14	1	2	603
III. Lowest professions and administrative posts	3	16	51	77	93	53	16	13	5	1	1	329
IV. Small businesses	13	41	85	70	82	36	14	12	4	1	1	359
V. Highly skilled and supervisory manual work	5	26	67	95	143	77	45	32	13	6	1	510
VI. Clerks and shop assistants	3	6	22	37	110	83	88	40	21	6	-	416
VII. Intermediate professions and salaried posts	-	1	3	12	44	48	47	33	32	30	-	250
VIII. Medium businesses	-	3	9	20	52	48	44	26	22	15	5	244
IX. Higher professions and administrative posts	-	-	-	1	2	7	15	9	27	30	-	91
X. Large businesses	-	-	2	1	1	1	10	9	24	26	-	74
XI. Pensioners	3	10	5	8	27	14	15	12	14	11	1	120
XII. Beggars and Prostitutes	1	3	4	5	2	2	1	-	2	-	3	23
XIII. Unemployed	12	23	40	23	24	9	9	2	4	-	13	159
XIV. Cultivators	4	1	2	1	1	2	1	1	1	2	-	16
XV. Educands	-	4	7	2	8	13	7	12	5	4	3	66
XVI. Non-earners	16	36	65	67	79	45	39	24	28	15	26	440
Total	108	327	652	682	958	581	427	269	218	148	60	4,430

\* Calculated from Table No. 6.9, page 449, Resurvey of Poona.

as they were. The sixth and the seventh groups were combined into the fourth income group, and the last three groups taken together formed the fifth income group.

The grouping of the occupational grades was as follows. The first group was constituted of unskilled manual work. Second group consisted of the grades II, III, IV, and the cultivators (grade XIV). Third group covered grades V and VI; grades VII, VIII, IX, and X formed the fourth group and the last group was comprised of the grades XI, XII, XIII, XV, and XVI.

Now there were five income per adult unit groups and five occupational groups, resulting in 25 total strata. It was decided to select a 12.5% random sample from 4,430 families. The families were chosen from each stratum by applying a constant sampling fraction. A list of the households, falling in each stratum was prepared, and by making a random start, every eighth family was selected. This procedure was repeated for every stratum. The total sample comprised of 546 families. The distribution of these families in the 25 strata is given in table 72.

The method of random sampling gave a good cross-section of all types of the consumers in the City, while stratification ensured appropriate representation of various income and occupational groups.

Table No. 7.2 - Distribution of the families selected, according to income and occupation

Income →	Upto Rs. 225	Rs.225- 299	Rs. 300- 449	Rs.450- 799	Rs.800 and above	Total
Occupation ↓						
I. Unskilled II. Manual work	39	17	19	13	3	91
III. Skilled manual work + IV. Lowest professions and administrative posts + small businesses + XIV cultivators	51	34	39	30	9	163
V. Highly skilled and supervisory manual Work + clerks and VI. shop assistants	16	17	32	36	15	116
VII. Intermediate professions and salaried posts + medium VIII. businesses + Higher profes- IX. sions and administrative posts X. + Large businesses	2	4	12	28	35	81
XI. Pensioners + Beggars and XII. prostitutes + XIII. Unemployed + XV. Educands + XVI. Non-earners	28	13	18	19	17	95
TOTAL	136	85	120	126	79	546



7.3 Substitution :- After preparing the preliminary list of the sample households, a procedure for substitution was to be fixed. Owing to a variety of reasons, it was possible that a family in the list may not be contacted at the given address. The main reasons would be (i) the family had left the tenement, (ii) the family had left Poona, (iii) the tenement was non-traceable, or (iv) refusal to give information.

In the first instance, it was decided to get, if possible, the new address of the family and interview the same at the new address. If a family could not be contacted, due to non-availability of new address, substitution was called for. In the next three cases, families originally chosen could not be adhered to and substitution was necessary. In the first two cases, the tenement was likely to be occupied by some other family in place of the sample family. But, this new family could not be taken instead, because this family might not belong to the same income-occupational group as the original family included in the sample. It was, therefore, planned to substitute all such families, that could not be contacted. When a family was, thus, required to be substituted, the original list of the families was referred to and the family next to the selected one was taken up and in case, this family also could not be contacted, the

family previous to the originally selected family was chosen.

7.4 Method of Collection of Data :- The desired information could have been collected<sup>1</sup> (i) by postal contact that may ask the respondent to fill in and return the enclosed questionnaire,

(ii) by personal interview where the respondent answers the questionnaire, or

(iii) by record method, where the interviewer leaves the questionnaire to be completed over a period of time by the respondent.

The effective choice was between the interview method and the record method, postal contact being of little use in a population where about half of the total households are practically illiterate. In such a population the record method could be executed only if the questionnaire was filled in from time to time by the interviewer instead of the respondent.

The appropriateness of these two methods depends on the length of the period over which the information is to be

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1. The Analysis of Family Budgets - S. J. Prais and H. S. Houthakker (1955), page 28.

obtained, and also upon the frequency with which the purchases of a given commodity are made. For articles of frequent purchases, such as food grains, reliable estimates might best be obtained from records of a week's expenditure collected by the record method. By choosing four such weeks, spread over the year, representing all the seasons, reliable estimates of the annual expenditure could be derived. But clothing is not an article of frequent purchases. Its purchases are not concentrated in a certain definable period. The purchases are spread unevenly all over the year. The clothing expenditure of a certain month, therefore, will not represent the average monthly expenditure. In order to obtain the total annual expenditure on clothing, records of all the twelve months need be obtained. The record method would, therefore, involve at least five visits, spread over the entire period, to every household, in order to see, whether the respondent is keeping the record in the prescribed manner and to help the illiterate respondents to fill in the record.

The interview method, on the other hand, records the total expenditure of the whole year, at the end of the period, in one interview, involving only one visit to every household. The record method is, thus, time consuming and highly expensive as compared to the interview method. It was well-nigh impossible to carry out the survey of 546

sample households by record method.

Another issue of great importance that need be considered is, that of the magnitude of non-response. Experience in this field suggests<sup>1</sup> that one may expect a considerably high rate of response to an enquiry conducted by the interview method than that by the record method, as the former involves less amount of trouble to the respondent. Since the problem of non-response is one of the principal difficulties in judging the validity of the results obtained in an enquiry, it is obviously important to adopt a procedure which is expected to lead to an appreciable increase in response rate.

But, since the interview method relies entirely on the memory of the respondent for the information of the whole year, it was believed that detailed information on each item of clothing could not be obtained from the sample households by the interview method. Such detailed and extensive information, could be obtained only by the record method. An additional judgement sample of 50 families was, therefore, chosen from where more detailed information on the consumption of cloth was obtained. These households were so selected as to represent different communities, and these

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1. Sample Surveys for Household Income and Expenditure Information - J. E. G. Utting (1954), page 4.

were spread over a number of occupations.

In fine, information from 546 households, chosen by stratified random sampling, was to be obtained by the interview method and supplementary data from fifty households was to be collected by the record method.

7.5 The Questionnaire :- A questionnaire was designed to obtain information regarding the quantity of cloth purchased, the expenditure incurred for this purpose, the quality of cloth bought, shopping habits, etc. A questionnaire covering all these topics was first tested by interviewing twenty households. It was finalised after effecting some alternations that were found necessary from the experience of the pilot survey.

The questionnaire was divided into three parts. The first part asked general information about the members of the family. The names, together with sex, age, occupation, civil condition, education of all the members of a family were to be noted down. Finally the income of the family was to be recorded.

The second part dealt with details of cloth purchases made during the year July 1954 to June 1955. The information was to be recorded for every member of the family separately. For each individual, information about every

article of clothing such as dhoti, shirt, saree, was to be noted. Information regarding the units of the article of clothing purchased during the period, the months of purchase, the quality of the cloth purchased, the rate at which the cloth was bought, tailoring charges, (if any), for stitching the article of clothing, shop where the cloth was purchased, was asked. From this information total yards of cloth, total expenditure on cloth and the total cost of all the garments bought, was to be derived.

Information pertaining to the shop preferences, cloth preferences, etc., was to be noted down in the third part of the questionnaire.

At the end of this chapter, is given the questionnaire used in this Survey, together with the definitions of some of the terms and the scope of some of the items.

As the purchases of every member of the family had to be recorded separately, the time required for filling in the whole questionnaire varied with the size of the family. Thus, interviewing a big family was rather a lengthy process. It was considered, preferable to record the information on every item for each individual separately, even though, this procedure was somewhat tedious and lengthy because such recording lessened the chance of omission. It is difficult to estimate the total expenditure of the whole year, off-hand,

and giving information on every item facilitates the process of recalling. Thus, more or less complete and accurate information could be collected by recording information about every item. Such information was also useful for a detailed analysis of the expenditure on clothing.

The male head of the family, as far as possible was to be interviewed. If possible, other members of the family such as wife of the head of the family were to be contacted so that more accurate information could be obtained.

7.6 Field-Work :- It was necessary to carry out the investigation personally. But there were several difficulties. Firstly, it was well-nigh impossible to fix any time during the day for the interview with several of the families where the adult members of the family ~~for~~ would be away from the house, for their services at that time. It was necessary to contact such families in the late evening or even at night-time. Secondly, many uneducated persons were suspicious about the intentions of the Survey and could not be persuaded by a stranger to give the required information. It was, therefore, necessary that the interviewer should be a person that they knew so that they could be persuaded to give information. In these circumstances, it was decided that the field-work should be entrusted to paid investigators and that supervision should be undertaken personally.

The question of the selection of the field investigators had then to be solved. The main qualifications required by the fieldman in this work were :

- (i) They should know something of the conditions of life and work of the people in a given locality so that they could do their work without arousing hostility or suspicion.
- (ii) They should be competent and reliable.

These conditions, it was experienced, were satisfied by the Municipal primary school teachers. Five such teachers from different localities, who had proved to be quite competent and reliable in the Resurvey of Poona conducted by the Gokhale Institute, were selected.

Careful training of these fieldmen was undertaken. The purpose of the enquiry and the significance of all the items was explained to them. Each term used in the questionnaire was fully explained and detailed explanation regarding every item was given. A few forms were rigorously checked at the beginning and the faults, if any, were corrected. Every form was examined for completeness and internal consistency before it was admitted. An independent check of a small proportion of the sample families was carried out personally.

The field-work was commenced in the first week of



July 1955 and was completed by the beginning of the month of September 1955.

Attempts were made to stick to the original sample as closely as possible and to have a minimum number of substitutes. For the families which could not be contacted during the day time, the adult members of the family being away from the house for their service, night-calls were arranged. In some of the cases, where there was sickness or death in the family, arrangements for a later interview were made.

It was also necessary to reduce the number of refusals as far as possible. The main reason of refusal was the unwillingness to answer the questionnaire, as the Survey was of little importance or benefit to the respondent. The point that puzzled most of the families was why they were included in the enquiry while their neighbours were left out. In case of educated families, a circular letter of request from the Director of the Gokhale Institute, explaining the object of the Survey was used. This sufficed to induce them to give the required information. The fieldmen explained the purpose of the Survey to the uneducated families. Efforts were made to win the confidence of these families and the necessary information was then elicited from them.

7.7 Response :- By making every effort to secure the

co-operation of the sample families the number of refusals was reduced. There were seven refusals in the end. Refusals were from four uneducated families belonging to Depressed Classes. These refrained from giving information due to some vague fear of intrusion. Three other families belonging to trading communities also refused to give information, as these were suspicious about the intentions of the Survey.

Besides refusals, for which new families were substituted, substitutions were made for the families that had left Poona or the families that were non-traceable. Twenty-five families had to be substituted because these sample families had left the City. - Such families were not concentrated in any particular locality.

Another reason was the non-traceability of the tenement. This occurred in case of five families from Bhavani and Mangalwar. There are open plots of ground in these wards, that are used for building huts, by such transient elements as seasonally come into these area. They carry away their huts when they leave the place. Most of these transients, usually migrate into the City after the month of October. Since the investigation was carried in July and August, some of the huts were non-traceable.

Thus, out of the 546 sample families, substitutions

had to be made in case of 37 families for the reasons, mentioned above.

7.8 Reliability of Data :- The completeness and reliability of the schedules were ensured by various procedures adopted for field investigation. Fieldmen were carefully trained and the work was checked to see that the schedules were an authentic report. Another check for the authenticity of the schedules was available. As stated above, the sample families were chosen from the list of the families that were interviewed during the survey conducted by the Gokhale Institute. Information regarding age, education, occupation of the members of these families was available in the schedules of the Resurvey of Poona. Such general information about the members of the sample families was also available in the present Survey, that was carried out one year after the Resurvey of Poona. Though the fieldmen employed in the present Survey were those who had worked in the Resurvey of Poona, the area in which they worked in the two Surveys was not the same. In the Resurvey of Poona, they worked only in one particular ward, whereas in the present Survey they worked in a group of wards, with which they were familiar. It can, therefore, be considered that the information collected from the same family in these two surveys had been collected by different sets of fieldmen.

The data thus collected were checked against one another. It was found that the age of the different members of the families marked an increase by one year. In case of educands, there was an year's progress over the class in which they were studying at the time of the Resurvey of Poona. These comparisons point to the consistency in the two sets of data collected by different agencies and show the reliability of the data.

Information about the incomes of the families recorded during both the surveys was also compared. The average per capita incomes of the different community groups as obtained in the present Survey, together with the average incomes obtained in the Resurvey of Poona are given in table 7.3.

The Resurvey of Poona covered the Poona Municipal Corporation area and the Poona and Kiree Cantonments, while the present Survey includes the Poona Municipal Corporation area, excluding the <sup>17</sup> ~~18~~ villages around and the Poona Cantonment. In comparing the results of the Resurvey of Poona with those of the present Survey, the households from the Resurvey of Poona belonging to the area covered by the present Survey were taken into consideration. The average per capita income in the present Survey comes to Rs. 379. The corresponding figure as obtained from the Resurvey of

**Table No. 7.3 : Average per capita income in different community groups in the Resurvey of Poona\* and in the Cloth Consumption Survey.**

Community group	Cloth Consumption Survey (Rs.)	Resurvey of Poona (Rs.)
Marathas	249	257
Brahmins	528	507
Artisan Castes	249	298
Depressed Classes	210	204
Gujaratis	477	573
Mohammedans	262	278
Parsis & Christians	639	605
North Indians	485	689
South Indians	353	554
<b>All Communities</b>	<b>362</b>	<b>379</b>

\*Calculated from Table No. I.20, page 87, Resurvey of Poona.

Poona is Rs. 362. But even though the grand average is somewhat higher in the present Survey, the order of the different communities according to the per capita income is quite similar in both the sets of data. The Depressed Classes, in both the surveys record the lowest per capita income of about Rs. 200, while Parsis and Christians have a per capita income over Rs. 600. The per capita incomes of Marathas (Rs. 249 and Rs. 257), Artisans (Rs. 249 and Rs. 298), Muslims (Rs. 262 and Rs. 278), and Brahmins (Rs. 528 and Rs. 507), are quite close in both the surveys. Only the incomes of Gujarati, North Indian and South Indian families are considerably higher in the present Survey. The bulk of the Gujarati families belong to trading class and the incomes of these are somewhat variable from year to year. The Resurvey of Poona refers to the income for the year 1953-54, while the present Survey records the income for the year 1954-55. Some of the families belonging to this community group, that were included in the sample, reported that they had not good business during the year 1953-54 with the result that their incomes were considerably lower for that year. But no such cases were reported in the present Survey. The average income level of this group is, therefore, higher in the present Survey. The North Indian (12) and South Indian (11) families included in the present sample were very few. These may not represent

the two community groups adequately. The families included in the present Sample, from these community groups, were mainly those belonging to the higher income groups. Hence the average income per capita is considerably higher in the present Survey. Barring these cases, the results of the two surveys are quite comparable. This points to the representativeness of the present sample and also indicates the authenticity of the data.

Each schedule was subjected to careful examination for completion and internal consistency. If a schedule was found to be incomplete or inconsistent, the family was revisited to get the schedule corrected. In general, no schedule was considered complete unless some entry was given for major items of clothing such as dhoti and saree. If the form was, thus, found to be incomplete, it was admitted only if satisfactory reasons were given for the same. Thus, if there were previous stocks of articles of clothing, it was likely that the reported expenditure would be below normal and there would be only a few entries for the Survey period. Such stocks of clothing were noted in the case of a few families which had purchased considerably large amounts of clothing on account of marriage or other ceremonies in the period prior to the Survey. Only one form was ultimately rejected on account of incompleteness.

Exact records of the expenditure for the items included in the schedule could not, normally, be obtained by the method of filling in the schedules at the end of the year. Except in a few instances where the information for the schedule could be transcribed from accounts kept by the family, the reported expenditure on clothing was an estimate made by the respondent. There are a number of biases<sup>1</sup> that may occur in the process of reporting the expenditure.

(i) There might be a tendency to include expenditure incurred just after the end of the period.<sup>2</sup> This will not affect the total annual expenditure materially as the period covered in the present Survey was one whole year.

(ii) The respondent might omit to report the expenditure on certain articles of clothing. But they could usually remember with accuracy the expenditure on major items of clothing and the error of omission would affect only the record of the purchases of sundry items. But among a group of families, under-estimates on the part of some of the families are likely to be off-set by over-estimates on the part of others and the average expenditure would not be biased by these types of errors of reporting.

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1. Prais and Houthakker, op. cit., pages 40-42.

2. Sample Surveys for Social Accounts - J. E. G. Utting and Dorothy Cole. (1953), page 7.



The information may be biased if there is a deliberate attempt to overstate or understate the expenditure on clothing. But in giving information on purchases of clothing, there was no particular motive for giving false information. Another kind of error would be introduced due to the desire to impress the interviewer by overstating the expenditure. If this error of over-estimation was introduced in several of the cases the expenditure on clothing as the per cent of total income would be very high.

Information about the per cent of total income (or total expenditure) spent on clothing is available from the family budget studies carried by Government and other agencies in certain cities. The figures are quoted below for comparison

Enquiry	Area <del>Certain cities from</del>	Proportion of income spent on clothing
1. Middle class employees of Central Government, (1945-46) <sup>1</sup>	<i>Certain cities from</i> Bombay Province	10.30%
2. Middle class (1939)	Calcutta City	12.40%
3. Industrial workers <sup>2</sup> (1944-45)	Bombay City	11.72%

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1. Report on an enquiry into the family budgets of middle class employees of the Central Government - Government of India. (1949), page 175.

2. Report on an enquiry into family budgets of Industrial workers in Bombay - S. R. Deshpande. (1946), page 27.

The proportion of expenditure on clothing to the total income as obtained in the present Survey is 13.05, which is slightly above corresponding figures given in other enquiries. But the surveys in the Bombay City and Bombay Province were conducted when there was scarcity of cloth and its controlled distribution. The consumption of cloth, therefore, might have been somewhat lower than that in normal times.

There is an internal consistency in the total picture. Changes in the reported expenditure on clothing for various consumption groups, with successively high income level, follow a consistent pattern throughout the analysis. The principal differences in average expenditures among different socio-economic groups tended to be of the same relative magnitude in every income group and were in agreement with general expectations. Such internal consistency offers evidence of the uniformity of the method used in obtaining material and the essential authenticity of the basic data.

7.9 Tabulation :- It was desirable to concentrate on households belonging to different socio-economic groups such as community, income groups, etc. It was also necessary to summarise and examine the average values in each socio-economic group. Average values were required for expenditure on clothing, yards of cloth purchased, in forms of grouping by community, occupation, income and such other factors. Punched card method of tabulation was

thought to be best suited for the purpose. The data were converted, after coding, on 36 column punched cards. Sorting and tabulation was done on the Powers Samas Accounting Machines at the Statistical Laboratory of the Gokhale Institute. Subsequent averages and percentages were worked out on desk calculators. The final stage of computations was the estimation of numerical relationships, which, in this investigation, has taken the form of regression analysis.

7.10 The Population :- The sample included the consumers in private households only. Those living in institutes like hotels, hospitals or prisons were excluded from the Survey. This was done because it was difficult to sample out and contact this floating part of the population. The exclusion of this very small proportion of the total population was not likely to affect the validity of the findings.

The total number of households included in the sample was 546 and all except one were finally eligible for analysis. There were 2,552 members in these 545 families. The average size of family thus comes to 4.61 as against 4.63 obtained for the comparable area from the Resurvey of Poona. There were 1,347 males and 2,205 females. The number of females per 1,000 males comes to 894.5.

7.11 Community Groups :- The families are divided into nine community groups. The first and the largest group of

Marathas and allied castes called Marathas includes Marathas, Kunabis, Malis, Dhangars, Kolis, Konkans, Gawalis, and the like. Second group of Brahmins includes Konknastha, Deshastha, Karhade and other Brahmins. Third group consists of Artisan Castes such as Sonars, Lohars, Salis, Shimpis, Sutars, Telis, Kasars. Fourth group is composed of all the Depressed Classes such as Mahars, Mangas, Chambhars, Ramoshis. The fifth class is both a religious and an occupational group. It includes Gujaratis, Marwaris, Jains, Kachis and Vanis. Sixth class is constituted of Muslims, and the seventh is comprised of Parsis and Christians. The eighth class consists of North Indians that includes Sikhs, Punjabis, Sindhis, Rajputs. The ninth class consists of South Indians.

The distribution of 545 families in these caste groups is set in table 7.4. The Marathas and Brahmins have 176 and 134 families, respectively and these two taken together account for 57% of the total families. Each of the next four community groups viz. Artisan Castes, Depressed Classes, Gujaratis and Muslims accounts for 8% to 11% of the total population. The number of families belonging to the last three community groups are few and those three groups taken together form only 7% of the total families. The table also gives the percentage distribution of the families included in the Resurvey of Poona over these community groups.

**Table No. 7.4** : Distribution of families in different community groups in the Resurvey of Poona\* and in the Cloth Consumption Survey.

Community group	Number of families-Cloth Consumption Survey	Proportion of families in each community-Cloth Consumption Survey	Proportion of families in each community-Poona : A Resurvey
Marathas	176	32.29	31.12
Brahmins	134	24.59	25.95
Artisan Castes	60	11.01	11.40
Depressed Classes	42	7.71	7.37
Gujaratis	42	7.71	7.43
Mohammedans	50	9.17	8.92
Parsis and Christians	18	3.30	3.71
North Indians	12	2.20	2.13
South Indians	11	2.02	1.97
<b>Total</b>	<b>545</b>	<b>100.00</b>	<b>100.00</b>

\*Calculated from Table No. 1.8, pages 17-22, Resurvey of Poona

The distribution of the families over different community groups is quite similar in both the surveys.

7.12 Occupation :- The present survey adopted the occupational scheme formulated by Gokhale Institute at the time of the Poona Survey in 1937, with some alterations.

The occupational groups are as follows:-

- I) Unskilled Manual work.
- II) Skilled Manual work and cultivators.
- III) Lowest professions and Administrative posts.
- IV) Small Businesses (with income below Rs. 1,000 per annum)
- V) Highly skilled and Supervisory Manual work.
- VI) Clerks and Shop Assistants.
- VII) Intermediate professions.
- VIII) Large Businesses (with income of Rs. 1,000 and above per annum).
- IX) Higher professions and salaried posts.
- X) Pensioners.
- XI) Beggars and Prostitutes.
- XII) Educands.
- XIII) Non-earners.

The first nine grades fall into three distinct economic groups. Grades I, II, and V consist of unskilled, skilled and highly skilled wage earners. Grades IV and VIII, consist

of business enterprises and grades III, VI, VII and IX consist of professions and administrative services. Grades X and XI are not of earners in the strict sense of the term and the last two grades are of non-earners.

The distribution of the families in these occupational grades is given in table 7.5. The highest number of families (104) belong to grade I - Unskilled Manual work. Next to that comes grade II - Skilled Manual work (82) and grade V - Highly skilled Manual work (64). Thus, the families belonging to these three grades form 46% of the total sample. There are 63 families in grade IV and 49 in grade VIII. The families belonging to business classes account for 19% of the total sample. Twenty-three per cent of the total families are distributed over different professions in grades III, VI, VII and IX. The number of families is small in the case of the higher professions. The number is also small in the last four grades. Thus there are 11 pensioners, 6 Beggars and Prostitutes, 5 Students and 23 Non-earners.

7.13 Family Income :- The income of the family included the total earnings of all the earners in the family, receipts of land and house rent, interest on savings, gifts and remittances from non-local members of the family. In table 7.6 is given, the distribution of the families in

**Table No. 7.5 : Distribution of families in different occupational grades.**

Occupation	Number of Families
I Unskilled manual work	104
II Skilled manual work and cultivators	82
III Lowest professions & administrative posts	34
IV Small businesses	63
V Highly skilled & supervisory manual work	64
VI Clerks and shop assistants	57
VII Intermediate professions and salaried posts	30
VIII Large businesses	49
IX Higher professions and administrative posts	17
X Pensioners	11
XI Beggars and Prostitutes	6
XII Educands	5
XIII Non-earners	23
Total	545



Table No. 7.6 : Distribution of families in different income groups.

Family Income (Rupees)	Number of families
Upto 600	70
600 - 999	152
1,000 - 1,499	106
1,500 - 1,999	71
2,000 - 2,999	68
3,000 - 3,999	35
4,000 & above	23
Total	545

different income groups. In the first income group (upto<sup>to</sup> Rs. 600 per annum), there are 70 families. The highest number of families (152) are found in the next income group (Rs. 600 to Rs. 999). The next income group (Rs. 1,000 to Rs. 1,499) has 106 families. In these three groups taken together (i.e. upto Rs. 1,500), 60% of the families in the total sample are concentrated. The next two groups i.e. Rs. 1,500 to Rs. 1,999, and Rs. 2,000 to Rs. 2,999 have almost an equal number of families (71 and 68 respectively). There are 35 families between Rs. 3,000 and Rs. 3999, and 43 families in the last income group (Rs. 4,000 and above).

7.14 The Consumer Panel Data :- "The consumer panel is a well-selected sample of a group of families the researcher desires to study, which has promised to send in regular reports on certain classes of purchases."<sup>1</sup>

As mentioned earlier, a consumer panel of 50 households was constituted for collecting information regarding the purchases of cloth. These families were asked to record the purchases of cloth, made during the year July 1954 to June 1955, in the record-blank given to them. These record-blanks were given to them in June 1954, with a request to enter each and every new purchase immediately after it was

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 1. How to conduct Consumer and Opinion Research -  
 A. B. Blankenship. (1946), page 17.

made. Detailed information about the quality of cloth bought, the rate at which it was purchased, shop where the purchase was made etc., was to be recorded in the prescribed form.

General information about the age, education, occupation, etc., of all the members of the family was noted down for the 50 families, in the first visit. The second visit was paid in October 1955 to see the progress of the work. A reminder was sent in February 1956. The collection of forms was completed during July and August 1956. In this last visit, information about shop preferences, cloth preference, etc., was asked. In case the family was uneducated, visits were paid, from time to time, to such a family and details of the cloth purchases as could be extracted from the head of the family, together with the help of the vouchers, were entered into the record-blank.

Forty families in the consumer panel were educated and forms were left with them for completion. The response of these families was not quite satisfactory. Some of the families lost their record-blanks, others left the forms incomplete. Twenty-two forms could be admitted for final analysis, from these forty families. Besides, eight record-blanks from the uneducated families were admitted for tabulation. Thus, thirty forms out of the total of fifty forms

were eligible for final analysis.

It cannot be said that persons belonging to any particular community or occupational group kept or did not keep carefully the record of purchases. Sincere and conscientious persons filled in the record-blanks with great care while others neglected the work, even though they knew the value of such studies.

The consumer panel consisted of 8 Maratha, 7 Brahmin, 3 Artisan families and 2 families each from Gujaratis, Muslims, Parsis, Christians, South Indians and Depressed Classes. There were 142 persons in the 30 families with an average size of 4.73. The average income per capita was Rs. 444.

CLOTH CONSUMPTION SURVEY ( POONA ) (1954-55)QUESTIONNAIRE

- |                        |                  |
|------------------------|------------------|
| 1) Name                | 4) Caste         |
| 2) Address             | 5) Occupation    |
| 3) Religion            | 6) Mother tongue |
| 7) Total family income |                  |

I) Information relating to members of the family.

- 1) Name
- 2) Relation to the head of the family
- 3) Sex
- 4) Marital condition
- 5) Education
- 6) Occupation
- 7) Annual income

II) Annual Cloth purchases of every member in the family

for the period (July 1954 to June 1955).

- 1) Name of the family member
- 2) Name of the garment
- 3) Name of the variety of cloth purchased
- 4) Name of the Manufacturer
- 5) Name and ward of the shop where the purchases were made
- 6) Month of purchase
- 7) Price per yard

- 8) Number of units of garments
- 9) Number of yards of cloth required per garment
- 10) Tailoring charges, (if any), per garment.
- 11) Total number of yards of cloth
- 12) Total expenditure on purchase of cloth
- 13) Total expenditure on cloth and tailoring charges of the garment.

### III) Shopping Habits.

- 1) Mention the names of the family members who usually undertake the purchases of cloth.
- 2) Are the purchases of cloth planned? Were there, during the Survey period, any instances of purchases that were not pre-planned? If so, describe these purchases.
- 3) Do you prefer cloth of a particular type viz. Khadi, Handloom, Mill-made, Imported, etc.? If so, give the reasons.
- 4) Do you prefer cloth of a particular manufacturer or production centre? If so, why?
- 5) Have you discontinued the use of a particular kind of cloth? If so, why?
- 6) What are the prime considerations that enter in the selection of cloth (e.g. price, durability, appearance)?
- 7) Names and locations of the cloth shops where you habitually make your purchases.

- 8) Do you prefer a particular shop or two? If so, give reasons.
- 9) If the purchases during the Survey period are abnormally high or low, mention the reason for the same.

#### INSTRUCTIONS TO INVESTIGATORS

Investigators were supplied with the list of the names and addresses of the families. They had to fill in a questionnaire by visiting them. They were asked to collect information from the head of the family (male or female as the case may be) and, if possible, to contact the other elder persons in the family.

If the family in the list could not be contacted, they were asked to report the name of such family and to get it substituted.

"Family, for the present purpose, covered all the persons living in the same dwelling that are related by marriage or adoption".

The persons that had come temporarily to Poona as guests were to be excluded.

#### (I) Information relating to the members of the family

Education :- In case of those who cannot read and

write enter as illiterate.

Those who have not attended school, but can read and write enter as literate.

In case of those who have received some school and college education, enter the standard upto which education has been received.

For educands, enter the class in which they are studying.

Occupation :- Give a brief description of the occupation of the persons such as domestic servant, casual worker, carpenter, grocer, clerk in government office, medical practitioner, etc.

Total family income :- Total receipts from main as well as subsidiary occupations, remittances from outside, income from land, house-rent, interest, unearned income, incometax refund, gifts, are to be included in total annual income.

The investigators were asked to note, in detail, how the total annual income was calculated.

## (II) Annual Cloth Purchases

The list of the articles of clothing to be covered by the enquiry -

- (i) Men's clothing : Coat, Bush-coat, Manila shirt, Shirt, Jacket, Trousers, Shorts, Pyjama, Surwar, Dhoti, Lungi, Puncha, Uparna, Shawl, Drawers, Loin cloth,



Vest, Kopari, Handkerchief, Tie, Socks, Sweater.

(ii) Women's clothing : Saree, Blouse, Petticoat, Skirt, Frock, Odhani, Salwar, Khamis, Ghagra, Choli, Underwear, Bodice, Handkerchief, Sweater, Scarf.

(iii) Infant's clothing

(iv) House textiles : Towel, Pancha, Table-cloth, Curtain-cloth, Pillow case, Chaddar, Bed-sheet, Bed-cover, Blanket, Gadipat, Mosquito-netting, Carpet.

Investigators were shown samples of different varieties of cloth. Full description of the products from different production centres was given. They were informed about the details of varieties of cloth etc., so that they would assist the respondent, in giving information about the name of the variety of cloth and verify whether the respondent was giving correct information.

Tailoring :- Enter whether readymade, stitched at home or tailored. If tailored, mention the tailoring charges.

Chapter VIIISAMPLE FAMILIES AND THEIR CONSUMPTION OF CLOTH.

As stated in the last chapter, detailed information about the cloth purchases for the year 1954-55 was collected from 546 sample families. There were in all 545 families eligible for the final analysis. The schedules contained information regarding the purchases of cloth, made by the family for its own use, purchases for the purpose of gifts and the receipts by way of gifts. The total expenditure on clothing, calculated for the present study, excluded the expenditure on clothing that was given as gifts. The expenditure on gifts formed only a negligible proportion of the total expenditure. Such expenditure, also, did not represent the expenditure made for purchasing the clothing requirements of the family. Allowance for the receipts to the family such as gifts, uniforms, etc., was not made. Such receipts were not necessarily used for consumption within the family. Moreover, these receipts did not represent the expenditure of the family.

The following discussion refers to two important totals viz. the total number of yards of cloth purchased by the family, for the use in the family and corresponding expenditure made for that purpose. The cotton, silk, artificial

silk as well as the woollen cloth were included in the total. It was difficult to put cotton and silk cloth into two distinct categories, because there was a considerable amount of cloth that was half cotton and half silk. Woollen cloth formed only 0.18% of the total yards of cloth purchased. It claimed too insignificant a proportion of the total cloth to be treated separately.

In arriving at the total yardage of cloth purchased, it was necessary to impute yardage to such articles as knitted vests, socks, etc. The equivalent yardage of cloth that would be required for stitching such articles was taken to be its yardage.

81 Items of Clothing :- The items of clothing included were as follows :-

MEN'S CLOTHING : Dhotis, lungis, trousers, pyjamas and its variants, shirts and its variants, coats of all types, shorts, vests, drawers, loin-cloth, uparnas, shawls, punchas, sweaters, scarfs, ties.

WOMEN'S CLOTHING : Sarees, blouses, cholis, skirts, petti-coats, frocks, salwars, khamis, odhanis, bodices, underwears, sweaters, socks.

INFANTS' CLOTHING :

HOUSEHOLD TEXTILES : Towels, panchas, chaddars, bed-covers, table cloths, pillow cases, curtain cloth, gadipat, blankets, mosquito-nettings, carpets.

All items of apparel as well as household textiles were included.

Table 8.1 gives the average per family and per capita income, average clothing expenditure and yardage, for the sample families. The 545 families, included in the sample, spent Rs. 1,26,453 for clothing, during the year July 1954 to June 1955, purchasing 66,493 yards of cloth. The clothing expenditure of a family averaged Rs. 232.02 or 13.05% of the total family income. A family, on an average, purchased 122.01 yards. The total number of persons included in the sample were 2,552. The average family size thus came to 4.68. The per capita expenditure on clothing came to Rs. 49.55 and the yards purchased per person came to 26.06. This included the purchases of apparel as well as household textiles. The average expenditure on items of apparel alone was Rs. 46.15 per person and Rs. 3.40 per person were spent on household textiles. The per capita expenditure of Rs. 46.15 on apparel included tailoring charges also. Excluding the tailoring charges, the expenditure on cloth per person came to Rs. 42.36.

### 8.2 Expenditure on Clothing in different age and sex groups :

The expenditure on clothing per person can be divided

Table No. 8.1 : Average per family and per capita income, clothing expenditure and yardage for the sample families.

	Total	Average Per family	Average Per capita
Income (Rs.)	9,68,930	1,777.85	379.68
Clothing Expenditure (Rs.)	1,26,453	232.02	49.55
Yards	66,493	122.01	26.06
Family members	2,552	4.68	-

according to the age and sex composition of the sample families. The total population was divided into six age groups. The first age group consisted of children upto the age of 6. The next group included boys and girls upto the age of 12. The two groups, taken together, formed the non-adult section on the population. Persons of age 12 and above were treated as adults, because there is <sup>^</sup>marked change in the mode of dress of the females after the age of 12 or 13. Such change is not marked at this stage, in the case of males. But, in order to maintain uniformity in the age groups of males and females, the males of age 12 and above were also taken as adults. The total adults were divided into four age groups. Those between 12 and 17 formed the first group. The next group was of adults between 18 and 23. This group was followed by the age-group of adults between 24 and 44 and the last group consisted of adults of 45 and above.

Table 8.2 sets out the frequencies of the different age and sex groups and the corresponding per capita expenditure on clothing in each of these twelve groups.

The average expenditure on clothing was almost the same for both the sexes, being Rs. 46.40 in the case of males and Rs. 45.88 in the case of females. Though, the overall average expenditure for males and females was quite close, wide variations were found, in most of the age groups,

Table No. 8.2 - Per capita expenditure in different age-sex groups

Age group (years)	Males		Females		Total	
	Frequency	Expenditure per capita (Rs.)	Frequency	Expenditure per capita (Rs.)	Frequency	Expenditure per capita (Rs.)
0- 5	238	14.50	188	12.37	426	13.56
6-11	219	24.89	190	18.84	409	22.08
12-17	150	36.51	126	54.79	276	44.86
18-23	153	54.25	173	63.31	326	59.06
24-44	399	66.50	356	66.81	755	66.65
45 and above	188	70.46	172	44.96	360	58.38
<b>Total</b>	<b>1,347</b>	<b>46.40</b>	<b>1,205</b>	<b>45.88</b>	<b>2,552</b>	<b>46.15</b>

in the average expenditure of males and females. The expenditure of the children between 0-5 was Rs. 14.50 for males and Rs. 12.37 for females. The two averages were close, because the children in these age groups are dressed in a similar fashion. The expenditure increased by one and a half times in the next age group for the females. The expenditure of Rs. 18.18 for the female non-adults between 6 and 11, was three-fourths of the expenditure for the male non-adults in the same age group. Though, the number of garments used per person was almost the same, the variation in expenditure was due to the difference in the price of cloth used for the females' and males' garments. The cloth used for the shorts of male non-adults was dearer than the cloth used for frocks.

The third age group between years 12 and 17 marked a greater amount of difference between the expenditure on clothing of males and females. The expenditure of Rs. 36.51 per male was two-thirds of the expenditure per female in this age group. The expenditure on clothing increased by one and a half times in this age group in the case of males. In the case of females, however, the expenditure increased by three times, reaching the level of Rs. 54.79 in this age group. A gradual rise was observed in the expenditure from one age group to another in the case of males.



The rise in expenditure in the case of males was due to increasing requirements of the total yardage in the higher age-groups. But there was hardly any change in the mode of dress. The majority of males upto the age of 17 used shirts and shorts; only some of them shifted to the use of dhoti or pyjama after the age of 14 or 15.

The situation was very different in the case of females. All the Maharashtrian as well as Gujarati and most of the Muslim girls take over to the use of sarees at the age of 12 or 13. A pair of skirts and blouses used upto the age of 12, required only six yards but a pair of 5 yard sarees and blouses and petticoats, used after 12 years of age, required 18 yards at least and if a pair of 9 yard sarees and blouses were used 20 yards were required. The yardage requirements in this age group trippled as compared to the previous age group. The expenditure, therefore, was markedl̄ high.

The expenditure on clothing increased further to Rs. 63.31. in the case of females, in the next age group (18-23 years). Some additional units of clothing were purchased. This was usually on account of a change in the social status of women due to marriage. In the fifth age-group of 24 to 44 years, there was not any considerable change in the expenditure on clothing, because there is little change in the social status

of women after the age of 24. The average expenditure in this age group was Rs. 66.81.

The expenditure for males between 18 and 23 was Rs. 54.25 and marked a rise by one and a half times over the previous age group. The yardage requirements, in this case, increased because of the change in the mode of dress. Shorts yielded their place to trousers, pyjamas or dhotis in this age group. There was a further rise in the expenditure in the next group of males between 24 and 44. The demand for clothing increased to some extent, because, in several of the cases, the economic and social status of men changes at about the age of 25. The expenditure on clothing for males and females was almost equal in this age group, being Rs. 66.50 for males and 66.81 for females.

There was, again, a marked difference in the expenditure for males and females, in the last age group. The expenditure for males remained almost the same as compared to the expenditure in the previous age group, but the expenditure declined, to a considerable extent, in the case of females. The average expenditure was Rs. 45 per female in the age group 45 and above.

In table 8.3 are given, the shares of males and females, adults and non-adults in the total expenditure and yardage.

Table No. 8.3 - Percentage distribution of total clothing expenditure and yardage in different age-sex groups

Age-sex group	Number of persons	Expenditure per capita (Rs.)	Percentage of expenditure	Yards per capita	Percentage of yards
Male adult	890	60.22	42.38	29.93	40.06
Male non-adult	457	19.48	7.04	11.55	7.94
-----					
Total male population	1,347	46.40	49.42	23.69	48.00
-----					
Female adult	827	59.70	39.05	31.48	39.16
Female non-adult	378	15.62	4.67	9.14	5.17
-----					
Total female population	1,205	45.88	43.72	24.47	44.33
-----					
Total for males and females	2,552	46.15	93.14	24.06	92.33
-----					
Household textiles	-	3.40	6.86	2.00	7.67
-----					
Grand total	-	49.55	100.00	26.06	100.00

The share of male adults in the total expenditure on clothing was 42.38% and that of male non-adults was 7.04%. It was 39.05% for female adults and 4.67% for the female non-adults. The remaining 6.86% of the total expenditure was spent on household textiles.

The share of males was 48% in the total yardage. The share of females increased to some extent as compared to their share in the total expenditure. They claimed 44.33% of the total yardage.

The average price per yard was highest in the case of male adults. It was Rs. 2.01 per yard, while it was Rs. 1.90 per yard for the female adults. In the case of non-adults the average price per yard was Rs. 1.68. The overall averages were Rs. 1.96 for males and Rs. 1.87 for females.

### 8.3 Distribution of Total Expenditure on various Types of

Garments :- Male-adults : Table 8.4 gives the distribution of the expenditure on men's clothing on various types of garments. It also gives the proportion of the persons reporting purchases of different types of garments, and the number of units per person, for persons reporting the purchases of that garment. The price per garment together with the price per yard are also given. It is not proposed

Table No. 8.4 - Details about the garments of male adults and non-adults

	Name of garment	Expenditure on each garment as % of the total expenditure on clothing	Proportion of persons purchasing the garment (%)	Units of the garment per person (for reporting persons)	Price per yard (Rs.)	Price per garment (Rs.)
MALE ADULTS	Dhoti	11.27	35.73	3.10	1.36	6.13
	Trousers	16.76	40.45	2.80	2.97	8.91
	Pyjama	11.21	50.79	3.10	1.43	4.29
	Shirt	30.66	95.84	3.93	1.63	4.90
	Coat	15.27	30.11	1.49	5.12	20.49
	Vest	3.02	58.31	2.86	1.15	1.15
	Underwears	2.86	36.40	2.81	1.34	1.68
	Shorts	2.93	12.36	2.22	2.85	5.70
	Other garments	6.02	-	-	-	-
MALE NON- ADULTS	Shirt	48.67	92.56	4.39	1.56	2.33
	Shorts	35.16	82.49	3.56	1.87	2.33
	Other garments	16.17	-	-	-	-

to comment in detail on this table, but rather to draw attention to the major points of interest.

The major items of clothing of lower outer-wear are dhotis, pyjamas and trousers. For these three types of garments, different kinds of cloth is used and, therefore, the average price per garment varied to a great extent. These three types of garments are hence kept distinct. Another type of lower outer garment is shorts that is used mostly indoors.

The upper outer garment namely shirt also had several variants such as bush shirt, manila shirt and sadara. The names are different because of the difference in the style of stitching. But there is no basic difference between these types, either in the kind of cloth used or in the number of yards required per garment. All these are, therefore, grouped under the class 'Shirts'. Another upper outer-wear namely coat is used in addition to a shirt. The use of coat is becoming less and less common and manila shirts and bush shirts are being used instead.

The under-garments in use are vests, koparis, drawers and loin cloth.

The last group 'Other' includes sweaters, scarfs, ties, etc. Very few cases were found where the use of these articles was reported. But because these articles are quite

costly, this group absorbed 6% of the total expenditure on men's clothing.

Thirty-nine per cent of the total expenditure on men's clothing was spent on lower outer garments. About 11% was absorbed by pyjamas as well as dhotis and 16.76% of the total expenditure was spent on trousers. Forty-six per cent of the total expenditure was spent on upper garments. The share of shirts in the total expenditure was as high as 30.66% while it was 15.27% for coats. Only 6% of the total expenditure was spent for under garments.

Lower Outer Garments :- In the case of lower outer garments namely dhotis, trousers and pyjamas, it was not possible to divide the total male adults into three groups, each group relating to those using only one type of the garment as many persons reported purchases of more than one of the three types of garments. Many persons used dhotis with trousers, or trousers with pyjamas and some of the male adults used all the three modes of garments.

Thirty-six per cent of the total male adults reported expenditure on dhotis and 40% of the total male adults reported expenditure on trousers. Expenditure was reported for purchase of pyjamas by 51% of the total male adults.

Three units on an average were purchased of each of

Table No. 8.5 - Distribution of the total number of units of different types of males' garments in different price-brackets.

DHOTTI

Price per unit (Rs.)	-4.50	4.50-5.49	5.50-6.74	6.75-7.99	8.00-8.99	9.00 and above
Proportion of units	14.88	31.39	16.17	22.09	7.95	7.52

TROUSERS

Price per unit (Rs.)	-4.50	4.50-5.99	6.00-7.49	7.50-8.99	9.00-11.99	12.00 and above
Proportion of units	6.08	19.29	21.65	19.26	21.11	12.61

PYJAMA

Price per unit (Rs.)	-3.00	3.00-3.74	3.75-4.49	4.50-5.24	5.25-5.99	6.00 and above
Proportion of units	5.44	22.34	25.16	26.55	14.88	5.63

COAT

Price per unit (Rs.)	-8.00	8.00-11.99	12.00-15.99	16.00-19.99	20.00-39.99	40.00 and above
Proportion of units	1.76	15.36	20.25	34.80	18.12	9.71

SHIRT

Price per unit (Rs.)	-3.00	3.00-3.74	3.75-4.49	4.50-5.24	5.25-5.99	6.00-7.49	7.50 and above
Proportion of unit	4.89	13.91	20.53	23.73	17.50	13.36	6.08



In the case of pyjamas 5% of the total units were made at a price below Rs. 3. About 75% of the units were distributed equally over the next three price groups viz. Rs. 3.00 to Rs. 3.74; Rs. 3.75 to Rs. 4.49 and Rs. 4.50 to Rs. 5.24. Fifteen per cent of the units were in the next group of Rs. 5.25 to Rs. 5.99. The price per unit was Rs. 6 or higher, in the case of the remaining 6% of units.

One-third of the units of dhotis were in the price bracket Rs. 4.5 to Rs. 5.49. There were 16% and 22% of the total units in the next price groups of Rs. 5.50 to Rs. 6.74 and Rs. 6.75 to Rs. 7.99 respectively. The remaining 15% were distributed equally over the last two groups of Rs. 8 to Rs. 8.99 and Rs. 9 and above.

Only 25% of the total units of trousers were in the price group upto Rs. 6 per unit. Next 60% of units of the trousers were spread equally over the three price groups viz. Rs. 6 to Rs. 7.49; Rs. 7.50 to Rs. 8.99 and Rs. 9 to Rs. 12. There were 13% of the total units costing more than Rs. 12 per unit. The last group included some woollen trousers also.

#### Upper Outer Garments :-

Shirts : Of the total expenditure spent on men's clothing, 31% was on account of shirts and 96% of the total male-adults reported the purchases of shirts during the

Survey year. On an average four units of shirt were purchased by those who recorded its purchase.

The average price per unit of shirt was Rs. 4.90. 5.89% of the total units of shirts were made at a price below Rs. 3 while 13.91% were made at Rs. 3 to Rs. 3.74. The bulk of the cases (44.26%) were in the price group between Rs. 3.75 and Rs. 5.24. There were about 18% of the units in the price group 5.25 to Rs. 5.99. The price varied between Rs. 6 and Rs. 7.49 in the case of 13% of the shirts. Six per cent of the total units of shirts were made at a price higher than Rs. 7.5 per unit.

Coats : Only 30% of the male adults recorded expenditure on stitching coats. The average price per coat was Rs. 20. As compared to the price per unit of other types of garments, the average price per coat was considerably high. The price per yard of the cloth used for coats is usually between Rs. 2 and Rs. 3, and is much higher as compared with the price per yard of the cloth used for other types of garments. The coats require 4 yards of cloth per unit and the stitching charges for coats also are high.

Less than two per cent of the total units of coats were made at a price below Rs. 8 per unit. About 15% and 20% of the coats were in each of the price groups between Rs. 8 and Rs. 11.99, and Rs. 12 to Rs. 15.99 respectively.

One-third of the total units were concentrated in the price group Rs. 16 to Rs. 19.99. About 18% of the units fell in the price group Rs. 20 to Rs. 39.99 and the remaining 10% of the coats were made at a price of Rs. 40 and above. This included woollen coats.

Underwear : 58.90% of the total male adults reported purchases of vests, koparis, etc., and 36% of the male adults reported expenditure on drawers etc. Drawers were generally used with pyjamas and trousers and were not normally used with dhotis. The average price of these garments was less than Rs. 1.5. Those who reported expenditure on these items purchased on an average 3 units of underwears during the Survey period.

Male Non-adults :- Of the total expenditure on clothing for male non-adults 49% was spent on shirts, 35% on shorts and 16% on 'Other garments' that included pyjamas, infant's clothing, etc. (Table 8.4) Shirts and shorts is the common mode of dress of the male non-adults. A few cases were found where pyjamas or even trousers were stitched for the male non-adults. But, such cases being very few, further details about price, yardage, etc., for these garments were not worked out. These were put in the class of other garments.

Purchases of shirts were reported in 92.56% of the

cases while purchases of shorts were reported in 82.49% of the cases. In the case of a few families, belonging to lower income groups, purchases of shorts were not recorded. The male non-adults were often clothed in a shirt alone in the case of these families.

The average number of shirts for those who reported purchases of shirts during the Survey period was 4.4 while it was 3.6 units in the case of shorts.

The average price per yard, in the case of shirts was Rs. 1.56 while it was Rs. 1.87 for the shorts. The average price per yard was higher for shorts because the cloth used for stitching shorts was in most of the cases dearer than the cloth used for stitching shirts. But because shorts require less amount of cloth than the shirts, the average price per garment was Rs. 2.33 in the case of both the garments. The cloth used for stitching the shirts and shorts of non-adults was cheaper than the cloth used for stitching these garments for male-adults. Thus in the case of shirts the average price per yard was Rs. 1.56 for male non-adults, while it was Rs. 1.63 for male-adults. Similarly the average price in the case of shorts was Rs. 1.87 for male non-adults and it was Rs. 2.85 for male adults.

Female Adults :- Table 8.6 gives the distribution of the total expenditure on women's clothing on different types of

Table No. 8.6 - Details about the garments of female adults and non-adults

	Name of garment	Expenditure on each garment as % of the total expenditure on clothing	Proportion of persons purchasing the garment	Units of the garment per person (for reporting persons)	Price per yard (Rs.)	Price per garment (Rs.)
FEMALE ADULTS	9 yard saree	43.71	64.57	2.73	1.63	14.64
	5 yard saree	28.01	32.28	4.48	2.29	11.48
	Blouse	11.82	60.34	5.22	2.24	2.24
	Choli	2.84	33.86	4.21	1.59	1.19
	Petticoat	4.85	29.38	3.42	1.44	2.88
	Pyjama	0.95	2.18	3.85	2.26	6.78
	Khamis	1.31	2.18	3.51	2.92	10.22
	Underwears	2.38	37.73	2.35	1.60	1.15
	Other garments	4.13	-	†	-	-
FEMALE NON- ADULTS	Skirt	12.29	28.31	2.80	1.38	2.42
	Frock	64.54	82.54	3.78	1.85	3.23
	Blouse	8.32	25.13	3.79	1.82	1.37
	Other garments	14.85	-	-	-	-

garments. It also gives the proportion of the female adults reporting purchases of different types of garments, price per garment, etc. Sarees absorbed the large bulk of the amount that was spent on women's clothing. Seventy-two per cent of the total expenditure was devoted to sarees, while 15% was spent on cholis and blouses. About 5% was spent on petticoats and only a small proportion of the total expenditure (2.38%) on the purchases of under garments. The last class 'others' that included salwar, khanas, frocks and such other types of garments that were used only by a very small proportion of the total female adults, claimed 4.13% of the total expenditure on women's clothing.

Two types of sarees viz. sarees 9 yards in length and sarees 5 yards in length are commonly used. Nine yard sarees are used with a choli or a blouse. Five yard sarees are generally used with a petticoat, an underwear and a blouse. The women who reported purchases of 9 yard sarees did not report a purchase of 5 yard saree and the women purchasing 5 yard sarees also purchased these sarees exclusively. 540 female adults or 65% of the total female adults used 9 yard sarees while 32% used 5 yard sarees. Only 18 cases (about 2%) were found where use of salwar and khamis was recorded. Use of frocks was observed only in 3 cases.

In the case of those who used 9 yard sarees 83% of the

total expenditure was absorbed by sarees and 14% by blouses and cholis taken together. Total expenditure spent on cholis and blouses was divided almost equally on the purchases of cholis and blouses. Only 10% of the total female adults in this class recorded purchases of undergarments. The expenditure on under garments was, therefore, negligible, being 0.89% of the total expenditure on clothing by the females who used 9 yard sarees.

In contrast to this, in the case of those who used 5 yard sarees, 68% of the total expenditure was devoted to sarees; 12% was spent on petticoats, 15% on blouses and 5% on under garments that include bodices and underwears. More than 90% of the female adults that used 5 yard sarees recorded purchases of petticoats and under garments were bought by 80% of the female adults belonging to this class.

Only 2.18% of the total female adults reported the use of salwar and khamis. They spent 31% of the total expenditure on salwar, 42% on khamis, 23% on odhani and 4% on under garments.

On an average 4.5 units of 5 yard sarees were purchased per person, in the case of women who reported purchases of 5 yard sarees, during the Survey period. In the case of those who reported purchases of 9 yard sarees only 2.73 units were purchased per person. About four units of cholis were

bought by the female adults who recorded purchases of cholis while 5 units of blouses were purchased on an average by those who reported expenditure on blouses. Three to four units of petticoats were bought and 2.35 units of underwears were purchased by those who recorded purchases of these garments. Three to four units of salwar and khamis were purchased in the case of those who reported expenditure on salwar and khamis.

The average price per yard was Rs. 2.29 in the case of 5 yard sarees while it was only Rs. 1.63 in the case of 9 yard sarees. But because of almost double the yardage requirements of 9 yard sarees, the average price per unit came to Rs. 14.64 for a 9 yard saree and Rs. 11.48 for a 5 yard saree.

From table 8.7, it will be seen that 9 yard sarees below Rs. 9 each formed only about 4% of the total 9 yard sarees. In the largest number of cases, the price varied between Rs. 9 and Rs. 13.49. In this class, 42% of the units were concentrated. This class and the next class (Rs. 13.5 to Rs. 17.99) taken together, accounted for more than 75% of the total units. About 12% of the units were purchased at a price between Rs. 18 and Rs. 22.49. The remaining 6% of the sarees were distributed equally in the next two classes viz. Rs. 22.50 to Rs. 26.99, and Rs. 27



Table No. 8.7 - Distribution of the total number of units of different types of females' garments in different price brackets.

9 YARDS SAREE

Price per unit (Rs.)	-9.00	9.00-13.49	13.50-17.94	18.00-22.49	22.50-26.99	27.00-44.99
Proportion of units	4.24	42.34	34.41	12.42	3.54	3.05

5 YARDS SAREE

Price per unit (Rs.)	-5.00	5.00-7.49	7.50-9.99	10.00-12.49	12.50-14.99	15.00-24.99	25.00 and above
Proportion of units	1.94	16.03	18.46	23.19	19.09	19.70	1.59

and above. Sarees in these two price-groups were sarees with jari border, purchased mainly for occasional use. Those in the last group of Rs. 27 and above were mostly half silk and half cotton sarees or silk sarees, with jari borders.

In the case of 5 yard sarees only 2% of the total units were bought at a price below Rs. 5 per saree. At the other extreme were another 2% of the units where the price per saree was Rs. 25 or above. All the remainign units were almost evenly distributed over the total range of Rs. 5 to Rs. 25. The highest number of cases were of purchases at Rs. 10 to Rs. 12.49 per saree.

If the price per yard is considered, 5 yard sarees were to be found in the higher price-brackets as compared to 9 yard sarees. But if the price per unit is considered, the 9 yard sarees were to be found in higher price ranges.

The average price per unit was Rs. 2.24 for blouses and Rs. 1.19 for cholis. The difference in the price per unit was partly due to the fact that choli required only three-fourths of a yard of cloth, while a blouse required a yard or even a little more. The average price of petticoat was Rs. 2.85. It was Rs. 1.15 for the under-garments.

Because of the fact that more units of sarees were purchased by those who used 5 yard sarees, the average

expenditure on clothing per female adult was as high as Rs. 75 in the case of those who used 5 yard sarees. The females who used 5 yard sarees, belonged to higher income-groups and as such, purchased larger number of sarees. The average expenditure on clothing per female adult was only Rs. 48 for those who used 9 yard sarees. Average cost of salwar was Rs. 6.78 per unit, while it was Rs. ~~10.22~~<sup>10.22</sup> for khamis and Rs. 6.35 for odhani. The total expenditure per female adult in this class was as high as Rs. 85.

Female Non-adults :- Of the total expenditure on clothing for female non-adults, 65% was on frocks, 12% on skirts, and 8% on blouses. The remaining 15% were spent on other clothing. (Table No. 8.6) The class of other clothing included under-wears, pyjamas, infant's clothing, etc. Female non-adults belonging to all the community groups, barring Muslims, wear either frock or skirt with a blouse. Use of underwears was reported in some cases. The Muslim female non-adults use a frock and a pyjama with or without odhani. The number of Muslim female non-adults in the total was small. These garments viz. pyjamas and odhanis were not, therefore, put into a separate class. These were included under the class of 'other garments'. As the class of other clothing included a variety of garments, each forming only a small proportion of the total expenditure spent on female

non-adults' clothing, it was not thought necessary to work out further details about the average yardage, price, etc. of the garments included in that class.

Use of frocks was reported in largest number of cases. Eighty-two per cent of the total female non-adults reported purchases of frocks. Some of those who used frocks purchased skirts and blouses in addition. There were some cases where skirts and blouses alone were purchases. Four units of frocks were purchased on an average by those who reported purchases of frocks and 3 to 4 units of skirts and blouses were purchased. The cloth used for all these garments was of the same variety - Chintz. Only in some cases chintz of a poorer quality was used for stitching skirts. The average price per yard came to Rs. 1.85 in the case of frocks and Rs. 1.82 in the case of blouses. It was somewhat lower for skirts, being Rs. 1.38 per yard. The chintz and other types of cloth used for frocks and blouses of non-adults was cheaper than the cloth used for blouses of female adults. The average price per yard was about Rs. 1.85 in the case of female non-adults for the cloth used for stitching frocks and blouses while it was Rs. 2.24 in the case of female adults for the cloth used for stitching blouses.

8.4 Effects of Family Income on the Use of Different Types of Garments : Male Adults :- The distribution of the

total expenditure over different types of garments was considered for the total sample in the previous sections. The distribution of the total expenditure would be different at different income levels. Table 8.8 sets out the proportion of total expenditure on male adult clothing according to each type of garment and the per capita income.

As mentioned, earlier, there are three distinct types of lower outer garments that can be substituted for one another. It has been also noted that the cost per unit of trousers was high as compared to that of the remaining two types of lower outer garments. Table 8.8 clearly indicates a rise in the proportion of expenditure devoted to trousers, with a parallel fall in the proportion of expenditure on dhotis and pyjamas, as one proceeds from the lower income groups to higher income groups.

The proportion of expenditure on shirts marked some decline in the higher income groups, because of the greater use of coats. The <sup>proportion of</sup> expenditure on shirts to the total expenditure varied between 36% and 40% in the first three income groups (i.e. income per capita upto Rs. 325). It declined to 32% in the next income group (Rs. 325 - 399) and it claimed only 25% of the total expenditure in the last income group. The proportion of expenditure on coats, on the other hand, showed a continuous rise from the lower

Table No. 8.8 - Percentage distribution of the total expenditure on male-adult clothing according to types of garments and per capita income

Income per capita (Rupees)	Number of persons	Expenditure on clothing per capita (Rs.)	% of total expenditure on different types of garments						
			Dhoti	Trousers	Pyjama	Shirt	Coat	Underwear	Other garments
Upto 175	117	24.42	14.81	13.62	15.95	39.73	4.34	7.11	4.44
175-249	186	32.45	15.99	9.56	18.42	38.29	5.91	7.27	4.56
250-324	183	42.37	14.13	9.63	15.19	36.41	10.45	7.08	7.11
325-399	120	58.72	13.24	14.49	10.19	31.99	14.58	5.68	9.83
400-474	84	67.05	12.98	15.06	9.11	27.25	17.31	4.80	13.49
475-549	63	86.56	7.54	22.18	9.13	28.24	14.07	6.42	12.42
550-699	71	100.38	12.61	15.48	8.87	26.67	19.85	4.73	11.79
700 and above	66	177.15	5.00	26.41	7.69	25.12	23.16	5.14	7.48
All income groups	890	60.22	11.27	16.76	11.21	30.66	15.27	5.88	8.95

income groups to the higher income groups. The proportion of expenditure on coats in the last income group was five times greater (23.16%) as compared to that in the first income group (4.34%).

The relative importance of each type of garment would be made clear, by considering the proportion of persons in each income group using a particular type of garment. In table 8.9 is given the proportion of persons using coats in each per capita income group. It also gives the number of units of coats per person for persons reporting purchases of coats and the average price per coat. In the case of coats 6% of the total persons in the first income group reported purchases of coats. The proportion doubled in the next income group. It showed a continuous rise in the subsequent income groups and in the last income group, 73% of the total persons reported purchases of coats. The price per garment also increased with the rise in the per capita income. It was Rs. 12.40 for the first income group and Rs. 14 for the next two groups. It stabilized at about Rs. 20 in the next four income groups and reached the maximum of Rs. 30 in the last income group. The number of units purchased per person, for persons reporting the purchases of coats, did not change, significantly, in different income groups. The number varied between 1.5 and 2 units.

Table No. 8.9 - Proportion of persons purchasing coats, units of coat per person (for reporting persons) and average price per coat in different income groups

Income per capita (Rupees)	Proportion of persons pur- chasing coat	Units of coat per person (for reporting persons)	Average price per coat (Rs.)
Upto 175	5.98	1.43	12.40
175-249	12.90	1.05	14.14
250-324	25.48	1.19	14.53
325-399	36.67	1.26	18.50
400-474	42.85	1.35	20.10
475-549	39.69	1.51	20.32
550-699	52.11	2.01	18.99
700 and above	72.73	1.91	29.60
All income groups	30.11	1.49	20.49



Considering the use of dhotis and pyjamas, it is clear from table 8.10, which gives the proportion of persons using different types of lower outer garments in different income groups, that there was a little change in the proportion of persons using these garments at different income levels. The average proportion of persons reporting purchases of dhotis was about 36%. In different income groups, the proportion varied by about 5% on either side. In the case of persons using pyjamas the proportion departed from the grand average (51%) to a somewhat greater extent, but no systematic variation over the total income range was observed.

In contrast to this, the proportion of persons reporting purchases of trousers changed markedly with the rise in the per capita income. Thirty per cent of the persons purchased trousers in the first income group and 45% in the next two income groups. The proportion increased to 60% in the middle income groups and in the last income groups about 80% of the persons reported purchases of trousers. The proportion of persons purchasing trousers increased continuously over the total income range, unaccompanied by a fall in the proportion of persons purchasing dhotis or pyjamas; this was on account of the simultaneous use of two or three types of the lower outer garments. The amount of overlapping in the

Table No. 8.10 - Proportion of persons purchasing dhotis, trousers and pyjamas in different income groups

Income per capita (Rupees)	Proportion of persons		
	Dhoti	Trousers	Pyjama
Upto 175	30.77	29.05	41.88
175-249	36.56	26.34	56.54
250-324	32.79	27.87	53.55
325-399	38.33	47.50	47.50
400-474	42.86	43.01	42.86
475-549	30.16	63.49	52.38
550-699	39.44	56.34	49.30
700 and above	37.88	78.79	59.10
All income groups	35.73	40.45	50.79

use of these three types of garments increased continuously, from the first income group to the last income group. There was no overlapping in the use of any two types of garments in the first income group; while in the last income group, almost all the male adults that reported purchases of trousers, purchased dhotis or pyjamas in addition. Only 20% of the male adults in the last income group used dhotis or pyjamas exclusively.

Table 8.11 gives the number of units of dhotis, pyjamas and trousers per person, for persons reporting purchases of these garments. The number of units per person (3.10 units) did not vary considerably over the total income range in the case of dhotis. Some increase in the units purchased was observed in the case of pyjamas and trousers. The units of pyjamas varied between 2.5 and 3.5 for the first seven income groups. The number of units increased in the last income group, where 4.5 units were purchased.

Two units of trousers were purchased in the first four income groups and three units in the next three income groups. In the last income group, 5.4 units of trousers were purchased per person.

Table 8.12 gives the average price per unit of dhoti, pyjama and trousers. The price per unit varied between Rs. 4.5 and Rs. 7.5 for dhotis. The range of variation was

Table No. 8.11 - Units of dhotis, trousers and pyjamas per person (for reporting persons) in different income groups.

Income per capita (Rupees)	Units per person		
	Dhoti	Trousers	Pyjama
Upto 175	2.59	2.03	2.53
175-249	2.64	1.93	2.76
250-324	3.33	2.26	3.01
325-399	3.20	2.19	2.90
400-474	3.17	2.70	3.36
475-549	3.39	3.05	3.13
550-699	3.85	2.95	3.63
700 and above	3.10	5.44	4.51
All income groups	3.10	2.80	3.10

Table No. 8.12 : Average price per dhoti, trousers and pyjama in different income groups.

Income per capita (Rupees)	Average price		
	Dhoti (Rs.)	Trousers (Rs.)	Pyjama (Rs.)
Upto 175	4.54	5.64	3.67
175 - 249	5.37	6.12	3.83
250 - 324	5.45	6.48	4.00
325 - 399	6.33	8.17	4.35
400 - 474	6.41	8.48	4.23
475 - 549	6.19	9.92	4.82
550 - 699	8.34	9.35	4.98
700 & above	7.54	11.73	5.10
All income groups	6.13	8.91	4.29

Table No. 8.13 : Units of shirt per person (for reporting persons) and average price per shirt in different income groups.

Income per capita (Rupees)	Units of shirt per person (for reporting persons)	Average price per shirt (Rs.)
Upto 175	2.85	3.86
175 - 249	3.15	4.17
250 - 324	3.83	4.31
325 - 399	3.90	4.81
400 - 474	3.75	4.87
475 - 549	4.33	5.64
550 - 699	4.70	5.70
700 & above	6.91	6.44
All income groups	3.93	4.90

income group. It was nearly Rs. 5 in the next two income groups. It rose to Rs. 5.7 in the further two income groups. The price was markedly high in the last income group, being 6.44 per unit.

The average price per garment was almost the same, in all the income groups, in the case of under garments (table 8.14). The price varied between Rs. 1.16 and Rs. 1.57. The number of units per person varied between 2 and 3 units in the first seven income groups. Only in the last income group 4 units per person were bought.

The proportion of persons who reported purchases of under garments increased considerably over the total income range (table 8.15). Only 17.95 % of the persons in the first income group reported purchases of drawers and about 50% reported purchases of vests etc. 40% and 60% of the persons purchased drawers and vests respectively in the middle income groups. In the last income group almost 60% of the persons reported purchases of drawers and more than 80% reported purchases of vests.

Female Adults :- The relative share of the total expenditure spent on women's clothing, devoted to different types of garments, is given in the table 8.16. It is apparent from the table, that there was a steady fall in the proportion of expenditure devoted to 9 yard sarees and a parallel rise in

**Table No. 8.14** : Units of underwears per person (for reporting persons) and average price of underwears in different income groups.

Income per capita (Rupees)	Units of underwears per person (for reporting persons)	Average price of underwears (Rs.)
Upto 175	2.29	1.23
175 - 249	2.61	1.16
250 - 324	2.60	1.23
325 - 399	2.61	1.32
400 - 474	2.64	1.23
475 - 549	3.04	1.34
550 - 699	3.03	1.48
700 & above	4.06	1.57
<b>All income groups</b>	<b>2.83</b>	<b>1.32</b>



Table No. 8.15 : Proportion of persons purchasing  
underwears in different income groups.

Income per capita (Rupees)	Proportion of persons	
	Vest	Drawers
Upto 175	43.59	17.95
175 - 249	50.54	27.42
250 - 324	57.92	36.07
325 - 399	60.00	36.07
400 - 474	58.33	40.48
475 - 549	79.37	57.14
550 - 699	75.15	46.48
700 & above	83.33	59.09
All income groups	58.31	36.40

Table No. 8.16 - Percentage distribution of the total expenditure on female-adult clothing according to types of garments and per capita income

Income per capita (Rupees)	Number of persons	Expendi- ture on clothing per capita (Rs.)	% of total expenditure on different types of garments			
			9 yards saree	5 yards saree	Blouse and Choli	Other garments
Upto 175	118	26.35	59.31	16.44	15.54	8.71
175-249	179	34.43	67.40	10.30	13.81	8.49
250-324	191	49.44	60.32	15.93	14.57	9.18
325-399	93	59.41	40.51	28.76	14.84	15.89
400-474	72	70.08	44.57	26.93	13.40	15.10
475-549	57	84.28	42.71	25.06	15.86	16.37
550-699	55	91.40	26.66	40.02	15.24	18.08
700 and above	62	165.45	19.59	48.88	14.69	16.84
<b>Total</b>	<b>827</b>	<b>59.70</b>	<b>43.71</b>	<b>28.01</b>	<b>14.66</b>	<b>13.62</b>

the proportion of expenditure spent on 5 yard sarees throughout the income range. The proportion of expenditure spent on 9 yard sarees to the total expenditure spent on women's clothing declined from 60% in the first three income groups to about 40% in the middle income groups and to about 20% in the last income group. As against this, the proportion of expenditure spent on 5 yard sarees increased from about 15% in the first three income groups to 25% in the middle income groups and to 50% in the last income group.

The share of blouses and cholis remained more or less constant at about 15% over the whole income range. The expenditure on the group 'other garments' that covers petticoats, underwears, etc., increased with the increased use of 5 yard sarees.

Considering the proportion of female adults that used 9 yard sarees, it is seen from table 8.17 that 60% to 80% of the total female adults used 9 yard sarees in the first income groups, while there was a sharp fall in this proportion in the last two income groups, where about 40% of the total female adults used 9 yard sarees. About 20% of the total female adults used 5 yard sarees in the first three income groups, 40% in the middle income groups, about 60% in the last but one income group and 80% in the last income group.

**Table No. 8.17** : Proportion of persons purchasing sarees  
in different <sup>income</sup> groups.

Income per capita (Rupees)	Proportion of persons	
	9 yard saree	5 yard saree
Upto 175	73.27	29.70
175 - 249	85.00	15.00
250 - 324	76.63	20.11
325 - 399	56.99	47.24
400 - 474	70.15	38.81
475 - 549	52.63	43.86
550 - 699	40.00	58.18
700 & above	32.26	80.65
<b>All income groups</b>	<b>64.57</b>	<b>32.28</b>

Relative use of these two types of sarees is not, so much, a function of income as it is a function of community or caste. The effect is apparent in the income series, because of the positive relation between the factors - caste and income.

Table 8.18 gives the number of units of sarees per person, for persons reporting purchases of sarees, and the price per saree, in different income groups. In the case of 9 yard sarees, the units purchased varied between 2 and 3 for the first five income groups and reached the maximum of 4 units in the last income group. In contrast, the units were more variable in the case of 5 yard sarees. 2.7 units were bought in the first income group and 4 units in the middle income groups, while 7 units were purchased in the last income group. If sarees worth Rs. 100 of the same quality (e.g. at a price of Rs. 2.8 per yard) were purchased, 4 units of 9 yard sarees can be bought, whereas about 7 units of 5 yard sarees can be purchased. This accounts for the purchase of larger number of units of 5 yard sarees, as compared to the purchases of 9 yard sarees in the same income group.

The range of variation in the unit price was comparable for the 9 yard sarees and 5 yard sarees. There was a continuous rise in the price per unit over the total income

Table No.8.18 - Units of sarees per person (for reporting persons) and average price per saree in different income groups

Income per capita (Rupees)	9 yard saree		5 yard saree	
	Units per person (for reporting persons)	Average price (Rs.)	Units per person (for reporting persons)	Average price (Rs.)
Upto 175	2.24	11.14	2.73	6.25
175-249	2.39	12.78	3.65	7.25
250-324	2.96	13.66	4.23	9.60
325-399	2.89	14.60	3.80	9.72
400-474	2.97	16.10	4.44	11.78
475-549	3.83	17.84	4.10	11.75
550-699	3.50	17.40	4.75	13.23
700 and above	4.06	24.67	6.89	14.55
All income groups	2.73	14.64	4.48	11.48

range and the price of a saree, in the last income group, was more than double the price of a saree in the first income group, in both the cases. The price increased from Rs. 11 to Rs. 25 in the case of 9 yard sarees and from Rs. 6 to Rs. 14 in the case of 5 yard sarees.

Table 8.19 gives the units of blouses and cholis per person and the price per unit of these garments. Number of units of blouses and cholis showed considerable increase over the income range. The number of blouses and cholis purchased was 4 in the first income group, it rose to 5 units in the middle income groups and to 6 in the last but one income group and nine units were purchased per person in the last income group.

The price per garment also varied to some extent over the total income range. It was about Rs. 1.40 in the first two income groups, Rs. 2 in the middle income groups and Rs. 2.7 in the last income group.

#### 8.5 Use of Various Garments in Different Communities :-

Besides income, there are such factors as caste, occupation, etc., that affect the clothing habits of a family. The present section deals with the effect of caste on clothing habits.

Male Adults :- Table 8.20 gives the percentage distribution of the total expenditure on men's clothing according to types

Table No. 8.19 - Units of blouse and Choli per person (for reporting persons) and average price per blouse and choli in different income groups.

Income per capita₹ (Rupees)	Units of blouses and choli per person (for reporting persons)	Average price per blouse and choli (Rs.)
Upto 175	3.57	1.34
175-249	3.63	1.46
250-324	4.69	1.60
325-399	4.75	1.86
400-474	5.07	1.99
475-549	5.92	2.26
550-699	6.37	2.19
700 and above	9.06	2.68
All income groups	4.92	1.89



Table No. 8.20 - Percentage distribution of the total expenditure on male-adult clothing according to types of garments and community groups.

Community group	Number of persons	Average income per capita (Rs.)	Expenditure on clothing per capita (Rs.)	% of expenditure on different types of garments						
				Dhoti	Trousers	Pyjama	Shirt	Coat	Under-wears	Other garments
Marathas	252	257.8	41.96	14.26	8.88	15.29	35.27	12.29	6.55	7.46
Brahmins	237	507.3	76.15	11.56	19.99	8.41	27.07	16.52	4.79	11.66
Artisan castes	105	298.7	48.12	18.64	9.76	13.91	34.53	14.53	4.93	3.70
Depressed classes	69	204.6	30.51	14.06	10.59	14.30	36.49	3.56	7.32	13.68
Gujaratis	69	573.8	91.39	15.02	8.72	10.86	27.89	22.54	5.93	9.04
Muhommedans	87	278.9	45.23	0.69	15.28	18.98	36.16	14.61	7.42	6.86
Parsis and Christians	30	605.5	117.77	0.20	34.93	6.85	28.70	15.45	5.92	7.95
North Indians	21	689.3	122.05	5.19	38.43	3.04	25.17	14.05	7.68	6.44
South Indians	20	554.7	74.05	6.48	23.70	7.77	31.60	12.96	7.90	9.59
<b>Total</b>	<b>890</b>	<b>379.4</b>	<b>60.22</b>	<b>11.27</b>	<b>16.76</b>	<b>11.21</b>	<b>30.66</b>	<b>15.27</b>	<b>5.88</b>	<b>8.95</b>

of garments and communities. Almost an equal proportion (about 15%) was devoted to dhotis in the community groups : Marathas, Artisans Castes, Depressed Classes and Gujaratis. In the case of pyjamas also the proportion of expenditure in these community groups was about 15%. Dhotis and pyjamas taken together absorbed 75% of the total expenditure devoted to lower outer garments and only 25% was spent on trousers. In contrast to this, 50% of the total expenditure devoted to lower outer garments was absorbed by trousers in the case of Brahmins, and the remaining 50% of the expenditure was spent on the purchases of dhotis and pyjamas.

Among muslims, negligible proportion (0.69%) of the total expenditure was devoted to dhotis. The traditional mode of dress of Muslims is a pyjama or its variant. Thus, about 60% of the total expenditure devoted to lower outer garments was spent on pyjamas.

Use of trousers was markedly high in the case of North Indians and Parsis and Christians. About 35% of the total expenditure or almost 85% of the expenditure on lower outer garments was spent on trousers and the remaining was spent on dhotis or pyjamas.

The proportion of expenditure spent on shirts was more or less the same for all the communities. It varied between 25% and 35%. It was somewhat low (25% to 27%) in

the case of Brahmins, Gujaratis, North Indians and Parsis. In the case of others, it varied between 34% and 36%. Use of coat was more common among Brahmins, Gujaratis, etc. Hence the relative share of expenditure on shirts in the total expenditure, was lower in these communities as compared to the proportion of expenditure spent on shirts in the total expenditure in the community groups : Marathas, Artisan Castes and others.

Considering the proportion of male adults using different types of lower outer garments, it will be seen from table 8.21 that among Marathas, Brahmins, Artisan Castes, Depressed Classes and Gujaratis, about 41% to 45% of the male adults reported expenditure on pyjamas and 25% to 30% male adults reported purchases of trousers, in all these caste groups, except Brahmins where 63% reported expenditure on trousers.

Seventy per cent of the Muslims reported expenditure on pyjamas and 35% reported purchases of trousers. The proportion of persons using trousers was very high amongst North Indians, Parsis and Christians where 84% to 92% of the persons respectively reported expenditure on trousers.

"The principle lower garment of males among most of the classes (Maharashtra) is dhoti".<sup>1</sup> But as it was shown

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1. Gazeteer of the Bombay Presidency - Poona. (1953), page 78.

Table No. 8.21 - Proportion of persons purchasing different types of males' garments in different community groups.

Community group	Proportion of persons					
	Dhoti	Trousers	Pyjama	Shirt	Coat	Underwears
Marathas	43.98	25.31	53.11	96.32	25.31	51.08
Brahmins	44.49	63.00	52.42	100.00	43.17	66.65
Artisan castes	46.67	31.43	51.43	98.53	29.52	52.14
Depressed classes	36.51	25.40	57.14	89.57	9.52	47.31
Gujaratis	40.91	31.82	45.45	100.00	48.48	72.21
Muhommedans	2.38*	35.71	69.05	97.81	21.43	58.54
Parsis and Christians	3.70*	92.59	48.15	100.00	38.04	77.80
North Indians	19.05*	85.71	14.29	100.00	38.10	76.22
South Indians	26.32	68.42	57.89	100.00	21.05	72.36
All communities	35.73	40.45	50.79	95.94	30.11	58.91

\* Frequencies being inadequate (less than 5) the figures are not representative.

earlier, a considerable proportion of the male adults reported purchases of pyjamas and trousers. This change was more marked in the younger generation. Relative use of the different types of lower outer garments was studied for different age groups, to demonstrate the change in the mode of dress. This study pertains to Brahmins only because it is a more homogeneous group as compared to other local caste groups. Table 8.22 gives the relative use of different types of garments among Brahmins, in different age groups.

In the age group of age 45 and above, all the male adults reported purchases of dhotis. Fortyone persons out of 55, reported purchases of dhotis exclusively and the remaining 14 persons reported expenditure on trousers in addition. The persons that reported expenditure on dhotis exclusively were found, in larger proportions, among clerks, pensioners, businessmen, teachers, etc. Those who reported dhotis with trousers were mainly Government officers, managers, medical practitioners, pleaders, etc.

In the age group 24-44, the proportion of those reporting expenditure on dhotis declined to about 60% of the total male adults. In this group, only about 20% reported the use of dhotis exclusively. All the persons that reported the use of dhotis exclusively were found in

Table No. 8.22 - Use of dhotis, trousers and pyjamas among Brahmins

Age group (years)	Number of male-adults							Total
	Dhoti only	Dhoti and Trousers	Dhoti and Pyjama	Dhoti, Trousers and Py- jama	Trousers and Pyjama	Pyjama only	Shorts only	
12-17	-	-	-	-	7	17	18	42
18-23	-	-	-	-	25	16	-	41
24-44	24	13	10	13	30	12	-	99
45 and above	41	7	-	7	-	-	-	55
<b>Total</b>	<b>62</b>	<b>20</b>	<b>10</b>	<b>20</b>	<b>62</b>	<b>45</b>	<b>18</b>	<b>237</b>

the age group 34 to 44. The remaining 40% of the male adults reported the use of dhoti with trousers or pyjama. Thirty per cent of the total male adults used trousers with pyjamas and about 10% used pyjama only. Pyjama was used exclusively by compositors, primary teachers, businessmen, etc.

In the age group 18-23, no case was found where purchases of dhotis were reported. This indicates the disuse of dhotis in the younger generation. All the persons below 24 used either pyjama with or without trousers. Adult males belonging to lower income groups used pyjama exclusively. Those belonging to medium and higher income groups used both trousers and pyjamas. In the age group 12-17, out of 42 persons, 18 persons used shorts, 17 used pyjama and 7, trousers with pyjama.

Great degree of variation was to be observed in different communities in the proportion of persons that reported purchases of coats during the Survey period. Nine per cent of the persons belonging to Depressed Classes purchased coats. The proportion varied between 20% and 30% among Muslims, Marathas, and Artisan Castes. More than 40% of the Gujarati and Brahmin male adults reported expenditure on coats. This difference in the proportion of persons reporting expenditure on coat could be attributed to the difference in the income levels of these caste groups.

About 50% of the total male adults from Marathas, Artisans Castes and Depressed Classes reported expenditure on under garment. The proportion increased to about 70% among Brahmins and Gujaratis and South Indians, and to about 80% among North Indians and Parsis and Christians.

Table 8.23 gives the number of units of different types of garments per person reporting expenditure on such garments in different communities. It was found that the number of units of dhotis purchased per person did not vary to a considerable extent from one caste group to another. Three units were purchased on an average in all the community groups. Only in the case of Gujaratis four units of dhotis were bought. In the case of pyjamas, on an average, 2 units were purchased by persons belonging to Depressed Classes and 3 units by those in the community groups Marathas, Brahmins, Artisan Castes and Muslims. Only in the case of Gujaratis and North Indians, 4 units were bought. Lowest number of pyjamas, dhotis as well as shirts were purchased by persons belonging to Depressed Classes because of the lower per capita income (Rs. 204). Almost equal number of units were purchased by Marathas, Artisan Castes and Muslims. This would be mainly because of the fact that the per capita incomes of these community groups varied within a very small range (Rs. 258 to Rs. 298).



Table No. 823 - Units of different types of males' garments per person (for reporting persons) in different community groups

Community Group	Units per person					
	Dhoti	Trousers	Pyjama	Shirt	Coat	Underwears
Marathas	2.85	2.05	3.19	3.61	1.17	2.62
Brahmins	2.94	2.72	2.90	4.23	1.66	2.72
Artisan castes	3.30	2.36	3.14	3.72	1.48	2.52
Depressed classes	2.73	2.19	2.19	2.99	1.00	2.16
Gujaratis	4.35	3.08	4.43	4.58	1.77	2.50
Muhammedans	3.00*	2.44	3.13	3.51	1.96	2.81
Parsis and Christians	2.00*	5.47	3.59	5.68	1.63	3.74
North Indians	5.00*	4.09	4.33	4.89	1.75	4.22
South Indians	3.60	2.41	2.45	4.49	1.88	3.01
All communities	3.10	2.80	3.10	3.93	1.49	2.83

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\* Vide: Note to Table No. 8.21.

The units of pyjamas and dhotis purchased per person were greater in the case of Gujaratis as compared to the units purchased by Brahmins, even though the average income levels of these two groups were comparable. This difference in the number of units purchased could be attributed to the use of pyjamas or dhotis exclusively in the case of Gujaratis. Among Brahmins, most of the persons used dhotis and pyjamas along with trousers.

In the case of both Brahmins and Gujaratis, on an average, about 5 units of shirts were purchased during the Survey period. Three units on an average were purchased by the persons belonging to communities Marathas, Artisan Castes and Depressed Classes. The units of coats purchased did not vary to any significant extent from one community group to another.

The effect of the variation in the average income levels of different communities is more apparent in the price paid per garment than in the number of units of garments purchased per person (table 8.24). For instance, the price of dhoti was as low as Rs. 4.7 in the case of Depressed Classes, while it was Rs. 7 to Rs. 8 among Brahmins and Gujaratis.

The price per unit of trousers ranged from Rs. 6.3 in the case of Depressed Classes and Artisan Castes to Rs. 13.37

Table 8.24 - Average price of different types of males' garments in different community groups

Community group	Average price					
	Dhoti	Trousers	Pyjama	Shirt	Coat	Underwears
Marathas	4.99	7.51	3.96	4.28	18.23	1.27
Brahmins	7.04	9.26	4.40	5.08	18.34	1.32
Artisan castes	5.82	6.32	4.15	4.46	16.04	1.18
Depressed classes	4.71	6.37	3.83	4.07	12.50	1.23
Gujaratis	8.07	8.51	5.15	5.82	25.15	1.37
Muhammedans	4.50*	8.20	4.12	4.82	30.26	1.28
Parsis and Christians	3.50*	9.03	5.19	6.61	33.60	1.55
North Indians	6.65*	13.37	6.00	6.28	25.71	1.10
South Indians	5.33	11.20	4.26	5.48	25.60	1.50
All communities	6.13	8.91	4.29	4.90	20.49	1.32

\* Vide: Note to Table No. 821

in the case of North Indians. The average price per unit of trousers was about Rs. 9 for Brahmins and Christians. The range of variation for pyjamas was from Rs. 3.83 to Rs. 6. The Artisan castes, Marathas and Muslims spent about Rs. 4 per unit of pyjama while the average for Gujaratis and Christians was Rs. 5.2.

The average price for shirts was Rs. 4.07 for Depressed Classes. It varied between Rs. 4.28 and Rs. 4.82 in the case of Marathas, Artisan Castes and Muslims. It was about Rs. 5 for Brahmins, about Rs. 6 for Gujaratis, and about Rs. 6.5 for Christians and North Indians.

The variation in price was not significant in the case of under garments. The price varied from Rs. 1.18 to Rs. 1.55 only.

Female Adults :- The traditional mode of dress among women in Maharashtra is a 9 yard sare and a choli. The proportion of total female adults in different communities using 5 and 9 yard sarees is set in the table 8.25. As many as 85% to 90% of the female adults from the community groups Marathas, Artisan Castes and Depressed Class used 9 yard sarees. The proportion declined to 60% in the case of Brahmins. Forty per cent of the female adults used 5 yard sarees in the case of Brahmins and South Indians.

**Table No. 8.25 : Proportion of persons purchasing sarees  
in different community groups.**

Community group	Proportion of persons	
	9 yard saree	5 yard saree
Marathas	87.82	10.92
Brahmins	62.62	40.65
Artisan Castes	84.54	17.53
Depressed Classes	94.92	3.39*
Gujaratis	14.29	87.50
Mohammedans	27.33	65.49
Parsis & Christians	11.76*	70.31
North Indians	5.88*	54.31
South Indians	55.56	44.44
<b>All communities</b>	<b>64.57</b>	<b>32.28</b>

\*Vide : Note to Table No. 8.21.

The use of 9 yard sarees is not observed in other community groups. In the case of Gujarati women their traditional mode of dress is a 5 yard saree and a blouse. Almost 90 per cent of the Gujarati women reported the use of 5 yard sarees.

Among Muslims the women belonging to older generation used sarees of 8 or 9 yards length. Thus, 28% of the total female adults used 9 yard sarees while 66% of the female adults used 5 yard sarees.

Among Christians and Parsis, 12% of the women used 9 yard sarees and there was no case among North Indians where use of 9 yard saree was reported. Seventy per cent of the Christian and Parsi female adults used 5 yards sarees and only 54% of the North Indians reported purchases of 5 yard sarees.

The expenditure of the remaining female adults from among North Indians, Christians and Parsis etc., who did not use any type of saree was not further analysed. There were two cases of Marwari women who used Ghagra and Odhani. Two cases were found where Peirans, Izars and Odhanis were used. These two cases were of Bohara women, that were included in the community group Muslims. One Christian woman used frocks exclusively and in the case of one Parsi

and one Christian woman frocks were used in addition to 5 yard sarees. Among North Indians, 18 cases were found where Salwar, Khamis and Odhani were used. The number of cases where expenditure on garments other than sarees was reported, was not considerable. The expenditure on various types of garments such as frocks, Khamis, Salwar, Ghagra was not, therefore, analysed separately.

Table 8.26 gives the distribution of the total expenditure on women's clothing on different types of garments. The total expenditure was divided into four classes only viz. 9 yard saree, 5 yard saree, blouse and choli and other garments. The class 'other garments' included petticoats, underwears and frocks, Khamis, Salwar, etc.

About 75% of the total expenditure was absorbed by 9 yard sarees in the case of Marathas, Artisan Castes and Depressed Class; 46% in the case of Brahmins and 25% in the case of Muslims. Among Gujaratis about 60% of the total expenditure was spent on 5 yard sarees. The proportion varied between 30% and 40% in the case of Muslims, North Indians and South Indians. About 30% of the total expenditure was spent on 5 yard sarees in the case of Brahmins, while the proportion was about 10% in the case of Marathas and Artisan Castes. The proportion of the total expenditure devoted to blouses and cholis hovered round the average of

Table No. 8.26 - Percentage distribution of the total expenditure on female-adult clothing according to types of garments and community groups

Community group	Number of persons	Average income per capita (Rs.)	Expenditure on clothing per capita (Rs.)	% of expenditure on different types of garments			
				9 yards saree	5 yards saree	Blouse and choli	Other garments
Marathas	239	257.8	40.94	73.63	10.37	14.61	1.39
Brahmins	228	507.3	76.96	46.31	28.94	13.92	10.83
Artisan castes	95	298.7	48.51	70.57	10.98	15.45	3.00
Depressed classes	64	204.6	31.55	76.82	5.89	13.52	3.77
Gujaratis	58	573.8	90.98	6.01	57.29	19.84	16.86
Muhommedans	65	278.9	41.95	24.50	36.82	19.98	18.70
Parsis and Christians	33	605.5	101.55	1.61	49.00	7.91	41.48
North Indians	27	689.3	103.41	0.72	33.45	12.36	53.47
South Indians	18	554.7	70.61	30.68	39.89	14.40	15.03
<b>Total</b>	<b>827</b>	<b>379.4</b>	<b>59.70</b>	<b>43.71</b>	<b>28.01</b>	<b>14.66</b>	<b>13.62</b>



14% in all the cases, barring Christians and Parsis. The expenditure on other garments was very low, (1% to 3%), in all the caste groups that used 9 yard sarees mainly. In the case of women that used 5 yard sarees, the expenditure on other garments was about 11% to 16%. Forty-two per cent of the total expenditure, in the case of Parsis and Christians and 54% in the case of North Indians, was spent on 'other garments'.

Considering the relative use of 5 and 9 yard sarees, it is apparent from table 8.27 that, barring Brahmins, the majority of Maharashtrian women continued to use the traditional mode of dress viz. 9 yard sarees. Among Brahmins it was found that 9 yard sarees were being replaced by 5 yard sarees to a great extent, in the younger generation. Table 8.27 gives the number of female adults among Brahmins in different age groups, reporting the purchases of these two types of sarees. All the women of age 45 and above reported purchases of 9 yard sarees only. In the age group 24 to 44 there were 9 cases (about 10%) where purchases of 5 yard sarees were reported. There was a marked fall in the use of 9 yard sarees, in the next age group of 18-23. In this group, only 34% of the women purchased 9 yard sarees while 66% of the total women used 5 yard sarees. In the age group 12-17, none of the female adults reported a

Table No. 8.27 - Use of 9 yard and 5 yard sarees among Brahmins

Age group (years)	Number of female-adults			Total
	9 yard saree	5 yard saree	No purchases reported	
12-17	-	32	9	41
18-23	17	33	-	50
24-44	84	9	-	93
45 and above	42	-	2	44
<b>Total</b>	<b>143</b>	<b>74</b>	<b>11</b>	<b>228</b>

purchase of 9 yard sarees. This study indicated that the young women among Brahmins are shifting over to the use of 5 yard sarees.

The number of units of 9 yard sarees per person did not vary to any considerable extent in different community groups (table 8.28). The units purchased were 2.50 for Depressed Classes, 2.96 for Artisan Castes and 3.35 for Brahmins. The number of units was more variable from one caste group to another, in the case of 5 yard sarees. The units purchased per person were 3.32 for Artisan Castes, 4.71 for Brahmins, 5.33 for Gujaratis, and finally 6.39 for Christians and Parsis. This variation could be attributed to the differential income levels of these community groups.

The variation in the price per garment was also due to difference in the income levels of the different communities. The women from Depressed Classes purchased a 9 yard saree at Rs. 11, whereas women from Artisan Castes and Maratha community purchased the same at Rs. 13 on an average, and Rs. 18 per unit were spent by women from Brahmin community.

Similar differences in the price paid per unit were also observed in the case of 5 yard sarees. The price was as low as Rs. 7.75 for Muslims. The average price per unit was Rs. 9 for Marathas and Artisan Castes. It was about Rs. 12 for Gujaratis, Brahmins and North Indians. It was

Table No. 8.28 - Units of sarees per person (for reporting persons) and average price per saree in different community group

Community group	9 yards saree		5 yards saree	
	Units per person (for reporting persons)	Average price (Rs.)	Units per person (for reporting persons)	Average price (Rs.)
Marathas	2.57	13.42	4.13	9.45
Brahmins	3.35	18.11	4.71	12.39
Artisan castes	2.96	13.38	3.32	8.97
Depressed classes	2.50	11.08	2.50*	23.80*
Gujaratis	2.40	16.49	5.33	11.57
Muhommedans	2.48	12.82	3.24	7.75
Parsis and Christians	2.50*	10.80*	6.39	13.53
North Indians	2.00*	10.00*	4.09	12.01
South Indians	2.70	14.44	4.40	14.40
All communities	2.73	14.64	4.48	11.48

\* Vide note to Table No. 8.21

Rs. 13 for Christians and Parsis.

The range of variation in the prices of blouses and cholis in different communities was less marked (table 8.29). The price varied from Rs. 1.52 to Rs. 2.54 per garment. In this case, also, the price per unit was below Rs. 2 in the case of Marathas, Artisan Castes, Muslims and Depressed Classes and was above Rs. 2 for Brahmins, Gujaratis, North Indians, Christians and Parsis. The number of units of cholis and blouses used varied to a considerable extent from one community group to another. Three units of blouses and cholis were purchased by the female adults belonging to Depressed Classes and about 4 by Marathas, about 5 by those belonging to Artisan Castes and Muslim community and 6 units by the Brahmin women. The units purchased were 7 or more in the case of Gujarati, North Indian, Christian and Parsi women.

8.6 Household Textiles :- Seventy per cent of the total families reported expenditure of household textiles. Of these, about 50% of the families spent less than Rs. 10 on the household textiles, 35% of the families spent between Rs. 10 and Rs. 29, and the remaining 15% spent more than Rs. 30. Only 10 out of 389 families spent more than Rs. 100 on the purchases of household textiles.

In table 8.30 is given expenditure on household textiles

Table No. 8.29 : Units of blouse and choli per person  
(for reporting persons) and average  
price per blouse and choli in different  
community groups.

Community group	Units of blouse & choli per person (for reporting persons)	Average price per blouse & choli (Rs.)
Marathas	3.80	1.58
Brahmins	5.71	2.00
Artisan Castes	4.50	1.63
Depressed Classes	3.04	1.52
Gujaratis	7.36	2.54
Mohammedans	5.29	1.64
Parsis & Christians	6.72	2.32
North Indians	8.14	2.49
South Indians	5.31	1.91
All communities	4.92	1.89

Table No. 8.30 - Distribution of families in different income groups according to the expenditure on household textiles

Income per family (Rs.)	Expenditure on household textiles (Rupees)											Total families reporting the purchase of household textiles	No. purchases reported	Grand total	% of families reporting the purchase of household textiles	Average expenditure in household textiles per family (for reporting families)
	Upto 3	3-5	6-9	10-19	20-29	30-39	40-49	50-59	60-79	80-99	100 and above					
Upto 600	8	8	4	2	-	-	1	-	-	-	-	23	47	70	32.86	6.26
600-999	32	20	24	17	4	1	-	-	-	-	-	98	54	152	64.47	6.94
1,000-1,499	18	17	14	14	8	1	1	-	-	-	-	73	33	106	68.87	10.78
1,500-1,999	6	12	4	19	9	7	2	1	-	-	-	60	11	71	84.51	13.58
2,000-2,999	2	4	5	15	9	11	3	7	3	1	-	60	8	68	88.24	28.02
3,000-3,999	1	-	2	3	11	5	4	2	4	2	-	34	1	35	97.14	37.09
4,000-and above	-	-	-	3	6	2	3	1	8	8	10	41	2	43	95.35	80.66
All income groups	67	61	53	73	47	27	14	11	15	11	10	389	156	545	71.38	22.30

in different income groups. Thirty-two per cent of the total families in the first income group (upto Rs. 600) reported purchases of household textiles. The average expenditure was Rs. 6 only, per reporting family. With this small amount, they had purchased towels mainly and in a few cases purchases of chaddars were reported. 65% to 70% of the families in the income groups between Rs. 600 and Rs. 1499 reported purchases of household textiles. The average expenditure on household textiles varied between Rs. 7 and Rs. 11 only.

Considerable number of families (84% to 88%) in the next two income groups reported expenditure on household textiles. The families in the income group between Rs. 1,500 and Rs. 1,999 spent on an average Rs. 13.58 on household textiles while those in the next income group (Rs 2,000 to Rs. 2,999) spent Rs. 23.02. In these income groups, purchases of towels, chaddars, gadipat were noted. In some of the cases a blanket or a carpet had also been purchased.

More than 95% of the families reported expenditure on household textiles in the last two income groups. But the families with income of Rs. 3,000 to Rs. 3,999, did not spend a considerable amount for the purchases of household textiles. Substantial amount (Rs. 81) was spent by the



families with income of Rs. 4,000 and above. Purchases of chaddars, towels, pillow cases, table cloth, curtain cloth, blankets were reported by these families.

Table 8.31 gives expenditure on household textiles per reporting family in different communities and table 8.32 gives details of the purchases of various items of household textiles in different communities.

47.6% of the families from Depressed Classes reported purchases of household textiles, spending on an average Rs. 6.5 during the Survey period. Fifty per cent of this amount was spent on the purchases of towels. The remaining amount was spent for chaddars, gadipat or cotton blankets. Two families reported purchases of cotton blankets. Fifty-eight per cent of the Maratha families reported expenditure on household textiles with an average of Rs. 10 per family. This amount was equally distributed over the purchases of towels, chaddars, gadipat, etc. Eleven families out of 102, reported purchases of blankets. Of these, three families purchased woollen blankets.

Artisan Castes and Muslims spent about Rs. 15 on household textiles such as towels, chaddars, gadipat, pillow cases and blankets. The amount was substantial only for Brahmins, Gujaratis, North Indians and Christians. More than Rs. 30

Table No. 8.31 - Distribution of families in different communities according to the expenditure on household textiles.

Community group	Expenditure on household textiles ( Rupees )											Total families reporting the purchase of household textiles	No purchases reported	Grand total	% of families reporting the purchase of household textiles	Average expenditure on household textiles per family (for reporting families)
	Upto 3	3-5	6-9	10-19	20-29	30-39	40-49	50-59	60-79	80-99	100 and above					
Marathas	33	25	15	16	5	2	2	2	1	1	-	102	74	176	57.95	9.80
Brahmins	9	8	14	23	19	16	6	5	5	6	6	117	17	134	87.31	32.36
Artisan castes	9	3	10	9	5	3	1	-	-	1	-	41	19	60	68.33	14.76
Depressed classes	5	6	4	4	1	-	-	-	-	-	-	20	22	42	47.62	6.50
Gujaratis	5	4	3	6	8	1	3	2	3	-	2	37	5	42	88.10	36.17
Muhommedans	4	10	5	10	4	1	1	-	-	-	1	36	14	50	72.00	14.69
Parsis and Christians	-	2	2	4	2	2	-	1	1	1	1	16	2	18	88.89	33.00
North Indians	1	-	-	1	-	2	-	1	4	2	-	11	1	12	92.50	53.72
South Indians	1	3	-	-	3	-	1	-	1	-	-	9	2	11	81.82	22.67
All communities	67	61	53	73	47	27	14	11	15	11	10	389	156	545	71.38	22.30

Table No. 8.32 - Use of the different types of household textiles in different communities (for reporting families only)

Community group	Average yards per family				Average price per yard (Rs.)
	Towel	Chaddan	Other house-hold textiles	Total	
Marathas	2.26	2.53	2.01	6.80	1.44
Brahmins and South Indians	3.45	9.59	4.63	17.67	1.79
Artisan castes	2.88	4.90	2.29	10.07	1.47
Depressed classes	2.60	1.60	0.45	4.65	1.40
Gujaratis	5.00	9.49	4.92	19.41	1.81
Muhommedans	3.69	3.36	2.62	9.67	1.52
Parsis and Christians	5.69	5.19	6.93	17.81	1.85
North Indians	8.00	8.27	11.63	27.90	1.92
All communities	3.42	6.03	3.62	13.07	1.71

per family were spent by these families. Brahmin and Gujarati families reported purchases of 3 to 4 towels, 3 chaddars and 4 to 5 yards of cloth for pillow cases, table cloths, etc. Twenty-four families purchased blankets, of these 15 families purchased woollen blankets.

Christian and Parsi families ranked highest in the expenditure on household textiles. These spent Rs. 54 on household textiles purchasing cloth for table cloth, curtains, pillow-cases together with towels and chaddars.

The average price paid per yard of household textiles, was about Rs. 1.45 in the case of Marathas, Artisan Castes, Muslims and Depressed Classes. It was about Rs. 1.80 in the case of Gujaratis, Brahmins, North Indians and Christians. The average price for total sample families was Rs. 1.71 per yard.

The average price of a towel was Rs. 1.8 and that of chaddar, Rs. 4.4. The price of a blanket was Rs. 10. It was so low because this category included cotton as well as woollen blankets. Gadipat was purchased at Rs. 1.1 per yard.

8.7 Tailoring :- The total expenditure on clothing of the 545 families was Rs. 1,26,453. This included expenditure on cloth as well as tailoring charges. The garments used

by male adults were, in main, tailored articles. Only dhoti, lungi, uparna were the garments that did not require stitching. The knitted garments such as vests, socks, etc., also did not require stitching. All the remaining articles of clothing such as trousers, pyjamas, shirts, coats, etc., had to be stitched. Of the total expenditure on men's clothing, 70% was spent on tailored garments. In the case of non-adults, both male and female, all the clothes were tailored. In the case of female adults, sarees absorbed the bulk of the expenditure on clothing. Only 28% of the total expenditure was spent on tailored articles like petticoats, blouses, cholis.

The articles of clothing that called for stitching were stitched at home, or stitched to order at a tailoring shop or purchased readymade.

8.8 Home Stitching :- A hundred out of 545 families reported that all or some of their articles of clothing were stitched at home. Of these, 43 families stitched under garments at home and in the case of 77 families, both the outer garments and the under garments were stitched at home. In the case of 19 out of these 77 families, clothes for all the members of the family were stitched at home. In these cases, the head of the family was a tailor. In the remaining 58 cases,

no case of stitching male adults' clothing at home was reported. Only the clothes for non-adults and female adults were stitched at home. Seven out of these 58 families, stitched all the clothes for non-adults and female adults at home. In the case of 15 families, the clothes for female adults and non-adults were stitched at home and in the case of the remaining 36 families the clothes of female adults only were stitched at home.

Table 8.33 gives the number of families from different communities that stitched some articles of clothing at home. Of the 19 families in which all the clothes were stitched at home, 15 belonged to Artisan Castes and 4 families to the Gujarati community.

Among Brahmins, 5 cases were found where all the clothes for non-adults and female adults were stitched at home. In another 8 cases, all the clothes for females were stitched at home. In the remaining 11 cases, clothes for female adults were stitched at home. The clothes for female adults were stitched at home in 5 out of 18 Parsi and Christian families. In the case of Depressed Classes, 8 families out of 42 stitched at home the clothes for females. Among Marathas, only a few cases (12 out of 176) were found where clothes were stitched at home. Such cases were also few among Gujaratis (3 out of 42).

Table No. 8.33 - Distribution of families in different communities according to the use of garments stitched at home.

Community group	Outer and Under Garments for				Total	Under- garments only	Grand total
	Male and female, adults and non- adults	Female adults and male and fe- male non- adults	Female adults and non- adults	Female adults only			
Marathas	-	-	2	10	12	8	20
Brahmins and South Indians	-	5	8	11	24	20	44
Artisan castes	15	-	-	2	17	2	19
Depressed classes	-	1	3	4	8	3	11
Gujaratis	4	-	1	1	6	3	9
Muhommedans	-	-	-	3	3	2	5
Parsis, Christians and North Indians	-	1	1	5	7	5	12
<b>All communities</b>	<b>19</b>	<b>7</b>	<b>15</b>	<b>36</b>	<b>77</b>	<b>43</b>	<b>120</b>

The 43 families that stitched under garments at home, were also to be found mainly among Brahmins and Parsi and Christian communities. Such cases were very few among Marathas and others.

Barring these cases, where some of the clothes were stitched at home, in the case of all others, a considerable amount of the total expenditure on clothing was spent for the tailoring of the clothes. Out of the total expenditure spent on clothing, 14.51% was absorbed by the tailoring charges.

This proportion was found to be more or less uniform over the total income range. Tailoring charges formed a somewhat higher proportion than the average proportion, in the case of lower income groups. 16% of the total expenditure was absorbed by tailoring charges. It varied between 13.19% and 14.71% in the case of middle income groups and it was just near the grand average for the higher income groups.

8.9 Readymade Garments :- Only 2.88% of the total expenditure spent on tailored garments was spent on readymade garments. Out of 545 families, 92 families recorded purchases of readymade garments during the Survey period. Many of these families purchased readymade under garments only. Some of these families purchased readymade shirts, pyjamas, frocks, etc., Only a few families purchased readymade



clothes to meet all their clothing requirements. Table 8.34 sets out the proportion of the total expenditure on different garments, that was spent on readymade garments. Considering the male adults, it will be seen from the table, that the amount absorbed by readymade garments was negligible, (less than 2% of the total expenditure on tailored garments) in the case of shirts, trousers, pyjamas and coats. The proportion was considerable only in the case of underwears where 10% of the total expenditure on underwears was incurred on readymade underwears. In the case of female adults hardly 1% of the total expenditure spent on tailored garments was spent for readymade garments.

The amount spent on readymade garments was considerable in the case of non-adults. Eight per cent of the total expenditure on male non-adults' clothing was spent on readymade clothes. It was 6% in the case of female non-adults. Twelve per cent of the total expenditure spent on infants' clothing was absorbed by readymade clothes. For the male non-adults readymade shirts and shorts were purchased. For the female non-adults readymade underwears and frocks were purchased.

Table 8.35 gives the expenditure on readymade garments as per cent of the total expenditure spent on tailored garments for male and female adults and non-adults belonging

Table No. 8.34 - Proportion of the expenditure on readymade garments to the total expenditure on tailored garments and the average price per 'made to order' and readymade garments

	Name of the garments	% of expenditure on readymade garments to the total expenditure on tailored garments	Average price per readymade garment (Rs.)	Average price per 'made to order' garment (Rs.)
MALE ADULTS	Shirt	1.48	3.01	4.90
	Coat	1.36	11.10	20.49
	Pyjama	1.25	2.80	4.29
	Trousers	1.95	7.31	8.91
	Underwear	9.48	1.23	1.68
	TOTAL	1.81	-	-
MALE NON-ADULTS	Shirt	8.70	1.93	2.83
	Shorts	7.90	1.84	2.33
	Pyjama	3.88	2.00	3.14
	TOTAL	7.97	-	-
FEMALE ADULTS	Bodice	1.00	2.17	1.12
	Petticoat	0.12	3.30	2.88
	Blouse	0.03	1.00	2.24
	TOTAL	0.95	-	-
FEMALE NON-ADULTS	Frock	6.56	2.66	3.2 <sup>7</sup>
	Skirt	2.07	1.66	2.42
	Blouse	2.03	1.11	1.37
	Underwear	17.11	0.56	0.97
	TOTAL	6.21	-	-
INFANTS	Frock	12.66	1.04	1.54
	Bonnet	9.38	0.58	0.86
	TOTAL	11.83	-	-
GRAND TOTAL		2.88	-	-

Table No. 8.35 - Proportion of the expenditure on readymade garments to the total expenditure on tailored garments in different community groups

Community group	% of expenditure on readymade garments to the total expenditure on tailored garments				
	Male adults	Female adults	Male non-adults	Female non-adults	Total
Marathas	2.06	-	25.03	11.63	5.50
Brahmins and South Indians	1.27	0.38	3.52	3.72	1.58
Artisan castes	1.28	0.47	4.28	4.30	1.95
Depressed classes	8.24	3.15	35.51	12.86	11.88
Gujaratis	3.97	2.07	6.24	16.77	4.86
Muhommedans	0.35	0.10	3.40	2.03	0.89
Parsis, Christians and North Indians	0.56	1.66	-	-	0.85
All communities	1.81	0.95	8.30	6.69	2.88

to different communities. In the case of Depressed Classes, 12% of the total expenditure spent on tailored garments was spent on readymade garments. Thirty-five per cent of the total expenditure on male non-adults' clothing in this group, was spent on readymade clothes. It was about 13% in the case of female non-adults; 8% for male adults and only 3% for female adults. Out of 42 families belonging to Depressed Classes, 18 families had reported purchases of readymade garments. Of these, 4 families purchased all their clothes readymade, barring cholis. Several of the families purchased readymade clothes for non-adults and infants. There was one case, where readymade silk petticoat and another, where readymade cholis were purchased. These two families were the only families in the total sample where readymade clothes other than bodice were purchased for the female adults.

Twenty-seven out of 176 Maratha families purchased readymade garments, devoting 5.5% of the total expenditure on tailored garments for purchasing readymade garments. The Maratha families had purchased readymade clothes, chiefly for the non-adults, especially for the male non-adults. Thus, 25% of the total expenditure on male non-adults' clothing was spent on readymade clothes. The proportion was 12% in the case of female non-adults and only 2% for male adults. No readymade clothes were bought for female adults. Only

two families were found, where all the garments, barring cholis, were purchased readymade. In other cases, clothes for non-adults and infants were purchased readymade.

Among Artisan castes, many cases of the purchases of readymade clothes were not reported. Ten out of 60 families purchased some readymade clothes. Garments such as shorts, frocks, underwears, or infants' clothing were purchased readymade, in the case of these families. Less than 2% of the total expenditure spent on tailored garments was spent on readymade garments in this community group.

Use of readymade garments was also insignificant in the case of Brahmin families, and South Indian families. About one and a half per cent of the total expenditure spent on tailored garments, was absorbed by readymade garments. Seventeen out of 145 families reported a few purchases of readymade garments. Readymade garments purchased by these families comprised mainly of underwears, brassiers, frocks or infants' clothing.

Almost one fourth of the Gujarati families reported purchases of some readymade garments, spending 5% of the expenditure on tailored garments for the purchases of readymade garments. 17% of the total expenditure spent on female non-adults' clothing was spent on readymade garments. Fancy, embroidered frocks were purchased readymade, for

female non-adults. Shirts and shorts for male non-adults; shirts and pyjamas for male adults and bodice and brassiers for female adults were purchased readymade.

Five Muslim families purchased a few readymade articles of clothing, spending only 0.89% of the total expenditure spent on tailored garments for the purchases of readymade garments. North Indians, Christians and Parsis also spent a negligible amount on the readymade garments. Less than 1% of the total expenditure spent on tailored garments was absorbed by readymade garments. No case was reported where clothing for non-adults was purchased readymade. In all the six cases, where purchases of readymade clothes were recorded, underwears for male adults or brassiers for female adults were purchased readymade.

If the use of readymade garments at different income levels is considered, it will be seen from table 8.36 that about 6% of the total expenditure spent on tailored garments was devoted to readymade garments, in the first two income groups and in the fifth income group of Rs. 2,000 to 2,499. In the third and fourth and the last income groups, about 2% was spent on readymade clothes and the proportion was very low (about 1%) in the remaining two income groups.

The use of readymade garments was comparatively higher in the first two income groups because of the concentration

Table No. 8.36 - Proportion of the expenditure on readymade garments to the total expenditure on tailored garments in different income groups

Income per family	% of expenditure on readymade garments to the total expenditure on tailored garments			
	Male adults	Female adults	Male and Female non-adults	Total
Upto 600	3.25	0.66	13.05	6.47
600-899	4.75	0.07	12.88	6.39
900-1,499	0.94	-	5.92	2.08
1,500-1,999	1.17	-	3.49	1.25
2,000-2,499	4.90	0.63	16.98	6.44
2,500-2,999	0.51	0.97	2.70	0.85
3,000-3,999	1.14	0.84	-	0.92
4,000 and above	0.62	2.72	3.41	1.60
All income groups	1.81	0.95	7.66	2.88

of families belonging to Depressed Classes and Maratha Community in the lower income groups. It was again high in the fifth income group because, Gujarati families, in a considerable number, were concentrated in this group. As has been noted above, families belonging to Depressed Classes and Gujarati and Maratha communities spent greater amount of their total expenditure, on the purchases of readymade garments, as compared to the families belonging to other communities.

The readymade clothes were found to be popular mainly among lower income groups. It was reported that the reason for purchasing readymade clothes was the advantage of price. These were not purchased in a considerable number by people belonging to middle income groups. Readymade clothes of better quality are available in a number of sizes in the market, and people belonging to middle income groups were found to be purchasing a few readymade garments. Thus, a small beginning of the use of readymade garments was apparent in the case of middle income groups. Because of the fact, that time, trouble and money to some extent, were saved by purchases of readymade garments, it appeared from the present study, that readymade garments were coming into use to a greater extent.



APPENDIX TO CHAPTER VIII  
ESTIMATION OF CONSUMPTION OF CLOTH OF THE POPULATION  
IN POONA CITY IN 1954-55

Population figures for the Poona City and Poona and Kirkee Cantonments are available for the year 1951 from the census of India. In order to estimate the cloth consumption for the year 1954, it was necessary to derive the estimated population of 1954.

In the first instance the rate of increase of the population was calculated by applying the formula  $P_n = (1+r)^n P_0$  where  $P_0$  is the population of the initial year,  $P_n$  the population at 'n' year and  $r$  is the rate of increase. Taking the population of 1921 as  $P_0$  and that of 1951 as  $P_n$  the rate of increase was calculated. The increase in the population between the years 1941 and 1951 was abnormally large. There was an increase in population by 70% due to immigration in the wartime and also immigration of refugees after the partition. The rate of growth was, therefore, calculated from the increase in population over last thirty years.

Assuming the same rate of increase for the years after 1951, the population of 1954 was calculated. The expected population of the Poona City together with the Cantonments came to 6,46,193.

The per capita expenditure on cloth was Rs. 43.36. The estimated expenditure on clothing could be Rs. 27 millions. The estimated amount of the yards purchased could be 17 million yards calculated on the basis of 26.05 yards per person.

The retail sales of cloth in Poona area were calculated from the estimated annual turnover of the cloth shops. Estimated retail sales for the year 1954-55 came to about Rs. 23 millions. The figure of the retail sales is lower than the figure of estimated purchases of cloth. The estimate of the sales are based on the reports of the cloth merchants and, in all likelihood, the merchants tended to understate their sales.

Moreover, the purchases of cloth are overestimated to a certain extent. The Survey covered the Poona City and the Cantonment alone, while the average per capita expenditure of cloth calculated from sample families from this area was applied to the total Poona area. The consumption of the people belonging to the villages around, is likely to be lower than this average. But since no data were available, allowance for this factor could not be made. The figure of the purchases may be taken as an upper limit and the figure of the sales as a lower limit and it may be said that the total sales of cloth for the year 1954-55 varied between Rs. 23 millions and Rs. 27 millions.

## Chapter IX

### SHOPPING AREAS : CLOTH PREFERENCES.

The present chapter deals with the shop and the cloth preferences of the sample families. The questionnaire had asked for the information, regarding the names and the locations of the shops where the consumers habitually made their purchases, the frequency of the purchases and the names of the varieties of cloth they purchased. Detailed information about the shop preferences, methods of purchases and the cloth preferences was also sought from the families included in the consumers' panel. This information is presented in the present chapter, in three sections. The first section deals with the shop preferences. In the second section, information about the frequency and the occasions of the cloth purchases is given. The last section deals with the information relating to cloth preferences.

9.1 Shop Preferences :- The sample families were asked to state the names and the locations of the shops, where they habitually made their purchases and the reason for making their purchases in certain shops. The consumers that habitually visited some particular shops reported the names and locations of such shops. But in cases, where

purchases were made at a number of shops, only the location in which the consumers generally went for shopping was noted down, as the respondent could not specifically mention the names of the shops. Table 9.1 gives the distribution of the sample families according to their preference for different shopping areas.

Fifty-two per cent of the total sample families reported that they usually visited the shops situated along Laxmi Road. As mentioned in Chapter III, a considerable number of the total retail cloth shops in Poona City is situated along a section of this road.<sup>1</sup> Half of the sample families, thus, made their purchases in the Laxmi Road shopping area. About 20% of the families visited other shopping areas viz. Cholkhan Ali and Kapadganj. Three per cent of the total families made some of their purchases at the shops situated along Laxmi Road and the remaining purchases at the shops in Kapadganj. Twelve per cent of the total families visited the shops in the shopping area of the Poona Cantonment. Only 9 families or 1.65% of the total families, reported making all their purchases at the refugee stalls. Five families or one per cent of the total families purchased their clothing requirements at Juna Bazar. Only 7 families or 1.28% of the total families made all their purchases at

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1. Please refer to the map at the end of Chapter II.

Table No. 9.1 - Distribution of the sample families according to their preferences for different shopping areas

Location of shop	No. of families			% of total families		
	Any shop	Fixed Shop	Total	Any shop	Fixed shop	Total
Laxmi Road	253	37	290	46.42	6.79	53.21
Kapadganj	37	14	51	6.79	2.57	9.36
Cholkhan Ali	34	15	49	6.24	2.75	8.99
Cantonment	63	3	66	11.56	0.55	12.11
Refugee stalls	9	-	9	1.65	-	1.65
Juna Bazaar	5	-	5	0.92	-	0.92
Kapadganj and Laxmi Road	18	-	18	3.30	-	3.30
Miscellaneous	57	-	57	10.46	-	10.46
<b>Total</b>	<b>476</b>	<b>69</b>	<b>545</b>	<b>87.34</b>	<b>12.66</b>	<b>100.00</b>

the consumers' co-operative shops. The remaining 10% of the families in the sample did not show any preference for a particular shopping area. These families made their purchases at the shops situated in different shopping areas in the City.

#### 9.2 Shop Preferences of Families from different Communities :-

In order to study whether the people belonging to different community groups showed a preference for a certain shopping area, the distribution of the sample families belonging to different communities according to their preferences for different shopping areas (table 9.2) was examined. Seventy per cent of the Brahmin families made their purchases at the shops situated along Laxmi Road; 6% of the families made their purchases at the shops situated along the Laxmi Road as well as the shops in Kapadganj and 4% of the families made their purchases at the shops in Kapadganj. Fifty-five per cent of the Maratha families reported a preference for the shops situated along Laxmi Road; 14% of the families showed a preference for the shops in Kapadganj, and 13% of the families habitually visited the shops in Cholkhan Ali. Fifteen per cent of the families stated that they did not make their purchases from any definite shopping area. Forty per cent of the families belonging to Artisan Castes made their purchases in the shops situated along Laxmi Road,

Table No. 9.2 - Distribution of the <sup>a</sup>simple families in different communities according to their preference for different shopping areas

Community group	Any shop									Fixed shop					Grand Total
	Laxmi Road	Kapad Ganj	Cholkhan Ali	Cantonment	Refugee stalls	Juna Bazaar	Kapadganj and Laxmi Road	Miscellaneous	Total	Laxmi Rd.	Kapadganj	Cholkhan ali	Cantonment	Total	
Marathas	94	16	15	5	2	-	6	17	157	5	8	6	-	19	176
Brahmins and South Indians	88	4	2	5	1	-	9	7	116	27	2	-	-	29	145
Artisan castes	21	5	5	8	1	-	3	8	51	3	3	3	-	9	60
Depressed classes	6	3	5	10	4	4	-	8	40	-	-	2	-	2	42
Gujeratis	20	5	3	7	-	-	-	3	38	2	-	2	-	4	42
Muhommedans	19	4	4	10	-	1	-	10	48	-	-	2	-	2	50
Parsis, Christians and North Indians	5	-	-	18	1	-	-	2	26	-	1	-	3	4	30
<b>Total</b>	<b>253</b>	<b>37</b>	<b>34</b>	<b>63</b>	<b>9</b>	<b>5</b>	<b>18</b>	<b>57</b>	<b>476</b>	<b>37</b>	<b>14</b>	<b>15</b>	<b>3</b>	<b>69</b>	<b>545</b>

while another 13% of the families made their purchases in the shops in Kapadganj. The proportion of the families making their purchases in Cholkhan Ali and in the Cantonment was also the same (i.e. 13 per cent). The situation was markedly different for the families belonging to Depressed Classes; In this class only 15% of the families showed a preference for the shops situated along Laxmi Road. Four out of 42 families made their purchases at Juna Bazar and another 14 families visited the refugee stalls. Ten families made their purchases in the Cantonment. In the case of the remaining 8 families, the shopping area was not fixed.

Fifty per cent of the Gujarati families made their purchases at the shops situated along Laxmi Road, about 17% of the families made their purchases in the shops in the Cantonment, 12% in Kapadganj, and an equal proportion in Cholkhan Ali. Forty per cent of the Muslim families indicated a preference for the shops situated along Laxmi Road; 20% of the families made their purchases in Cantonment and another 20% of the families reported that they did not make their purchases from any definite shopping area. Eighty per cent of the families from Parsi, Christian and North Indian community groups made their purchases in the Cantonment. Only 16% of the families visited the shops



situated along Laxmi Road.

9.3 Place of Residence and Location of Shops :- In order to study the extent to which the preference for a particular shopping area depended upon the place of the residence of the consumer, the distribution of the families residing in different wards of the City, according to their preferences for different shopping areas is examined (table 9.3). All the 53 families residing in the Poona Cantonment area that were included in the sample visited the shops situated in the Poona Cantonment area. About 60% of the families from the City, except the families from the northern and one of the eastern wards of the City, made their purchases at the shops situated along Laxmi Road. This proportion was somewhat low (53%) in some of the wards from the northern part of the City such as Kasba, Somwar, Mangalwar, and it was as low as 35% in Bhavani, from the eastern part of the City. About 20% of the total families from Kasba, Somwar and Mangalwar and 25% of the families from Bhavani reported that they did not make their purchases from any definite shopping area, whereas the proportion of such families was less than 10% in the case of the remaining wards. This resulted in reducing the proportion of families that reported their preference for the shops situated along Laxmi Road.

Table 9.3 - Distribution of the sample families in different wards according to their preference for different shopping areas.

Ward	Location of shop								Total
	Laxmi road	Kapad-ganj	Cholkhan Ali	Cantonment	Refugee stalls	Juna Bazar	Kapad-ganj and Laxmi Rd.	Miscellaneous	
Shivajinagar and Erandavana	34	5	6	3	-	-	2	4	54
Sadashiv	41	6	4	1	-	-	3	5	60
Budhwar, Shanwar and Narayan	47	7	8	-	1	-	2	7	72
Kasba, Somwar and Mangalwar	34	4	9	1	3	2	1	12	66
Raviwar, Guruwar and Rasta	43	7	7	2	1	-	4	7	71
Shukrawar and Ghorpade	33	10	6	-	2	-	4	6	61
Nana, Ganj, Nagesh and Ganesh	44	8	6	2	-	-	2	6	68
Bhavani	14	4	3	4	2	3	-	10	40
Poona Cantonment	-	-	-	53	-	-	-	-	53
<b>Total</b>	<b>290</b>	<b>51</b>	<b>49</b>	<b>66</b>	<b>9</b>	<b>5</b>	<b>18</b>	<b>57</b>	<b>545</b>

The proportion of families visiting other shopping areas such as Kapadganj or Cholkhan Ali was more or less the same in the case of the families residing in almost all the wards. The proportion of the families indicating a preference for the shops in Cholkhan Ali was somewhat higher (about 14%) than the average (9%) in the case of the families residing in Kasba. The proportion of the families indicating a preference for the shops in Kapadganj was somewhat higher (about 15%) than the average (10%) in the case of the families residing in Shukrawar. These variations, which are not large, appear to be related to composition of the families in different wards rather than to their distance from particular shopping areas.

Bulk of the families from all the wards of the City visited the Laxmi Road shopping area. Together with that, some of the families from all the wards visited the shops in the next important shopping area. All the families from the Cantonment area visited the shops from that area, because, as remarked earlier, the shopping area of the Cantonment has shops of all types, that could serve the needs of all the customers belonging to different socio-economic groups. The preference for a particular shopping area depended mainly upon the type of articles that the consumers wanted to buy and whether such articles were

available in a particular shopping area. For instance, the working class families usually preferred to visit the shops in Cholkhan Ali, irrespective of the proximity or otherwise to this shopping area, because the shops in Cholkhan Ali supply mainly the coarse handloom sarees and khanas and the mill-made products such as leopard, longcloth, chintz in coarse quality. These types of cloth were preferred by the working class families. On the other hand, families belonging to middle class that stayed near Cholkhan Ali would prefer to visit the shops situated along Laxmi Road. They would not visit the shops in Cholkhan Ali because cloth in medium and fine qualities, that they preferred to buy, would not be available in Cholkhan Ali. Thus proximity of the shops to the place of residence did not influence the choice of the shops to a considerable extent.

9.4 Preferences for particular Shops :- Even though the shopping area was more or less fixed in the case of 90% of the total families included in the sample, the shops where the consumers might usually make their purchases were not certain, in the majority of cases. Only 13% of the total families indicated a definite preference for a shop or two (table 9.1). In all the other cases, the consumers stated that they made their purchases at any of the shops situated in a particular shopping area.

The consumers moved from shop to shop in order to make the selection because of the variation in the prices of cloth and the difference in the varieties of cloth offered in different shops. Some of the shops offered ample scope for selection by displaying varieties of cloth, but one could not be sure whether the prices at these shops were reasonable. It happened, in certain cases, that the salesman in these shops were not courteous and polite. A small shop, where personal attention could be paid, did not offer goods in wide assortment. The prices of the articles, as mentioned earlier, were not uniformly low or high in particular shops. It was, therefore, well nigh impossible for the consumers to find out a shop where they could always buy at comparatively low prices. The consumers reported that on account of these reasons, they chose to compare the goods in a number of shops before making their selection. They did not habitually visit a certain shop or two but moved from shop to shop, for making their selection.

Of the 545 sample families, 69 families or 12.66% of the total families habitually visited a shop or two. Nineteen Maratha families and 9 families belonging to Artisan Castes made their purchases at a definite shop because they enjoyed credit facilities. Four Gujarati and three Sindhi families had their own cloth shops and made their purchases

at their own shops. The number of families showing a definite preference for a shop or two was considerable only among Brahmins. Twenty-nine families or 20% of the total Brahmin families expressed a definite preference for a particular shop or two. Of these, seven families always visited the same shop because of the credit facilities. Ten families reported a preference for a particular shop, because of the acquaintance with the shop owner. In such a case, reliable information about colour-fastness, probable durability of the articles, was obtained from the shop-owner. Six families visited a particular shop, habitually, because of the wide assortment of the goods that provided an ample scope for choice. The remaining six Brahmin families preferred consumers' co-operative shops, mainly because the prices at these shops were fixed and the goods were of a definite standard; thus, there was no possibility of being cheated as to the price or the quality of the cloth. Even with these advantages, the co-operative shops were not popular among the consumers, because the prices in these shops were somewhat rigid. Especially in a market, with varying mark-up policies, some of the popular varieties could be available at a price lower than the price at which these articles were offered at the co-operative shops. Consumers could hardly realise, that even if they got some articles at a cheaper price,

they would be charged higher prices in the case of other articles. It also happened, in the case of the co-operative shops, that some of the articles that were out of stock were not replaced immediately, due to administrative difficulties. Two families from the consumer panel reported that they discontinued to visit the co-operative shops, because the articles they wanted to buy were sometimes not in stock with these shops.

9.5 Methods of Purchases :- The questionnaire asked whether all the purchases of cloth were generally pre-planned, and if some of the purchases were not pre-planned, it asked for the occasions and reasons for making such purchases. All the sample families reported that their purchases of cloth were usually pre-planned. The kind of article to be purchased such as saree, dhoti, shirting, etc., and the amount of money that would be spent for purchasing these articles of clothing were generally pre-determined. In addition, the variety of cloth to be purchased was also pre-planned in the case of a few families. Such decisions were largely based on the past experience of the particular variety of cloth.

Instances of purchases that were not pre-planned were few. In the sample, only 12 families reported purchases of an article or two that were not pre-planned. All such

purchases were those of sarees. The purchases of sarees in these cases were made without any previous intentions of purchasing the same, because of the attraction of a particular saree displayed in the show-cases. All these cases were found in families belonging to higher income groups.

9.6 Frequency of Purchases :- The purchases were in a majority of the families spread unevenly over the whole year. Only in the case of 6% of the families all the purchase of clothing were made at two or three occasions in the whole of the year. In the case of the remaining 94% of the families, the purchases were not restricted to any definite period of the year. However, there was a general tendency to avoid purchases in the rainy season. Clothes are likely to get spoiled in the rainy season; therefore, people try to avoid, as far as possible, purchase of new articles of clothing during this season.

The months of purchases reported in the schedule differed from family to family. No information as to why the purchases were made in certain month was available for the sample families. The families included in the consumer panel, however, reported the reasons for making purchases in particular months.

Two families, in the consumer panel, reported that the



purchases of cloth for the school-going children were made towards the end of May i.e. before the new academic year commenced. In the case of a family, where five members out of nine were college-going, purchases for the educands were made in May and for the other members after August. No purchases were made in June and July because considerable amount of expenditure had to be made in these two months for the payment of the fees of the educands. The purchases of cloth were often influenced by the flow of the family income in different months. Some of the families received bulk of their income in a certain period of the year. Thus a family of a tailor and another of gold-smith reported that they earned a considerable amount of their annual income during the marriage season (April and May). These families, therefore, made bulk of their total purchases of cloth after the end of the brisk season. In the case of families from salaried class, where the families received their income in the first week of the month, there was a tendency to confine the purchases of cloth to the first fortnight of the month. In the case of these families purchases were more or less evenly distributed over all the months of the year, because of the even flow of the income.

9.7 Occasions of Purchases :- There was a tendency in some of the families belonging to Hindu and Muslim communities to make some of the purchases of cloth at some important

festival. Families belonging to Hindu communities made their purchases chiefly at Diwali, Holi, Sankranta and Padawa. The Muslim families reported that the purchases were made mainly at Ramzan Id. The tendency to make purchases at festivals was not noted among families belonging to Parsi, Christian and North Indian community groups. Of the total 545 families, 33 families reported that they made all their purchases at some such festivals. No purchases of cloth were reported at any other time during the year. Fifteen families from the Maratha community, 6 from the Brahmin community, 4 each from the Artisan Castes and Muslim community, and two each from Depressed Classes and Gujarati communities were included in this class.

There were 37 families that reported that some of the articles of clothing purchased for daily use were purchased at the festivals. The distribution of these families in different community groups was similar to the distribution of the above group of 33 families.

Forty-nine families reported that the purchases of costly articles for occasional use were made at festivals, while the articles of clothing for daily use were purchased at any time during the year. 18 Maratha families, 8 families each from Brahmin and Artisan Castes, 10 Muslim and 5 Gujarati

families were included in this class.

Fourteen families in the sample reported that bulk of their purchases for the year of the Survey were made at the marriage ceremony in the family, that was celebrated during that year.

9.8 The Members who purchased for the Family :- The respondents were asked to mention the names of the persons that habitually made the purchases of cloth for the family. In 57% of the total families, the male head of the family had made the purchases of cloth for all the members of the family. Such cases were more numerous among Muslims, presumably because of the Parda system; in more than 70% of these families the male head of the family made all the purchases. In 25% of the total families, the male head of the family purchased the cloth for the male members of the family and his wife purchased the cloth for the female members and the children. In 5% of the families where the head of the family was a female, all the purchases were made by the female head of the family. In another 6% of the families, the purchases for all the members of the family were made by the female members of the family. Only in 7% of the families, there was a system in which most of adult male and female members of the family made their own purchases independently. Such cases were more numerous

among Brahmins, where, in 17% of the families, this method prevailed.

9.9 Cloth Preferences :- In the questionnaire, the variety, quality and the manufacturer of the cloth for each type of purchase were to be recorded. Even though the consumers were not able to state the name of the manufacturer in the case of mill-made cloth, they were able to give information about the variety of cloth purchased. In the case of handloom products they were able to give the names of the production centre such as Nagpur, Sholapur, etc.

The variety of cloth used for stitching different garments varied with income, caste and occupation of the families. It would have been highly desirable, if possible, to devise a quality index for the varieties of cloth used for different garments, so that the data relating to quality could be tabulated and effects of various socio-economic factors on the variety and quality of cloth used could be studied. However, in the present data the variety of cloth used for the same type of garment varied from individual to individual, even within the same family. In a number of cases, a single individual bought cloth of two or more varieties for stitching the same type of garment. This rendered the composition of quality index impossible. Since the qualitative data could not be tabulated for the

variety of cloth purchased according to different socio-economic groups, the analysis had to be restricted to observations from individual schedules.

The data on purchases by sample families is utilised to present below a picture of purchases of different types of cloth and for different purposes by average families belonging to some typical socio-economic groups.

In the case of 20 families belonging to Depressed Classes, engaged in unskilled manual work, with an income of less than Rs. 600 per annum, the varieties of cloth in use were found to be very few. The shirts were stitched of lepard or of longcloth of an inferior quality. The shirting was purchased at a price of about 13 annas per yard. Coarse, unbleached dhoti/s from Sholapur at Rs. 5 or 6 per unit were purchased, by these families. If pyjamas were stitched these were stitched of Lepord or of longcloth of an inferior quality. If a member of these families was engaged as a worker in a factory, use of trousers was reported. These were stitched of coarse, unbleached varieties of coatings, such as khes, jean. Use of undergarments was noted only in 4 cases. In 6 cases, use of kopari or loin cloth stitched of Lepord was reported. For non-adults, shirts of Lepord or longcloth and shorts of Lepord or khes were stitched. The women used coarse sarees of dull and

dark colours from Sholapur at a price of Rs. 8 to Rs. 9 per 9 yard saree. For the frocks or skirts of the female non-adults, chintz of an inferior quality purchased at annas 14 per yard was used. No purchases of costly articles of clothing for occasional use were reported in the case of these families.

The clothing habits of the families from Maratha and Artisan Castes that belonged to the same income-occupational group (unskilled manual work and income below Rs. 600 per annum) were similar to those described above.

Families from Maratha or Artisan Castes with an income of Rs. 1,500 per annum, engaged in highly skilled or supervisory manual work or in clerical work, exhibited somewhat different clothing habits. The cloth used for shirts was either longcloth or poplin or striped shirting of an inferior quality. The shirting was purchased at Rs. 1.25 to Rs. 1.5 per yard. The longcloth purchased for stitching pyjamas was bought at Re. 1 per yard. Purchases of bleached dhotis of medium quality were reported in several of the cases. For trousers, drill from Sholapur was commonly used. A few cases were observed, where purchases of coats were reported. Coats were stitched of drill or tussor, purchased at a price of Rs. 2 per yard. Use of vests and drawers was noted in several of the cases. Patta

shirting was used for stitching underwears. Purchase of woollen cloth was noted in a family, where a woollen suit was stitched on the occasion of the marriage. For non-adults, shirts of longcloth and shorts of drill were stitched. The women used sarees from Poona, Madura, and Ichalkaranji, at a price of Rs. 11 to Rs. 13 per unit. A few cases were found where purchases of jari sarees at a price of Rs. 30 to Rs. 35 were reported. These were the purchases of sarees from Irkal or Shahapur, bought for occasional use.

Brahmin families engaged in the intermediate professions such as accountants, inspectors, engineers, with an income of about Rs. 3,000 per annum, purchased cloth of finer varieties and qualities. These families used poplin or stripped shirting purchased at Rs. 1.5 to Rs. 2 per yard for stitching shirts. The pyjamas were stitched of longcloth in this group also. Mercerised, fine or superfine dhotis at a price of Rs. 18 to Rs. 20 per pair were purchased. Drill or tussor was used for stitching trousers. But the cloth was of a superior quality, bought at a price of Rs. 2 to Rs. 2.5 per yard. Coating at a price of Rs. 2.5 to Rs. 3 per yard was used for stitching coats. Use of the coating from 'Binny & Co.' was to be noted in several of the cases. Use of vests was reported in all the families.

Patta shirting was used for stitching underwears and night dresses. Cloth of inferior quality, such as leopard or khes, was not purchased by any of these families. Purchases of socks and ties were noted in certain cases. Woollen trousers were stitched in a few cases.

The women belonging to this group who used 9 yard sarees, generally used sarees from Nagpur, purchased at a price of Rs. 17 to Rs. 19 for daily-wear. Those who used 5 yard sarees, purchased a saree at a price of Rs. 10 to Rs. 12 per unit. In addition to these sarees, purchased for daily-wear, purchases of jari or silk sarees for occasional use were reported. A saree or two at a price of Rs. 20 to Rs. 25 for a 5 yard saree and Rs. 35 to Rs. 40 for a 9 yard saree, were purchased in the case of several of these families. For blouses, chintz of a superior quality or voile, purchased at Rs. 2 to Rs. 2.5 per yard was used. Purchases of silk blouse-pieces were also reported. For petticoats and under garments, longcloth of an inferior quality at Re. 1 to Rs. 1.25 per yard was purchased.

For the male non-adults in this group, shirts were stitched of stripped shirting or poplin and shorts were stitched of drill or tussor. A few cases were noted where trousers were stitched for male non-adults. Purchases of vests for male non-adults were reported in several cases.



For the female non-adults, frocks of chintz, poplin, crape purchased at a price of Rs. 1.5 to Rs. 2 per yard were stitched for daily-wear. A frock or two were stitched of artificial silk for occasional use in most of the cases. For the under garments, patta shirting or longcloth was used.

The Brahmin and Gujarati communities in the sample had comparable income levels. These community groups, as noted in the last chapter, differed to some extent, in their modes of dress. But so far as the varieties of cloth purchased are considered, the varieties and qualities of cloth purchased were similar in both the groups.

There were four families from Sindhi community (included under North Indians) engaged in business, with an income of more than Rs. 6,000 per annum. The varieties of cloth used by these families were markedly different from the varieties of cloth used by the families belonging to the local community groups. The sample families, barring Sindhi and Parsi families, generally used cotton cloth for daily-wear. The Sindhi and Parsi families, however, used artificial silk and woollen cloth for daily-wear. For the male adults, shirts of poplin or linen were stitched. Purchases of woollen cloth for stitching trousers were noted in three families. The women used satin for stitching salwar and khamis, and nylon, gorgettes were used for odhani.

The purchases of cloth such as longcloth or patta shirting were noted for stitching the under garments.

9.10 Use of different Varieties of Cloth for Males :- Table 9.4 sets the relative distribution of the expenditure on cloth for males among the different varieties of cloth. The table also gives the number of yards of different varieties of cloth, together with the average prices of each variety. The proportion of the total expenditure spent on different varieties of cloth and the shares of each variety of cloth in the total yardage are also indicated.

Thirty-three per cent of the total expenditure on cloth was spent on coating which was used for stitching shorts, trousers and coats. About 31% of the total expenditure was spent on longcloth which was used for stitching shirts and pyjamas; about 13% was spent on dhotis and an equal proportion was spent on shirtings. The expenditure on other varieties such as patta shirting, artificial silk, khadi etc., varied between 1 and 3 per cent.

In the case of the total yardage, longcloth accounted for about 40% and coating for about 20% as against the shares of these varieties (viz. about 31% and 33% respectively) in the total expenditure. In the cases of most of the other varieties, the relative shares were almost the same in the case of yardage and of expenditure.

Table No. 9.4 - Distribution of cloth purchased for males in different varieties.

Variety of cloth	Total yards	Total expenditure (Rs.)	% of yards	% of expenditure	Average price per yard (Rs.)
Long cloth	12,120	14,431	38.71	31.32	1.19
Coating	6,650	15,152	21.24	32.88	2.28
Dhoti	4,441	6,043	14.18	13.11	1.36
Shirting	4,026	5,850	12.86	12.69	1.45
Patta shirting	931	1,068	2.97	2.32	1.15
Lepard	825	636	2.63	1.38	0.77
Artificial silk	359	737	1.15	1.60	2.05
Handloom shirting and Khadi	431	487	1.38	1.06	1.13
Hosiery	1,529	1,678	4.88	3.64	1.10
<b>Total</b>	<b>31,312</b>	<b>46,082</b>	<b>100.00</b>	<b>100.00</b>	<b>1.47</b>

Coating :- Coating that includes drill, tussor, cord, satin-duck and other varieties, claimed 32.88% of the total expenditure. For stitching the shorts, drill (khaki or blue) was used by almost all the families from lower as well as higher income groups. Only in the case of a few families belonging to lower income groups, coarse varieties like khes were used. For stitching trousers, drill and tussor from Sholapur was used by those in the lower income groups, purchased at a price of Re. 1 to Rs. 1.25 per yard. The varieties of cloth used for trousers in medium and higher income groups were numerous. Tussor, herring-bone corduroy, duck, etc., were used. These were purchased at Rs. 2 to Rs. 2.25 per yard. Cloth of a superior quality at about Rs. 3 to Rs. 4 per yard was purchased for stitching coats. Coating from 'Binny & Co.' was preferred by several of the families from middle and higher income groups; because Binny cloth was available at fixed price and in a definite standard quality.

Longcloth absorbed one-third of the total expenditure spent on cloth purchased for males. It was used for stitching pyjamas in almost all the reporting families belonging to different income groups. Longcloth of a superior quality was used by those in the higher income groups, while longcloth of an inferior quality was purchased by those in the lower income groups. Shirts were stitched of longcloth

by the families from lower and medium income groups. Longcloth of a superior quality was used for stitching shirts by those in the higher income groups. Longcloth of an inferior quality was available at annas 14 per yard and that of a superior quality at Rs. 1.5 to Rs. 1.75 per yard. The average price of longcloth calculated from the data came to Rs. 1.2 per yard.

Shirting :- Besides longcloth, poplin, stripped and check shirting were used for stitching shirt. These varieties absorbed about 18% of the total expenditure. Poplin and stripped shirting of an inferior quality was available at Rs. 1.25 to Rs. 1.50 per yard. Purchases of these shirtings were noted mainly in the middle income groups. Poplins and other shirtings of a superior quality at a price of Rs. 2 to Rs. 2.5 per yard were purchased by those in the higher income groups. Average price of shirtings came to Rs. 1.45 per yard.

Lepord was used by the people belonging to lower income groups alone, for stitching shirt, pyjama, kopari, etc. The price per yard was as low as annas 12 to 14 per yard. Lepord absorbed 1.38% of the total expenditure and 1.06% of the total expenditure was spent on purchases of khadi and handloom cloth. Only two cases were noted where all the articles of clothing such as pyjama, shirt were stitched of khadi.

Use of handloom chek shirting was to be noted among the lower and medium income groups. It was available at annas 14 per yard.

Artificial silk and linen constituted 1.60% of the total expenditure. These were purchased for stitching shirts, manila shirts at an average price of Rs. 2.05 per yard. The purchases were noted only among the families belonging to higher income groups.

Dhotis accounted for 14% of the total yardage and 13% of the total expenditure. The average price per pair of dhoti calculated from the data was Rs. 13. Unbleached dhotis of coarse quality from Sholapur were popular among lower income group. These were purchased at Rs. 9 to Rs. 10 per pair. The mercerised dhotis of superfine quality at Rs. 20 to Rs. 24 per pair were preferred by those in the higher income groups.

Patta shirting was used for stitching pyjamas and under garments. Three per cent of the total expenditure was spent on this item. The average price per yard calculated from the data came to Rs. 1.35.

9.11 Use of different Varieties of Cloth for Females :- In table 9.5 is given the distribution of the expenditure and yardage of the cloth purchased for females, in different

Table No. 9.5 - Distribution of cloth purchased for females in different varieties:

Variety of cloth	Total yards	Total expenditure (Rs.)	% of yards	% of expenditure	Average price per yard (Rs.)
9 yards saree	13,266	21,582	45.31	43.99	1.63
5 yards saree	6,020	13,828	20.56	28.19	2.29
Long cloth	2,996	3,543	<del>7.22</del> 10.23	<del>1.18</del> 7.22	1.18
Chintz	4,305	5,410	14.71	11.03	1.26
Voile	855	1,271	2.92	2.59	1.49
Khan	885	1,363	3.02	2.78	1.54
Artificial silk	948	2,063	3.25	4.20	2.18
<b>Total</b>	<b>29,275</b>	<b>49,060</b>	<b>100.00</b>	<b>100.00</b>	<b>1.68</b>

varieties.

Bulk of the expenditure on women's clothing was spent on purchases of sarees. Seventy-two per cent or almost three-fourths of the total expenditure spent on women's clothing was absorbed by sarees alone. Forty-four per cent of the total expenditure was spent on 9 yard sarees and 28% on 5 yard sarees. In the remaining expenditure, chintz accounted for 11%, longcloth for 7%, and voile, khanas and artificial silks each accounted for 3% to 4% of the total expenditure.

Table 9.6 gives the distribution of the expenditure on 9 yard sarees of different varieties. Handloom and powerloom products were very popular, in the case of 9 yard sarees. Ninety-five per cent of the total expenditure spent on 9 yard sarees was spent on the purchases of handloom and powerloom sarees and the remaining 5% on mill-made sarees. Sarees from Nagpur constituted 37% of the total ~~■~~ units of 9 yard sarees, absorbing about 40% of the total expenditure on 9 yard sarees. These sarees were particularly preferred by the women belonging to Brahmin community. These sarees were purchased at an average price of Rs. 16 per saree. The sarees are highly durable and are well-known for their colour-fastness and adequacy in length and breadth. These are available mainly in the medium ~~and~~



Table No. 9.6 - Distribution of 9 yard sarees in different varieties.

Variety of saree	Number of sarees	Total expenditure (Rs.)	% of sarees	% of expenditure	Average price per saree (Rs.)
<b>Handloom sarees - cotton</b>					
Nagpur	544	8,483	36.91	39.31	15.59
Sholapur	230	2,565	15.60	11.88	11.15
Khambayat	95	1,248	6.45	5.78	13.14
Ichalkaranji	93	1,167	6.31	5.41	12.55
Malegaon	76	860	5.16	3.99	11.31
Coimbatore	46	583	3.12	2.70	12.67
Poona	42	471	2.85	2.18	11.21
Madura	37	473	2.51	2.19	12.78
Others	124	1,442	8.41	6.68	14.00
Handloom sarees Jari	103	3,155	6.98	14.62	34.03
Millmade sarees	84	1,135	5.70	5.26	13.51
<b>Total</b>	<b>1,474</b>	<b>21,582</b>	<b>100.00</b>	<b>100.00</b>	<b>14.64</b>

and fine qualities and were, therefore, reported by the women belonging to middle or higher income groups. The sarees from Sholapur and Malegaon together formed about 20% of the total units, absorbing 16% of the total expenditure. The average price of these sarees was as low as Rs. 11 per saree. These sarees of coarse quality, high durability and cheap price were purchased by the women from lower and middle income groups belonging to Maratha community, Artisan Castes and Depressed Classes.

The shares of the other production centres were not so marked. The sarees from Khambayat and the sarees from Ichalkaranji formed 6% of the total units each. The shares of the cotton sarees from Madura, Coimbatore, Poona were about 3% each. The sarees from Madura, Coimbatore, Poona and bulk of the sarees from Ichalkaranji were purchased by women belonging to Artisan Castes and Maratha and Muslim communities. The sarees from Khambayat and a proportion of the sarees from Ichalkaranji were purchased by women belonging to Brahmin community. Purchases of mill-made sarees were reported by the Brahmin women, belonging to middle or higher income groups. However, the mill-made sarees did not constitute the main purchases of sarees by these families. These were used in addition to handloom sarees such as Nagpur sarees.

Jari sarees formed 7% of the total units absorbing 14.6% of the total expenditure. The average price per unit was as high as Rs. 34. Such sarees were purchased mainly for occasional use. Purchases of sarees from Shahapur, Chander, Indore, Poona, Nagpur, Coimbatore, Irkal were mainly to be noted. Sarees from Irkal were preferred by the women belonging to Maratha community and Artisan Castes.

The market for 5 yard sarees differed markedly from that for 9 yard sarees. Table 9.7 gives the distribution of the 5 yard sarees of different varieties according to expenditure and yardage. The mill-made sarees dominated the field of 5 yard sarees. Seventy-five per cent of the total units of sarees were mill-made sarees. These accounted for 66% of the total expenditure. Plain mill-made sarees with stripped borders formed 5% of the total units. The average price of these sarees was Rs. 8.79. The purchases of such sarees were noted in the case of Brahmin and Muslim families from the lower income groups. The printed mulls and voiles claimed 61% of the total units and 49% of the total expenditure. These were available from Rs. 5 to Rs. 15 per unit. The average price came to Rs. 9.12. All the Gujarati women used printed sarees exclusively. Many of the Muslim women and Brahmin women also preferred mill-made sarees. The Brahmin women

Table No. 9.7 - Distribution of 5 yard sarees in different varieties

Variety of saree	Number of sarees	Total expenditure (Rs.)	% of sarees	% of expenditure	Average price per saree (Rs.)
<b>Millmade sarees</b>					
Printed-cotton	736	6,712	61.13	48.54	9.12
Others-cotton	62	545	5.15	3.94	8.79
Artificial silk, etc.	114	1,927	9.46	13.94	16.90
<b>Handloom sarees-cotton</b>					
Nagpur	61	784	5.07	5.67	12.85
Others	149	1,825	12.38	13.20	12.25
Handloom sarees-Jari	82	2,035	6.81	14.71	24.82
<b>Total</b>	<b>1,204</b>	<b>13,828</b>	<b>100.00</b>	<b>100.00</b>	<b>11.49</b>

generally used both mill-made printed sarees as well as handloom sarees.

The other mill-made sarees viz. artificial silks and gorgettes formed 10% of the total units absorbing 14% of the total expenditure. The average price of these sarees came to Rs. 16.9. The Parsi, Christian and North Indian women reported the use of artificial silks for daily-wear. They usually do not use cotton sarees. The purchases of artificial silk sarees were reported by Gujarati, Muslim and some Brahmin women. But these were used mainly for occasional use.

Handloom sarees (cotton) formed 17% of the total units. Five per cent of these sarees were from Nagpur and 12% of the sarees were from Madura, Coimbatore, Ichalkaranji, Bhiwandi, Ahmednagar, etc. The sarees from Madura and Coimbatore are woven in attractive patterns. These sarees, together with the Nagpur sarees, were preferred by the women from Brahmin community. Sarees from Bhiwandi, Ahmednagar, and Nagpur were used by the women from Maratha community and Artisan Castes. The average price of handloom sarees was Rs. 12.25. These were costlier than the mill-made sarees. But these are more durable as compared to the mill-made sarees. Some young women reported that they preferred to have several printed sarees

in different patterns, at a cheaper price, though lasting for a shorter period, than having, at a higher price, lesser number of handloom sarees that last longer.

Jari sarees that are handloom products formed 6.8% of the total units and 14.7% of the total expenditure. The average price was as high as Rs. 24.8 per saree. Purchases of sarees from Coimbatore, Madura, Chander and Shahapur were mainly reported. These were usually purchased for occasional use, by the women belonging to Brahmin and Maratha communities and Artisan Castes.

Chintz absorbed 11% of the total expenditure on women's clothing. It was used for stitching frocks, skirts, blouses and infants' clothing. Chintz in coarse quality was available at annas 14 per yard. Chintz in medium quality was available at Rs. 1.25 to Rs. 1.50 per yard. The price of chintz of finer quality ranged from Rs. 1.50 to Rs. 2.50 per yard. Purchases of chintz were reported by the families belonging to different caste and income groups. The only difference was in the quality of the cloth purchased. The average price of chintz came to Rs. 1.26 per yard.

Khanas that are handloom products absorbed 2.8% of the total expenditure. These were used mainly for stitch-

ing cholīs and in some cases for stitching skirts for female non-adults. The average price of khanas was Rs. 1.54 per yard. These were purchased by the women belonging to Maratha communities, Artisan Castes and Depressed Classes.

Artificial silks include satin, Lady Hamilton silk, Brocade, Tafetta and such other varieties. It was used for stitching blouses and frocks. The average price per yard came to Rs. 2.18. The purchases of artificial silks were reported in the middle and the higher income groups, mainly for occasional use.

Printed voiles and mulls absorbed about 3% of the total expenditure on women's clothing. These were used for stitching blouses and frocks. The average price was Rs. 1.49 per yard. The purchases were reported mainly in the middle and higher income groups.

Longcloth accounted for 10% of the total yards absorbing 7% of the total expenditure. It was used for stitching petticoats, underwears and bodices. The purchases were reported mainly by the women who used 5 yard sarees.

<sup>2</sup>  
9.10 Different Varieties of Cloth purchased by the Sample Population :- If the distribution of the total yardage of cloth over different varieties is considered for the sample population, it will be seen from ~~the~~ table 9.8, that long-

Table No. 9.8 : Distribution of the total cloth purchased  
by the sample families in different varieties

Variety of cloth	Total yards	% of yards
Longcloth	15,116	22.73
Coating	6,650	10.00
Dhoti	4,441	6.68
Shirting	4,026	6.06
Patta shirting	931	1.40
Lepord	825	1.24
Handloom shirting and Khadi	431	0.65
Hosiery	1,529	2.30
9 yard saree	13,266	19.95
5 yard saree	6,020	9.05
Chintz	4,305	6.47
Artificial Silk	1,307	1.97
Voile	855	1.29
Khan	885	1.33
Other varieties	821	1.23
<b>Total</b>	<b>61,408</b>	<b>92.35</b>
Towel	1,332	2.00
Chaddar	2,345	3.53
Gadipat	494	0.74
Blanket	170	0.26
Table cloth etc.	594	0.89
Carpet	150	0.23
<b>Total Household Textiles</b>	<b>5,085</b>	<b>7.65</b>
<b>Grand Total</b>	<b>66,493</b>	<b>100.00</b>



cloth formed 23% of the total yardage. . Next to longcloth were 9 yard sarees that claimed 20% of the total yardage. The share of coating was 10% in the total yardage. The 5 yard sarees had a share of about 9%. The shares of dhotis, chintz, shirtings varied between 6% and 7%. The shares of all other varieties of cloth were quite small. The varieties like voile, patta, leopard had a share of less than 2% each. Household textiles accounted for 7.65% of the total yardage. Chaddars commanded the biggest share in the group of household textiles. The share of chaddars was 3.5% of the total yardage and the towels shared 2% of the total yardage.

The total purchases of cloth of the sample families could be divided into two major groups : (i) mill-made products and (ii) handloom and powerloom products. In the case of mill-made products the varieties of cloth used for men's clothing viz. dhoti, coating, shirting, longcloth, etc., absorbed about 50% of the total yardage. Besides these, the mill-made products such as 5 yard sarees, chintz, voiles, artificial silks that were used by females together with household textiles such as gadipat and part of the towels accounted for 20% of the total yardage. The share of the mill-made products was, thus, about 70%.

In the remaining, 9 yard sarees and 5 yard sarees that

were handloom and powerloom products accounted for 21% of the total yardage. Other handloom products such as khanas, shirting, chaddar, towels etc., had a share of 7%. The handloom and powerloom products accounted for 28% of the total yardage. Hosiery accounted for about 2% of the total yardage.

It is interesting to compare the shares of the products of mill and non-mill sectors as noted in the purchases of cloth of the sample families in the Poona City with the shares of these two sectors in all-India production. In the present sample, about 70% of total reported cloth purchases were mill-made and the remaining 30% were the products of non-mill sectors. In the all-India production of cloth for the year 1955, 74% of the total products were mill-made products. The remaining 26% of the production was from non-mill sector.<sup>1</sup> Production figures, of course, include production which was exported.

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1. Indian Textile Industry - Statistical Bulletin - Government of India. (June 1955), Table No. 1.10.

Chapter XEFFECTS OF SOCIO-ECONOMIC FACTORSONTHE EXPENDITURE ON CLOTHING.

In Chapter VIII the expenditure on clothing as distributed over different types of garments in different types of garments in different age and sex groups was described. The effects of certain socio-economic factors on the clothing habits of the persons belonging to different age and sex groups were also studied in that chapter. The effects of the socio-economic factors such as income, family size, caste, occupation on the expenditure on clothing and yards of cloth purchased will be considered in this chapter. The distribution of the families according to the proportion of the total income spent on clothing is studied in the first section. The cases of families that reported markedly lower or higher expenditure on clothing, as compared to the average proportion of the income spent on clothing (13.05%) are described in detail. The variation in the average expenditure on clothing of the families belonging to different income, caste and occupation groups is studied in the subsequent sections. For the purposes of analysis in the subsequent sections,

expenditure and yards of cloth purchased per consumer unit have been taken into account. The data are presented on consumer unit basis<sup>1</sup> rather than on family basis, because the consumption habits of a family are largely influenced by the size and composition of the family. A unit consumer scale was derived, on the basis of the data collected during the present Survey together with some supplementing data, in order to reduce the total number of members in the family to their adult equivalents.<sup>2</sup> It was believed that the average clothing expenditure of the families belonging to different socio-economic groups will become more comparable when allowance for the composition and the size of the family is made.

#### 10.1 Expenditure on Clothing in relation to Total Income :-

Distribution of the sample families according to the family income and the proportion of the total income spent on clothing is given in table 10.1.

It is apparent from the table that there was a large amount of variation in the proportion of income spent on clothing in different family income groups. The range of

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1. "The method of measuring household size by scales of equivalent adults or unit consumers consists in regarding a child, say, as equivalent to a fraction of man". Prais and Houthakker, op cit, page 126.
2. See below Section on "Unit Consumer Scale".

Table No. 10.1 - Distribution of the sample families according to income per family and percentage of income spent on clothing

Income per family Rs.→ % of income spent on clothing ↓	Upto 600	600- 999	1,000- 1,499	1,500- 1,999	2,000- 2,999	3,000- 3,999	4,000 and above	Total
Upto 4.00	3	1	2	-	1	1	-	8
4.00 - 5.99	6	5	5	2	4	2	2	26
6.00 - 7.99	2	8	9	4	4	3	5	35
8.00 - 8.99	4	9	6	5	5	5	5	37
9.00 - 9.99	6	13	8	4	6	1	3	41
10.00 - 10.99	7	18	11	8	5	4	3	56
11.00 - 11.99	6	16	8	7	6	2	4	49
12.00 - 12.99	8	17	12	8	7	4	3	59
13.00 - 13.99	3	14	9	7	6	3	1	43
14.00 - 14.99	7	13	6	4	4	1	2	37
15.00 - 15.99	3	9	7	5	6	3	1	34
16.00 - 17.99	4	10	8	5	4	2	2	35
18.00 - 19.99	3	9	7	6	6	1	3	35
20.00 - 21.99	5	4	3	4	3	2	4	25
22.00 - 25.99	2	4	3	1	1	2	3	16
26.00 - 29.99	1	2	2	1	-	1	2	9
<b>Total</b>	<b>70</b>	<b>152</b>	<b>106</b>	<b>71</b>	<b>68</b>	<b>35</b>	<b>43</b>	<b>545</b>

variation was from 3% to 30%. There were 34 families that spent less than 6% of their total income on clothing. 25 families spent more than 22% of their total income on clothing. The families were not distributed normally with a concentration in the middle portion, but were spread almost evenly over the total range. Moreover, it cannot be said that there was any tendency among the families belonging to higher income groups to spend particularly large or small proportion of their income on clothing. It could not also be pointed out that the families in the lower income groups spent a markedly low or high proportion of their income on clothing. The families that spent notably high or low proportion of their total income on clothing belonged to the lower, the higher as well as the middle income groups. There were several reasons that accounted for such variation in the proportion of income spent on clothing.

The families belonging to lower income groups that spent such a low proportion as 4% to 6% of their income on clothing were the families of beggars and hawkers in second-hand tins, etc. Five families of beggars - four from Depressed Classes and one from Muslim community, were recorded as using old, discarded clothes obtained through begging. Four families of hawkers were also noted ~~that~~

that used such old articles of clothing. These families recorded only a few purchases of the articles of clothing. Such clothes when purchased, were bought from Juna Bazaar - where a saree could be purchased at Rs. 2 to Rs. 3 and a dhoti was available at Rs. 1.5. Even though the incomes of these families were below Rs. 200 per annum, the expenditure on clothing was relatively small, since they purchased only a few articles of clothing.

There were two families of male domestic servants and four families of female domestic servants that spent only 4% to 5% of their total income on clothing. Their expenditure on clothing was small, because they secured old clothes from their employers and had to buy only a few articles of clothing to supplement these.

Expenditure on clothing constituted a low proportion of the total income in the case of five families, belonging to middle income groups. In these cases, abnormally high amounts had been spent for purchasing articles of clothing in the previous year (1953-54) at the occasion of a marriage in the family. They stated that they were not required to make normal purchases during the Survey year, on account of the large purchases made in the previous year.

In the case of families belonging to higher income

groups, among four families of traders, two of hotel owners, two of medical practitioners and four of Government officials, the income of the family was very high, and even large absolute amounts spent on clothing represented only about 5% to 6% of the total income. Thus, in case of the family of a tea merchant, with an income of Rs. 10,000 per annum, Rs. 300 per capita were spent on clothing, purchasing costly articles of clothing such as jari sarees etc. Yet the total expenditure on clothing was less than 9% of the total family income.

The proportion of total income spent on clothing was also likely to be low, where the family size was small. About 20 uni-member families were found, where, Rs. 150 to Rs. 200 were spent for clothing, but this amounted to only 6% to 8% of their total income. There were about 25 two-member families in the sample, where 7% to 9% of the total income was spent on clothing. These families also had spent about Rs. 100 per capita for clothing.

Considering the cases at the other extreme, it was found that the proportion of the expenditure on clothing to the total income was as high as 20% in the case of some of the families belonging to lower income groups, because of the large family size. Three cases of labourers, two cases of hawkers, one case of a tonga driver, two cases of shop



servants were found where only a pair of the main items of clothing was purchased spending less than Rs. 20 per person. But because there were 7 to 8 members in these families, the expenditure on clothing amounted to Rs. 135 to Rs. 145 for the whole family. The income of these families varied between Rs. 600 and Rs. 700. Even though restricted amounts were spent on the most essential items of clothing more than 20% of the total income was absorbed by the clothing expenditure.

There was another group of families engaged in businesses that spent as high as 20% to 22% of their total income on clothing. There were two Irani hotel owners, four Gujarati merchants and two Muslim traders with 12 to 15 family members each. These spent about Rs. 150 to 200 per person for clothing and the expenditure on clothing for the family amounted to Rs. 2,000 to Rs. 2,500. The income of these families were above Rs. 10,000. The clothing expenditure formed 20% to 22% of the total family income.

The proportion of the total income spent on clothing varied between 24% and 30% in the case of educands (uni-member families). Four such educands that lived on remittances, were found in the total sample.

The proportion of the total income spent on clothing

was very high among the prostitutes. In the case of three such families of prostitutes more than 25% of the total income was spent on clothing.

There were a few cases where clothing expenditure was high because of marriage or some similar ceremony in the family. New articles of clothing were purchased for all the members of the family on such an occasion. Considerable amount of expenditure was incurred for the purchases of clothing articles such as jari sarees, shalus for the bride. There were five families in the sample where abnormally high expenditure on clothing was incurred during the Survey period, on account of such a ceremony. Thus, a family with an income of Rs. 3,000 spent Rs. 1,000 on clothing during the Survey period. More than 25% of the total income was spent on clothing in the case of all these five families.

The Parsis, Sindhis, and Punjabis (North Indians) spent a large amount on the items of clothing. They used silk or woollen clothes for daily-wear. Such clothes are very costly as compared to the cotton clothes. The families in this group included in the sample, belonged to higher income groups. Their expenditure on clothing was higher than Rs. 300 per person; and the total clothing expenditure amounted to about 25% of the total income. A family of a Sindhi merchant with five family members reported an expenditure of

of Rs. 480 per person. The annual income of this family was reported at Rs. 10,000. Thus, 24% of the total income was spent on clothing in the case of this family.

Thus, because of the variations in the family income, family size and habits and customs of different community groups, large variations in the proportion of income spent on clothing were found.

10.2 The Unit Consumer Scale :- In order to reduce the income, expenditure and yards per family to per consumer unit basis, for making allowance for the size and age and sex composition of the family, it was necessary to have a conversion scale. Conversion scale proposed during several of the studies carried in the European and other countries could not be utilised for the present study as considerable amount of error might be introduced by a transfer of such scales from one country to another when the two differ markedly in socio-economic conditions.

The unit consumer scales, employed so far in studies in India relate to food items only. No scale is available that takes into account the effect of the composition of the family on the other items of expenditure. The effect of the composition of the family will not be the same for the different items of expenditure. Therefore, specific scales for different items have to be prepared and on the

basis of these a composite scale to be made up for reducing the total expenditure. Adequate information is not available to prepare a full composite scale. In the absence of a full composite scale, a scale which takes into account the two major items viz. food and clothing may be used.

We attempt below to devise a specific clothing scale on the basis of the data collected in the present Survey. A composite scale is then prepared by using the scale for food generally used in Indian studies, namely the one proposed by Lusk.

10.3 Clothing Scale :- It is necessary to compose "A scale that gives a realistic picture of just how consumption actually varies as a function of age in the material under analysis".<sup>1</sup> The expenditure on clothing per person belonging to different age groups calculated from the data collected in the Cloth Consumption Survey can, therefore, be utilised for deriving a clothing scale. For doing this we divided, the total sample population into six age groups viz : 0 -5, 6 - 11, 12 - 17, 18 - 23, 24 - 44, 45 and above. Average expenditure per person belonging to different age groups was calculated for males and females separately.

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1. Wold and Jureen - op. cit., page 222.

Consumer units were calculated by taking the adult members between 24-44 as full units and converting other members on the basis of their relative clothing expenditure. The scale thus derived is given below.

<u>Age Group</u>	<u>Male</u>	<u>Female</u>
0 - 5	0.22	0.19
6 - 11	0.37	0.28
12 - 17	0.55	0.82
18 - 23	0.82	0.95
24 - 44	1.00	1.00
45 & above	1.06	0.68

In order to derive the composite scale, the scale for food items proposed by Lusk was utilised. The Lusk scale is as follows :-

	<u>Consumption Unit</u>
Men above 14 years	1.00
Women above 14 years	0.83
Children between 10 and 14	0.83
Children between 6 and 10	0.70
Children between 1 and 6	0.50
Children below 1 year	0.00

As the age groups in the Lusk scale were not identical with those proposed by us for the clothing scale, the Lusk

coefficients for the closest similar age groups were applied for the age adopted by us. A weighted composite scale was then prepared, by utilizing the Lusk scale and the clothing scale, the weights being 6 for food items and 1 for clothing items. The composite scale thus derived is as follows :-

Age group (years)	Male	Female	Age group (years)	Male	Female
0 - 5	0.46	0.46	18 - 23	0.97	0.85
6 - 11	0.65	0.64	24 - 44	1.00	0.85
12 - 17	0.79	0.83	45 & above	1.00	0.81

By using this scale all the families were reduced to their equivalents in terms of male adult consumption units. The income, expenditure and yards per consumer unit were subsequently calculated.

#### 10.4 Income per Consumer Unit and Consumption of Cloth :-

The variation in the expenditure on clothing per consumer unit of the families belonging to different income per consumer unit groups is considered in this section. Table 10.2 gives the number of families belonging to different income per consumer unit groups. There are 8 income per consumer unit groups. The first group was upto Rs. 150 per consumer unit. Only 24 families belonged to this group.

Table No. 10.2 - Income, expenditure and yards per consumer unit according to income groups.

Income per consumer unit (Rupees)	Number of families	Total consumer units	Average income per consumer unit (Rs.)	Average expenditure per consumer unit (Rs.)	Average yards per consumer unit	Average price per yard (Rs.)	% of income spent on clothing
Upto 150	24	93.84	114.98	16.78	13.67	1.23	14.60
150 - 249	99	430.06	203.04	30.20	22.28	1.36	14.88
250 - 349	100	388.05	299.96	41.21	27.05	1.52	13.74
350 - 449	110	408.15	397.18	55.01	31.89	1.73	13.85
450 - 549	60	205.14	499.85	60.23	32.48	1.86	12.05
550 - 749	51	153.96	636.92	78.83	39.28	2.01	12.38
750 - 999	50	173.23	857.20	111.04	49.20	2.26	12.95
1,000 and above	51	158.99	1524.37	186.21	68.16	2.73	12.22
All income groups	545	2012.42	481.48	62.84	33.04	1.90	13.05

There were about 20% of the total families in each of the next three groups, viz. Rs. 150 to Rs. 249; Rs 250 to Rs.349, and Rs. 350 to Rs. 449 per consumer unit. In each of the remaining four income per consumer unit groups (Rs 450 to Rs. 549; Rs. 550 to Rs. 749; Rs. 750 to Rs. 999; and Rs. 1,000 and above) there were about 9% to 11% of the total families.

The table also gives the average income per consumer unit, the expenditure on clothing per consumer unit and the yards per consumer unit, in each of these eight income groups. Finally, the proportion of income spent on clothing and the average price per yard are also given.

In the first income group, on an average as low an amount as Rs. 16.78 were spent on clothing for purchasing 13.67 yards. These families possibly could not buy even a single pair of the main articles of clothing. The expenditure on clothing almost doubled in the next income group. About Rs. 30 were spent for purchasing 22.28 yards of cloth. The families in this group could have two units of the main articles of clothing. The expenditure further rose to Rs. 41 in the third income group, with an average of 27 yards per consumer unit. In the next two income groups the expenditure per consumer unit was Rs. 55 and Rs. 60 though 32 yards per consumer unit were purchased in both the income groups.



The average yards per consumer unit marked a continuous rise (39, 49 and 68 yards) in the last three income groups. The increase was more marked in the expenditure per consumer unit. It was Rs. 79 in the sixth income group, Rs. 111 in the seventh income group and Rs. 186 in the last income group.

The proportionate increase in the expenditure on clothing per consumer unit over the total income range was more marked than the proportionate increase in the yards of cloth purchased, per consumer unit. This was due to the fact that with a rise in income, in addition to buying more yards of cloth, cloth of a better quality was purchased. The fact that there was a qualitative improvement in the cloth purchased is brought out clearly by the series of the average price paid per yard. There was a gradual and continuous rise in the price paid per yard over the total income range. Rs. 1.23 per yard were spent in the first income group. The price per yard increased by about Rs. 0.2 per yard in each of the subsequent income groups to reach Rs. 2.73 per yard in the last income group.

The average price paid per yard increased continuously over the total income range while the number of yards per consumer unit did not show such a continuous increase. Thus, there was no increase in the quantity of cloth purchased

between the income groups of Rs. 350 to Rs. 449 and Rs. 450 to 549. All the additional expenditure spent on clothing was devoted to qualitative improvement. Barring this case, qualitative improvement as well as quantitative additions were observed simultaneously, over the total income range.

The proportion of the total income spent on clothing varied between 12.05 and 14.88 in different income groups. It was more than 14% in the first two income groups. For the next two income groups it was about 13.8%. A small decline in the proportion of income spent on clothing was observed as between the lower and the higher income groups.

Studying the relative share of the families belonging to different income groups in the total income and expenditure, it is seen (table 10.3) that 45% of the total consumer units that belonged to income groups upto Rs. 350 per consumer unit shared only 22% of the total income. The next 31% of the consumer units that had an income between Rs. 350 and Rs. 549 per consumer unit, shared 27% of the total income. The remaining 24% of the consumer units with income of Rs. 550 and above per consumer unit claimed 51% of the total income. The position is almost the same in the case of the shares in expenditure on clothing. The first three income groups had a share of 24%, the next two

Table No. 10.3 - Relative share of the sample families in total income, expenditure and yardage, classified according to income per consumer unit.

Income per consumer unit (Rupees)	% of consumer units	% of income	% of expenditure	% of yards
Upto 150	4.66	1.12	1.25	1.93
150 - 249	21.37	9.01	10.27	14.41
250 - 349	19.28	12.01	12.64	15.79
350 - 449	20.28	16.73	17.76	19.57
450 - 549	10.20	10.58	9.77	10.02
550 - 749	7.65	10.12	9.60	9.09
750 - 999	8.66	15.42	15.30	12.89
1,000 and above	7.99	25.01	23.41	16.30
Total	100.00	100.00	100.00	100.00

income groups 28% and the last three higher income groups commanded 48% of the total expenditure on clothing. In the case of the total yardage, the relative shares of these groups were somewhat different. The first three income groups shared 32%, the middle income groups shared 30%, and the last three income groups shared 38% of the total yardage.

10.5 Family Size and Consumption of Cloth :- The expenditure pattern of the family is mainly prescribed by the total income at the disposal of the family. However, expenditure is also influenced by the size of the family. It will be seen from table 10.4 that percentage of expenditure devoted to clothing increased with the increase in the family size. Ten per cent of the total income was devoted to clothing by the uni-member families and 12% by the families with 2 to 3.99 consumer units per family. In the middle group (4-4.99 consumer units per family) 13.3% of the total income was spent on clothing. This proportion was close to the general average (13.05%). In the families with five or more consumer units, the proportion of total income spent on clothing was 14.5%.

Table 10.4 also gives the income, expenditure and yards per consumer unit in different family size groups. The number of yards per consumer unit varied between 31 and 36 in different family size groups. Thirty-six yards per

Table No. 10.4 - Income expenditure and yards per consumer unit according to family size

Consumer unit per family	Number of families	Total consumer units	Average income per consumer unit (Rs.)	Average expenditure per consumer unit (Rs.)	Average yards per consumer unit	Average price per yard (Rs.)	% of income spent on clothing
Upto 2.00	127	171.56	630.6	67.26	35.78	1.88	10.7
2.00 - 2.99	93	240.74	526.6	63.97	34.64	1.85	12.2
3.00 - 3.99	121	421.76	481.4	58.99	31.93	1.85	12.3
4.00 - 4.99	97	434.91	414.8	55.25	30.66	1.80	13.3
5.00 - 5.99	48	259.47	433.7	62.91	31.63	1.99	14.5
6.00 - 7.99	39	268.27	483.9	70.00	34.86	2.01	14.5
8.00 and above	20	215.71	501.7	71.88	35.47	2.03	14.3
<b>Total</b>	<b>545</b>	<b>2,012.42</b>	<b>481.48</b>	<b>62.84</b>	<b>33.04</b>	<b>1.90</b>	<b>13.05</b>

consumer unit were purchased in the uni-member families. The number of yards purchased per consumer unit declined to 32 yards in the group of 3 to 3.99 consumer units per family. In the middle group, lowest figure was reached; in this 30.66 yards were purchased per consumer unit. About 32 yards were purchased in the group with 5 to 5.99 consumer units per family. The figure rose to 34.86 yards and finally to 35.47 yards in the next two family size groups.

The expenditure on clothing per consumer unit showed a greater range of variation. It varied between Rs. 55 and Rs. 72. The expenditure on clothing per consumer unit declined gradually from Rs. 67 in the first family size group to Rs. 55 in the fourth group with 4 to 4.99 consumer units per family. After touching the lowest figure in this middle group, it increased continuously in the subsequent income groups. The highest amount (Rs. 72) was spent in the last group of 8 or more consumer units per family.

In the case of the values of average income per consumer unit, the trend is similar to that exhibited by the value of average expenditure and yards per consumer unit. The income declined gradually from Rs. 630.6 in the first group to Rs. 414.8 in the middle group and increased continuously to reach Rs. 501.7 in the last group. It was found that

majority of the families upto the size of 5 consumer units were families with one male earner only. In the families with 1 to 5 consumer units, therefore, with the increase in the family size, the average income per consumer unit declined. On the other hand, in the families with 5 or more consumer units, there were, in most of the cases, two or more male earners. Income per consumer unit showed a rise, even though the number of consumer units increased. Thus, the trend apparent in the values of average income, expenditure and yardage per consumer unit appears to be mainly due to the earner ; non-earner ratio in the families.

The above discussion related to income, expenditure and yardage per consumer unit of the total sample families in different family size groups. It was believed that the effect of the family size on the consumption of cloth could be brought out clearly if the expenditure and yards per consumer unit in the same income per consumer unit group is considered. Table 10.5 gives the expenditure and yards per consumer unit in different family size groups for seven income per consumer unit groups.

The expenditure per consumer unit varied between Rs. 32. and Rs. 39 in the case of the income per consumer unit group of Rs. 200 to Rs. 299. The lowest expenditure per consumer unit (Rs 31.70) was to be noted in the first family size

Table No. 10.5 - Expenditure and yards per consumer unit according to income per consumer unit and family size.

Income per consumer unit →	Upto Rs. 200			Rs. 200 - 299			Rs. 300 - 399			Rs. 400-499			Rs. 500-999			Rs.1000 and above			All income groups		
	Consumer units ↓	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)	Yards per consumer unit	Families	Expenditure per consumer unit (Rs.)
Upto 2	8	18.69	14.75	15	31.70	23.06	21	48.05	32.49	21	48.68	32.49	45	67.22	36.28	17	181.28	67.77	127	67.26	35.78
2 - 2.99	6	20.40	17.56	14	36.83	25.48	25	43.91	29.05	16	53.86	31.31	21	80.57	41.39	11	148.48	59.53	93	63.97	34.64
3 - 3.99	16	25.39	19.43	32	32.52	23.20	27	47.93	30.50	12	57.57	31.20	24	76.98	41.10	10	190.48	63.75	121	58.99	31.93
4 - 4.99	18	30.40	19.26	29	33.90	24.16	13	48.56	30.93	15	58.94	32.71	17	82.44	40.94	5	179.36	66.90	97	55.25	30.66
5 - 5.99	15	24.75	20.01	8	32.40	20.93	6	44.70	25.72	4	47.01	24.47	11	100.70	43.30	4	294.28	79.28	48	62.91	31.63
6 - 7.99	2	27.07	19.27	8	39.55	23.58	16	57.98	33.85	6	60.76	32.83	5	112.88	46.82	2	214.49	78.02	39	70.00	34.86
8 and above	2	36.61	25.97	5	36.20	27.18	3	50.89	31.02	2	56.79	28.00	6	99.04	43.78	2	242.05	73.51	20	71.84	35.47
<b>Total</b>	<b>67</b>	<b>27.21</b>	<b>19.86</b>	<b>111</b>	<b>34.49</b>	<b>23.88</b>	<b>111</b>	<b>49.96</b>	<b>31.00</b>	<b>76</b>	<b>55.90</b>	<b>31.11</b>	<b>82</b>	<b>86.70</b>	<b>41.65</b>	<b>51</b>	<b>186.21</b>	<b>68.16</b>	<b>545</b>	<b>62.84</b>	<b>33.04</b>



group. It increased to Rs. 36.83 per consumer unit in the second family size group. It varied between Rs. 32 and Rs. 34 in the next three groups. Highest expenditure per consumer unit (Rs 39.55) was marked in the 6th group. The expenditure per consumer unit declined to Rs. 36.20 in the last income group. Considerable amount of variation in the expenditure per consumer unit in different family size groups, belonging to the same income per consumer unit group was observed in the case of all the income groups. But there was no systematic increase or decrease in the expenditure per consumer unit with the increase in the family size. Even when the families in different family size groups were made comparable with respect to income, these were not comparable in respect to social groups. The effect of family size needs to be considered for a group of families that are homogeneous in respect to social groups also. But the present sample was not adequate to allow further classification of the families and it was not, therefore, possible to bring out clearly the effect of the family size on the consumption of cloth.

10.6 Communities and Consumption of Cloth :- Table 10.6 gives the expenditure, yards and income per consumer unit in different community groups. It will be seen from the table that there was a considerable variation in the expenditure on clothing in different community groups. The Depressed

Table No. 10.6 - Income, expenditure and yards per consumer unit according to community groups

Community group	Number of families	Total consumer units	Average income per consumer unit (Rs.)	Average expenditure per consumer unit (Rs.)	Average yards per consumer unit	Average price per yard (Rs.)	% of income spent in clothing
Marathas	176	571.92	326.41	42.04	26.68	1.58	12.9
Brahmins	134	529.73	632.02	82.75	39.50	2.09	13.1
Artisan castes	60	244.00	384.34	48.76	30.61	1.59	12.7
Depressed classes	42	151.69	261.72	31.95	22.59	1.41	12.2
Gujaratis	42	150.85	734.11	97.03	44.36	2.19	13.2
Muhammedans	50	193.76	361.27	45.18	26.98	1.67	12.5
Parsis and Christians	18	70.85	760.62	114.79	44.62	2.89	15.1
North Indians	12	52.70	863.38	128.58	50.70	2.54	14.9
South Indians	11	46.92	721.23	75.23	35.49	2.12	10.4
<b>All communities</b>	<b>545</b>	<b>2,012.42</b>	<b>481.48</b>	<b>62.84</b>	<b>33.04</b>	<b>1.90</b>	<b>13.05</b>

Classes reported an average expenditure of Rs. 31.95 per consumer unit, while Brahmins reported an average expenditure as high as Rs. 82.75 per consumer unit. The expenditure on clothing of the Brahmins and Gujaratis was almost thrice that of the expenditure of the families belonging to Depressed Classes and twice that of the expenditure per consumer unit in the case of Maratha and Artisan Castes. The clothing expenditure of Parsis, Christians and North Indians was still higher. It was Rs. 114.79 per consumer unit in the case of Parsis and Christians and Rs. 128.58 in the case of North Indians.

Such glaring differences in the expenditure on clothing will become explicable if the incomes of these families are considered. That the income and the caste of a family were positively correlated will become apparent from the distribution of the families in different income and community groups (table 10.7).

The families belonging to different community groups were not scattered randomly over the total income range. Among the Depressed Classes there was a high concentration of the families in lower income groups. Two-thirds of the families had an annual income of less than Rs. 350 per consumer unit. No family from the Depressed Classes, enumerated in the sample, showed an annual income of Rs. 750

Table No. 10.7 - Distribution of the sample families according to income per consumer unit class and community groups

Community group → Income per consumer unit (Rs.)↓	Marathas	Brahmins	Artisan castes	Depressed classes	Gujaratis	Muhomedans	Parsis and Christians	North Indians	South Indians	Total
Upto 150	13	3	2	2	2	2	1	-	-	24
150 - 249	41	7	10	24	2	13	-	-	2	99
250 - 349	46	15	19	6	4	9	-	-	1	100
350 - 449	38	37	12	4	3	10	2	1	3	110
450 - 549	18	14	5	1	9	7	5	1	-	60
550 - 749	7	14	7	6	6	4	2	3	2	51
750 - 999	10	20	4	-	8	3	2	3	-	50
1,000 and above	3	24	1	-	8	2	6	4	3	51
<b>Total</b>	<b>176</b>	<b>134</b>	<b>60</b>	<b>42</b>	<b>42</b>	<b>50</b>	<b>18</b>	<b>12</b>	<b>11</b>	<b>545</b>

or above per consumer unit. 57% of the Maratha families were concentrated in the income groups upto Rs. 350 per consumer unit; while only 18% of the Brahmin families were found in these income groups. The contrast is more glaring at the other extreme. Not even 2% of the Maratha families belonged to the income group of above Rs. 1,000 per consumer unit, while almost one-fifth of the Brahmins were to be found in this group. The position of the Artisan Castes was intermediate between Marathas on the one hand and Brahmins on the ~~other~~ other. The gap between general income levels of Brahmins and the other local castes was quite marked and substantial.

Muslim families exhibited a distribution which was similar to that of Artisan castes. In the actual distribution over the range of income, the Gujaratis did not have a markedly superior showing over the Brahmins. But, as the incomes of the trading communities are derived from business there is likelihood of returns being underestimated.<sup>1</sup> Non-indigenous communities who are immigrants into the City enjoyed higher income levels than most of the indigenous communities. Barring an exceptional case, no Parsi or North Indian family had an income less than Rs. 350 per consumer unit. Almost 50% of the families were in the income groups of Rs. 750 and above per consumer unit.

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1. Poona - Part I, page 65.

In order to study the effect of caste on the expenditure on clothing, it was necessary to eliminate the effect of the distribution of families belonging to different community groups over the different income groups. The actual expenditure on clothing in different community groups was compared with the expected expenditure on clothing. The expected average expenditure on clothing per consumer unit for each community group was taken as the weighted average of the average expenditure per consumer unit in each income group, the weights being the number of consumer units in each group, so that allowance for the income distribution was made.

The actual and the expected expenditure on clothing per consumer unit in different community groups is given in table 10.8. The expenditure of the families belonging to Depressed Classes was below the expected expenditure by about 16%. The average expenditure of Rs. 42 and Rs. 45 of the families belonging to Maratha and the Muslim communities respectively, was about 10 per cent lower than the expected expenditure. The actual expenditure of the Brahmin families was somewhat higher than the expected expenditure. The expenditure on clothing per consumer unit was markedly higher than the expected expenditure in the case of North Indians. They spent Rs. 129 as against an expected expenditure of Rs. 103.

Table No. 10.8 - Actual and expected expenditure on clothing per consumer unit in different community groups

Community groups	Expenditure on clothing per consumer unit		
	Actual (Rs.)	Expected (Rs.)	Actual as % of expected
Marathas	42.04	46.97	89.5
Brahmins	82.75	79.89	103.6
Artisan castes	48.76	51.74	94.2
Depressed classes	31.95	38.09	83.9
Gujaratis	97.03	85.11	114.0
Muhommedans	45.18	49.95	90.5
Parsis and Christians	114.79	103.37	111.0
North Indians	128.58	102.73	125.1
South Indians	75.23	77.08	97.6
All communities	62.84	62.84	100.0

The average expenditure of the families from different community groups belonging to the same income group may also be considered. The Brahmin families with the income of Rs. 350 to Rs. 449 per consumer unit spent Rs. 60 on clothing per consumer unit, while the families from Depressed Classes spent Rs. 40 per consumer unit. The Maratha and Artisan families spent Rs. 47 and Rs. 51 respectively. The Muslim families on an average spent Rs. 50. The expenditure of the Gujarati families was Rs. 62. In the case of Parsis and North Indians, the expenditure was as high as Rs. 68.

#### 10.7 Consumption of Cloth of Families from different

Occupations :- The per capita expenditure on clothing in different occupational grades exhibited a somewhat greater range of variation than that seen in the classification by communities. Table 10.9 gives the income, expenditure and yards per consumer unit for the sample families classified according to occupation. In communitywise classification, the expenditure per consumer unit varied between Rs. 32 in the case of Depressed Classes to Rs. 129 in the case of North Indians. From the occupational classification, it will be seen that it varied from Rs. 31 in the case of unskilled workers to Rs. 162 in the higher professions. In the case of small businesses, the



Table No. 10.9 - Income, expenditure and yards per consumer unit in different occupations

Occupation	Number of families	Total consumer units	Average income per consumer unit (Rs.)	Average expenditure on clothing per consumer unit (Rs.)	Average yards per consumer unit	Average price per yard (Rs.)	% of income spent on clothing
I. Unskilled manual work	104	299.50	268.41	31.16	22.73	1.37	11.6
II. Skilled manual work	82	281.39	323.07	42.73	26.70	1.60	13.2
III. Lowest professions and administrative posts	34	132.69	341.92	48.28	28.95	1.67	14.1
IV. Small businesses	63	231.35	272.49	34.74	24.19	1.44	12.8
V. Highly skilled and supervisory manual work	64	246.24	399.08	49.46	31.51	1.57	12.4
VI. Clerks and shop assistants	57	228.71	501.77	62.82	34.01	1.85	12.5
VII. Intermediate professions and selected posts <i>Salavied</i>	30	121.76	749.10	95.47	42.40	2.25	12.7
VIII. Big businesses	49	242.43	781.42	101.97	46.05	2.22	13.0
IX. Higher professions and administrative posts	17	96.45	1167.24	162.17	58.29	2.78	13.9
X. Pensioners	11	47.55	660.57	94.28	40.67	2.31	14.3
XI. Beggars and Prostitutes	6	17.57	384.75	51.45	24.30	2.12	13.4
XII. Educands	5	4.92	813.01	123.98	45.12	2.74	15.3
XIII. Non-earners	23	61.86	659.39	98.98	43.15	2.29	15.0
All occupations	545	2,012.42	481.48	62.84	33.04	1.90	13.5

expenditure per consumer unit came close to the expenditure per consumer unit of unskilled manual workers. In the case of skilled manual workers, it was Rs. 42.73 per consumer unit while it was about Rs. 48 per consumer unit for families belonging to highly skilled manual work and lowest professions. There was a marked rise in the average expenditure per consumer unit in the next group of clerks and shop assistants where it reached Rs. 62.8 per consumer unit. The expenditure per consumer unit sharply increased to Rs. 95 and to Rs. 102 in the case of intermediate professions and large businesses respectively. It was as high as Rs. 125 per consumer unit for educands and reached the maximum of Rs. 162 per consumer unit for higher professions.

The number of yards purchased per consumer unit varied between 22 and 27 yards in the case of occupational grades I, II and IV. In occupational grades, III, V and VI, it varied between 29 and 34 yards. In grade VII and VIII and among pensioners, educands and non-earners about 40 to 45 yards were purchased per consumer unit. Those in grade IX purchased 58 yards of cloth per consumer unit.

The variation in the expenditure per consumer unit in different occupational groups can be explained, to a great extent, by the difference in the income levels of the families belonging to different occupational groups.

Expected expenditure on clothing per consumer unit for each occupational group was taken as the average expenditure per consumer unit in each income group, the weight being the number of consumer units in each group so that allowance for the income distribution was made.

Table 10.10 gives the value of the actual and the expected expenditure per consumer unit in different occupational grades. The discussion of the divergence between the actual expenditure per consumer unit and the expected expenditure per consumer unit in different occupational groups may be made by taking into consideration the communitywise composition of different occupational groups.

The families belonging to grade I (unskilled manual work) reported an expenditure of Rs. 31 per consumer unit that was lower than the expected expenditure by about 20%. It will be seen from table 10.11 that to the grade I, largest contribution is from Marathas (55%) and Depressed Classes (about 20%). As has been indicated above, the actual average expenditure on clothing per consumer unit in these community groups is less than the expected expenditure per consumer unit. In case of families from the grades II, IV, and V, the actual expenditure was less than the expected expenditure by about 5% to 12%. In these grades also the families belonging to Maratha and Muslim

Table No. 10.10 - Actual and expected expenditure on clothing per consumer unit in different occupations

Occupation	Expenditure on clothing per consumer unit		
	Actual (Rs.)	Expected (Rs.)	Actual as % of expected
I. Unskilled manual work	31.16	38.65	80.62
II. Skilled manual work	42.73	45.09	94.77
III. Lowest professions and administrative posts	48.28	46.30	104.28
IV. Small businesses	34.74	39.33	88.33
V. Highly skilled and supervisory manual work	49.46	54.27	91.13
VI. Clerks and shop assistants	62.82	66.71	94.17
VII. Big businesses	101.97	90.79	112.31
VIII. Intermediate professions and salaried posts	95.47	96.38	99.06
IX. Higher professions and administrative posts	162.17	124.97	129.77
X. Pensioners	94.28	84.81	111.17
XI. Beggars and Prostitutes	51.45	72.01	71.45
XII. Educands	123.98	99.61	124.47
XIII. Non-earners	98.98	88.27	112.13
All occupations	62.84	62.84	100.00

Table No. 10.11 - Distribution of the sample families according to occupations and community groups

Community group → Occupation ↓	Marathas	Brahmins	Artisan castes	Depres- -sed classes	Guje- -ratis	Muhom- -medans	Parsis and Christ- -ians	North Indians	South Indians	Total
I. Unskilled manual work	57	1	13	22	1	7	1	-	2	104
II. Skilled manual work	38	6	16	7	2	8	2	1	2	82
III. Lowest professions and administrative posts	8	13	4	3	-	5	-	-	1	34
IV. Small businesses	31	6	5	5	3	12	1	-	-	63
V. Highly skilled and super- -visory manual work	15	18	12	2	4	8	3	-	2	64
VI. Clerks and Shop assistants	3	32	2	2	10	2	1	-	-	57
VII. Intermediate professions and salaried posts	1	23	-	-	2	1	2	-	1	30
VIII. Big businesses	6	8	6	-	16	5	4	4	-	49
IX. Higher professions and administrative posts	-	9	-	-	-	-	2	3	3	17
X. Pensioners	2	6	1	-	-	1	-	1	-	11
XI. Beggars and Prostitutes	3	-	-	1	1	1	-	-	-	6
XII. Educands	2	2	-	-	1	-	-	-	-	5
XIII. Non-earners	5	10	1	-	2	-	2	3	-	23
<b>Total</b>	<b>176</b>	<b>134</b>	<b>60</b>	<b>42</b>	<b>42</b>	<b>50</b>	<b>18</b>	<b>12</b>	<b>11</b>	<b>545</b>

communities, Artisan Castes, Depressed Classes, that spent on clothing, an amount which was less than the expected amount, are in a considerable number (60% to 90%). The actual expenditure is below the expected expenditure in the grade VI also. In this case, about 50% of the families are from Brahmin community that spent on clothing an amount that was almost equal to the expected amount. But 25% of the families in this grade are from castes like Marathas and others. In grade VII, the actual expenditure of Rs. 96.38 comes quite close to the expected expenditure of Rs. 95.47, since almost 75% of the families in this group are Brahmin families. The expected expenditure is higher than the actual expenditure in occupational grades VIII, IX, X, XII, and XIII. In these grades the families belonging to Brahmin and Gujarati communities together with Parsi and North Indian families account for 65% to 85% of the total families. The actual expenditure of the families belonging to these community groups, as noted above, is higher than the expected expenditure.

The occupation and caste of the family exhibit a very considerable correspondence. The Depressed Classes are confined to lowest occupations. These had reported a very low expenditure on clothing. These purchased on an average two pairs of the main articles of clothing. The cloth

utilized for stitching clothes was of a coarse quality. Moreover, some of the families from this group reported use of old clothes. The average expenditure on clothing is, therefore, markedly low in the case of Depressed Classes.

The Marathas and Artisan Castes are dominant chiefly among manual workers. The families tend to use clothes of a coarse quality. The number of articles of clothing purchased by these families were also quite few. Two to three units of the main articles of clothing were purchased for daily use. In the case of about 25% of the families only, purchases of some articles of clothing for occasional use were reported. The average expenditure on clothing is not, therefore, considerable.

Brahmins show a concentration in occupations where education and training are at a premium and the Gujarati families cluster in businesses. Families belonging to these community groups tend to use cloth in medium and fine qualities. Four units of the main articles of clothing were reported for daily use and in 50% of the cases, purchases of the articles for occasional use were reported.

The Parsi, Christian and North Indian families showed a concentration in higher occupational grades. These families habitually use costly non-cotton fabrics and

as such, the expenditure on clothing was markedly high. The occupational and the caste group to which a family belongs determines to some extent the consumption pattern of the families.



APPENDIX TO CHAPTER X

Data relating to the proportion of total income (or total expenditure) spent on clothing by families in different income groups are available in studies conducted in European and other countries. The families are classified on the basis of 'family income'. The definition and scope of the item 'clothing' varies to a certain extent from one set of data to another. Nevertheless, the average proportion of total income spent on clothing as reported in different studies is comparable. The proportion of income spent on clothing shows a gradual increase from the lower to the higher income groups in the case of most of these studies.

(i) U. S. A.<sup>1</sup>:- In the study of consumer purchases carried by the National Resources Planning Board, U. S. A., detailed information on expenditure and saving during a 12 month period in 1935 and 1936 from a sample of families in cities of different sizes, in villages and on farms in 30 different states had been collected. The results of the study as presented in "Family expenditure in United States : Statistical tables and Appendices" are given below :-

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1. "Family expenditure in United States - Statistical tables and Appendices", Table 384, page 2.

Annual total expenditure per family (£)	% of total expenditure spent on clothing.
Under 500	7.5
500 - 749	7.9
750 - 999	8.5
1000 - 1249	8.9
1250 - 1499	9.3
1500 - 1749	9.7
1750 - 1999	9.7
2000 - 2449	10.5
2500 - 2999	11.1
3000 - 3999	11.6
4000 - 4999	12.5
5000 - 9999	12.5
10000 - 14999	13.6
15000 - 19999	13.8
20000 & above	14.7
All classes	10.1

(ii) U. K.:- Information relating to clothing consumption, collected in the course of the working class inquiry, organised by Ministry of Labour, U. K., in 1937-38, that covered all the manual workers and non-manual workers with income not exceeding £ 250 per year, had been presented by K. H. Ross in the Paper 'Working Class clothing consumption

1937-38'.<sup>1</sup>

Total expenditure per week	Expenditure on clothing as % of total expenditure
40 - 60	5.4
60 - 80	6.1
80 - 100	6.6
100 - 120	6.9
120 - 140	7.9
All classes	6.6

(iii) Sweden<sup>2</sup> :- Family budget surveys were conducted in Sweden by the Social Welfare Board, in the years 1913, 1923 and 1933. The investigation of 1933 covered the consumption habits among industrial workers, low grade employees and middle class families. Moreover, around 1933, the board made special surveys of the consumption habits among farm workers and small farmers. In all these surveys the households kept detailed accounts of all their incomes and expenditures for a period of approximately one year.

The percentage of total income spent on clothing is

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1. Journal of Royal Statistical Society. Vol. A-CXI, (1948), page 145.
2. Wold and Jureen, op. cit., pages 20, 258.

given below for four different social strata, arranged in ascending order of income.

Social strata	Average income per household	% of yearly income on clothing
Farm and forestry workers	1704	12.5
Small farmers	1952	11.7
Industrial and low-grade employees	4079	12.4
Middle-class families	7725	11.3

(iv) Panama City<sup>1</sup>:- A study of income and expenditure of 449 families living in Panama City was conducted under the direction of the Director of Bureau of Statistics and Census, in summer 1953, The data obtained during the study relating to the proportion of income spent on clothing are given below :-

Families with average annual income	% income on clothing
Under 1000	8.8
1000 to 3000	13.5
Over 3000	14.0
All families	13.5

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 1. 'Income and expenditure in Panama City' (1952). Monthly Labour Review February 1955, pages 205-206.

(v) Ceylon<sup>1</sup> :- A survey of Ceylon's consumer finances planned by the Economic Research Department of the Central Bank of Ceylon, covered a sample of about 1000 families from all over the country. Information relating to income and expenditure for the year April 1952 to March 1953 was collected by interview method. The findings regarding the percentage of income spent on clothing are as follows :

Total expenditure per annum (Rs.)	% of total expenditure on clothing
0 - 600	6.09
600 - 1200	7.75
1200 - 2400	7.73
2400 - 4800	8.30
4800 - 9600	8.34
Over 9600	5.77
All groups	7.50

(vi) Poona :- The results of the present cloth consumption survey are as follows :

Total annual income per family	% of total income spent on clothing
0 - 599	12.30
600 - 999	12.90
1000 - 1999	12.90
2000 - 3999	13.20
4000 and above	13.20
All groups	13.05

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1. Survey of Ceylon's consumer finances  $\Rightarrow$  Central Bank of Ceylon, (1953). Table 31.

Chapter XIENGEL CURVES AND ELASTICITIES.

The disposable income of the individual sets a limit to his consumption. Income is the prime factor in determining the standards of living or expenditure patterns. There is a tendency, for most of the people with comparable incomes, to effect a somewhat similar distribution of their incomes as between the major divisions of expenditure. Moreover, as an individual moves from one income level to another, he tends, in time, to take on the standard of living of the new income group and to spend his income in somewhat the same proportions as the average family of the income level joined, provided that other factors including material status, family size are comparable. Engel discerned the relationship existing between the amount of available income and the proportion of expenditure on certain major items of consumption goods. Some of the results which Engel derived from his early studies of family budgets are as follows :<sup>1</sup>

- (1) that food represents the largest item of expenditure in the family budget;
- (2) that the proportion of expenditure devoted to food

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1. Prais and Houthakker, op. cit., page 79.

decreases as the standard of living of the household increases;

and (3) that the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the standard of living.

Before proceeding further, it is necessary to define precisely the two variables that enter into this relationship.

The dependent variable :- Expenditure or quantity may be used for the dependent variable. If the commodity under consideration is obtainable only in one unique variety, there is no need for a choice. But, if there are a number of varieties in the market, and such is the case with the articles of clothing, it is necessary to distinguish the effects of the income variable on the expenditure and the quantity variables.

The independent variable :- Question also arises in the choice of the independent variable. The total expenditure or total income can be used as regressor. If the total expenditure is regarded as a function of income say  $Y = X(\alpha)$  the two elasticity variants stand in the relation<sup>1</sup>

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1. Wold and Jureen, op. cit., page 221

$E_{\mu q} = E_{\mu x} \cdot E_{xq}$  that is for any commodity the demand elasticity with respect to income equals the demand elasticity with respect to expenditure multiplied by the income elasticity of the total expenditure. From the viewpoint of application, it is the income elasticity that is of primary relevance, problem referring to total expenditure entering secondarily via assumptions concerning propensity to consume. Thus, in the present analysis, total income is taken as the independent variable.

11.1 Variation in Household Size :- While using family budget data for the estimation of income elasticities, it is necessary to compare habits in family groups that differ as regards income level, but are similar in other respects. One of the difficulties encountered is of making allowance for the size and age structure of the family. Biased estimates of the elasticities<sup>1</sup> may result if the household size is not treated explicitly, firstly because there is a positive correlation between household income and household size. Secondly, variations in household size have comparatively large effects on consumption, particularly on such items as food, clothing, etc. This again suggests

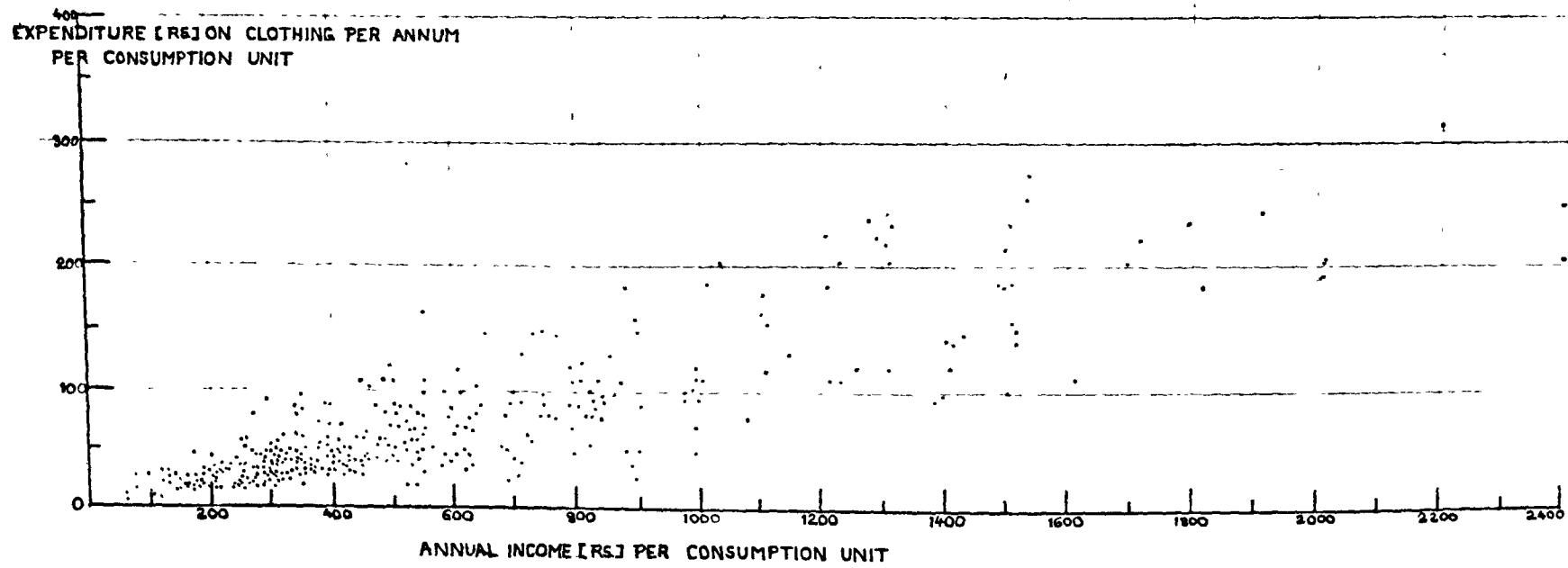
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 1. Prais and Houthakker, op. cit., page 88.



that it is important to consider household size explicitly in the formulation of the Engel curves.

Household size may be considered as measured by the number of persons in the household. But there are a number of characteristics of the members, in particular the age and sex, that will influence the consumption of a commodity and these characteristics will have to be taken into account. In order to measure the household size the unit consumer scale as derived in the previous chapter is utilised. By using this scale all the families are reduced to their equivalents in terms of male-adult consumer units. By dividing the total family income and the expenditure on clothing by the number of consumer units in each family, the income per consumer unit and the expenditure per consumer unit are derived.

11.2 Algebraic Formulation :- Having defined the variables, namely the income per consumer unit and the expenditure per consumer unit that will enter the demand function, the observations obtained in the Survey were plotted on a graph in order to get an impression of the relationship at work. The expenditure per consumer unit is plotted against the income per consumer unit in graph 11.1. The points cluster along a straight line and little curvature is observed. Thus it did not appear to be necessary to apply



Graph No. 11.1 : Scatterrogram

the functions such as semi-log, log-inverse, or hyperbola, adopted for describing the demand functions, by Prais and others. The effective choice thus was between the constant elasticity function linear in logs used by Dr. Richard Stone<sup>1</sup> and the variable elasticity functions linear in the variables themselves, proposed by Allen and Bowley.<sup>2</sup>

When forming the regression, the relationship will be practically the same whether the calculations are based on individual data or on data grouped according to income.<sup>3</sup> The data are grouped, for the present Study, in twelve income per consumer unit classes for obtaining approximation to demand functions.

Table 11.1 sets the number of families, the number of consumer units, income per consumer unit, expenditure on clothing per consumer unit, and number of yards per consumer unit for each of the twelve income groups.

A constant elasticity function linear in logs and a variable elasticity function linear in variables have been

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1. The Measurement of Consumers' Expenditure and Behaviour in the United Kingdom (1920-1938) - R. Stone (1954), Chapter XVIII, pages 276-278, 409.
2. Family Expenditure - R. G. D. Allen and A. L. Bowley. (1935), Chapter I.
3. Wold and Jureen, op. cit., page 8.

**Table No. 11.1 : Income, expenditure and yards per consumer unit according to income groups. (Total Sample).**

Income per consumer unit (Rupees)								
	Upto 150	150 to 199	200 to 249	250 to 299	300 to 349	350 to 449	450 to 549	Total
Number of families	24	43	56	55	45	110	60	393
Total consumer units	93.84	194.52	235.54	205.21	182.84	408.15	205.14	1,525.24
Total income (Rs.)	10,790	34,490	52,830	56,810	59,590	162,110	102,540	479,160
Total expenditure on clothing (Rs.)	1,575	5,550	7,439	7,763	8,230	22,452	12,355	65,364
Total yardage	1,283	4,210	5,372	5,155	5,342	13,014	6,662	41,038
Income per consumer unit (Rs)	114.98	177.31	224.29	276.84	325.91	397.18	499.85	314.15
Expenditure per consumer unit (Rs)	16.78	28.53	31.58	37.83	45.01	55.01	60.23	42.85
Yards per consumer unit	13.67	21.64	22.81	25.12	29.22	31.89	32.48	26.91

(Continued)

Table No. 11.1 (Contd.) :- Income, expenditure and yards per consumer unit according to income groups. (Total Sample).

	Income per consumer unit (Rupees)						GRAND TOTAL
	550 to 649	650 to 749	750 to 849	850 to 999	1,000 and above	Total	
Number of families	32	19	27	23	51	152	545
Total consumer units	90.56	69.40	97.63	76.60	158.99	487.18	2012.42
Total income (Rs.)	53,590	44,470	78,490	70,860	242,360	489,770	968,930
Total expenditure on clothing (Rs.)	6,832	5,305	9,310	10,036	29,606	61,089	126,453
Total yardage	3,379	2,668	4,443	4,129	10,836	25,455	66,493
Income per consumer unit (Rs)	591.76	701.42	803.95	925.07	1524.37	1005.32	481.475
Expenditure per consumer unit (Rs)	75.44	83.68	95.36	131.02	186.21	125.39	62.836
Yards per consumer unit	37.31	42.08	45.51	53.90	68.16	52.25	33.041

fitted to these data. The resulting equations are as follows :

$$(i) \quad V_i = 5.44 + 0.119 V_0$$

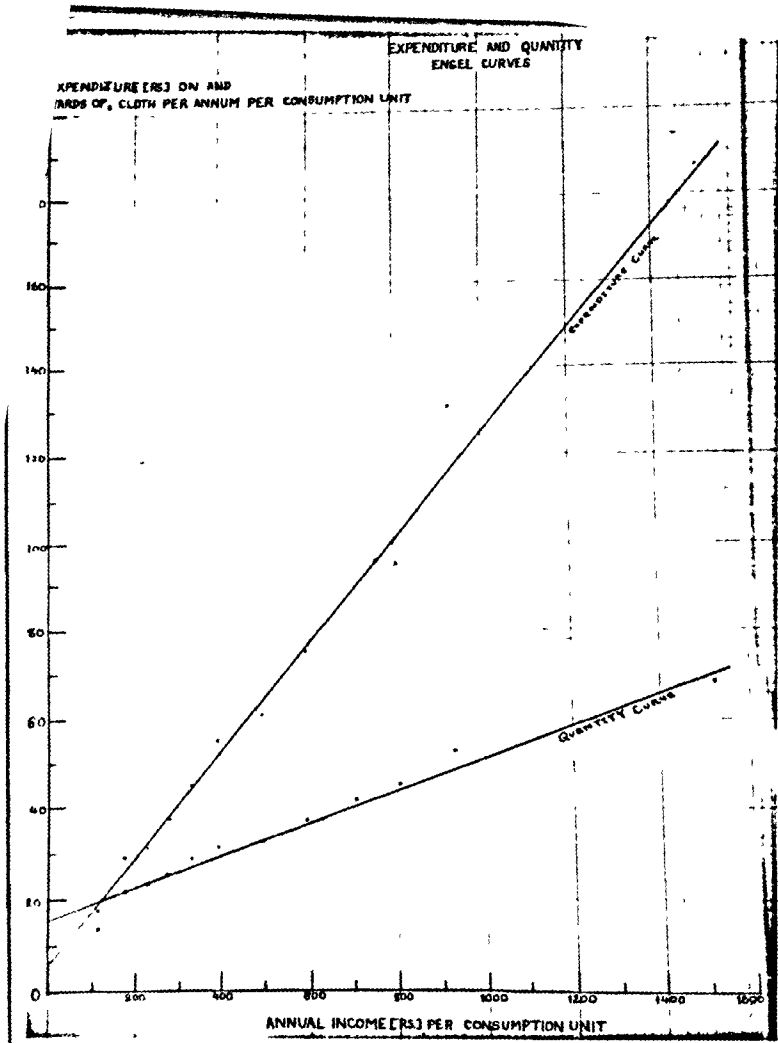
$$(ii) \quad \log V_i = -0.60 + 0.897 \log V_0$$

Where  $V_i$  is the expenditure on clothing per consumer unit and  $V_0$  is the income per consumer unit.

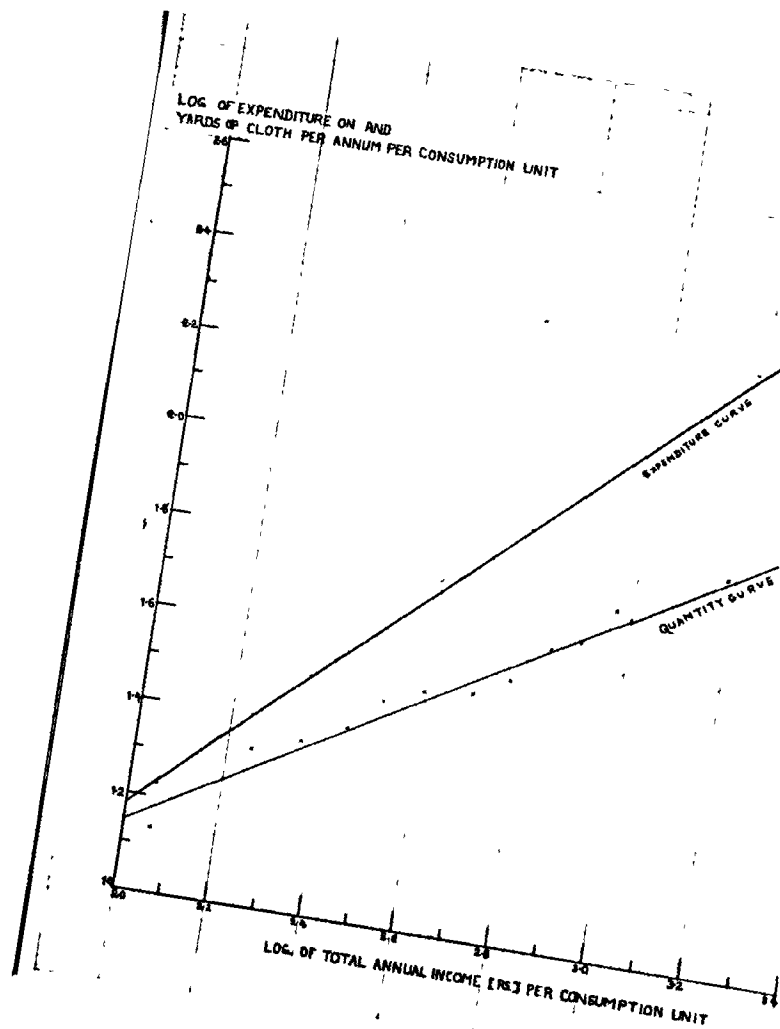
The values of elasticities yielded by the two functions are quite similar, being 0.897 for the constant elasticity function and 0.915 at the mean value for the variable elasticity function.

In graph 11.2 the expenditure per consumer unit is plotted against the income per consumer unit and in graph 11.3 the logarithms of the expenditure per consumer unit are plotted against the logarithms of the income per consumer unit. The Engel curves resulting from the equations fitted to the two sets of data are also drawn. It is apparent from this representation that both the functions give a good fit to the present sets of data.

The value of constant elasticity is 0.90. This means that almost the same proportion of income is devoted to clothing at all the income levels, covered by the present Survey. This is in conformity with Engel's formulation that the per cent outlay for clothing is approximately the same, whatever the income.



Graph No. 11.2



Graph No. 11.3

Elasticities are calculated for the expenditure on men's clothing and women's clothing, separately. The income elasticities came to 0.93 for men's clothing and 0.89 for women's clothing. There is a little difference in the values of elasticities, for men's and women's clothing. The amount of expenditure devoted to men's and women's clothing changes at a similar rate at different income levels.

The values of elasticities as obtained from data of family budget surveys conducted in certain European countries are set out below.

The constant elasticities given by H. Wold<sup>1</sup> for the Swedish middle class families and the working class families come close to the values derived in the present study. The values of the elasticities are 0.96 for the industrial workers<sup>2</sup> and low grade employees and 0.93 for middle class families.

Houthakker and Prais, in their 'Analysis of Family budgets with an application to two British Surveys (working class Inquiry and Middle Class Inquiry) conducted

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1. Wold and Jureen, op. cit., page 4.

2. Ibid, page 21.



in 1937-39', give elasticities, for men's clothing, women's clothing, children's clothing separately. The values are derived by using semi-logarithmic function. The values are as follows :<sup>1</sup>

	Working class	Middle class
Men's clothing	0.81	1.27
Women's " "	1.04	1.35
Children's "	1.45	1.74

The values of the elasticities are quite close for men's and women's clothing in the case of middle class families. In both the cases, the values of elasticities of women's clothing are higher, as compared to the values of elasticities of men's clothing.

11.3 The Quantitative and the Qualitative Aspects :- The expenditure on clothing increases in absolute amounts over the total income range. This increase in the total expenditure spent on clothing may be due to the increase in the <sup>quantity</sup> ~~quality~~ of cloth purchased as well as the improvement in the quality of cloth purchased.

There are qualitatively different articles that will serve the same purpose. Consumers are not indifferent as

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1. Prais and Houthakker, op. cit., page 107, Table 20.

between the goods which will serve the same purpose, because the goods are not just different but some are better than the others. This superiority may be technical aesthetic or superiority with respect to some criterion such as newness of design.<sup>1</sup> Since there are qualitatively better ways of satisfying the same need, consumers tend to purchase goods of better quality as they reach a higher income level. Thus a qualitative change is likely to occur over the income range.

Equal in importance is the quantitative variation. Variation in the quantities of goods purchased has a number of different aspects.

Quantity is associated with specialization. A single article of clothing can render a single service as well as multiple services. The services rendered under different conditions may be lumped together and one article may be bought to provide all the services. Income is the force for the limitation of specialisation. But the more the goods one can afford to buy, the more the possibility of specialisation. The more diverse are the conditions of services of a garment, greater the possibility of having a number of garments. Specialization may take place as

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1. Income, Saving and the Theory of Consumer Behaviour -  
J. S. Duesenberry (1949), page 20.

regards activity, time, place, accessories, etc.<sup>1</sup> A saree which serves all the purposes at a lower income level is replaced by a number of sarees each serving one of the purposes at the higher income level. Thus a rise in income is accompanied by the reclassification of the services, and there is a quantitative change because of specialization.

The quantity of cloth required per person will also increase as one proceeds from the lower income groups to the higher income groups because of the difference in the point of discard. The poorer families are not likely to discard the clothes until the clothes are practically worn out. With the richer consumer, the point of discard will be reached earlier. An article may even be discarded because of the change in fashion.

The quantity of cloth purchased may increase because a number of sets of articles are purchased for the sake of variety.<sup>2</sup> A number of sarees rendering similar service may be piled up to have in wardrobe, sarees of different types, patterns, designs, by the women in the higher income groups. Men also prefer to have a number of sets of

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1. The Theory of Consumer's Demand - R.T. Norris. (1952), pages 140-41.

2. Duesenberry, op. cit., pages 21-22.

articles in order to keep the clothes in a perfect laundered condition.

New articles of clothing may be introduced at the higher income levels. Household textiles find hardly any place at the lower income groups. Articles such as cushion covers, curtains, table-cloths are purchased by families belonging to higher income groups. Use of coats, accessories such as socks, ties increases markedly as one proceeds from lower to higher income groups. Such addition of the new articles of clothing means a increase in the yards of cloth purchased.

Thus, as one proceeds from lower income groups to higher income groups, there is both a quantitative and a qualitative change in the cloth purchased. Both the quality and quantity of cloth purchased will vary with the standard of living of the households.

"The change in expenditure on a commodity in response to a change in any parameter can be decomposed into a change in quantity and a change in quality. Thus

$$dV_i = p_i dq_i + q_i dp_i$$

(where  $V_i$ =expenditure;  $q_i$ =quantity;  $p_i$ =price). This expression leads to a concept of a quality elasticity with respect to, say income, which has the property that sum of the quantity and quality elasticities is equal to the

expenditure elasticity."<sup>1</sup>

The average price paid for an article, here, becomes the indicator of quality variation. True, that differences in prices arise not only from quality differences but also from a number of other causes viz. existence of regional variations in the prices of a commodity, discrimination in the prices charged, differences in the accompanying services purchased together with the commodity. "But so far as differences in the quality are voluntarily chosen by the consumer, these elements are brought under the measuring rod of money."<sup>2</sup>

Data regarding the expenditure on cloth purchased as well as the amount of cloth purchased were collected during the present Survey. The expenditure elasticity is, therefore, decomposed into quality elasticity and quantity elasticity. In table 11.1 is given the income per consumer unit and the number of yards per consumer unit. A constant elasticity function linear in logs and a variable elasticity function linear in variables have been fitted to these data. The resulting equations are

$$(i) q_i = 15.68 + 0.036 V_0$$

$$(ii) \log q_i = 0.029 + 0.564 \log V_0$$

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1. Prais and Houthakker, op. cit., page 112.

2. <sup>Op. cit.</sup> ~~Op. cit.~~, page 111.

The values of elasticities are 0.564 for the constant elasticity function and 0.525 (at mean value) for the variable elasticity function.

The actual and the logarithmic values of the yards per consumer unit are plotted against the actual and the logarithmic values of income per consumer unit in graphs 11.2 and 11.3 respectively,<sup>1</sup> and the corresponding Engel curves are drawn. In this case also both the functions give a good fit to the data.

Quality elasticity can be derived by taking the difference between the expenditure and the quantity elasticities.

The value of the expenditure elasticity is 0.897 and that of quantity elasticity is 0.564. The value of quality elasticity thus comes to 0.333. The value is 0.390 at the mean value, if the variable elasticity function is considered. Thus the elasticity of quality is less than the elasticity of quantity.

11.4 Elasticities in different Community Groups :- In the previous sections, the effect of the family size and the income on the expenditure on clothing has been considered. But there are still such differences in the circumstances as the region in which the people live, occupational class

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1. Please refer to page 419.

to which the earning members of the household belong and the social group to which the household belongs. No numerical measure is available for such factors. It is impossible, therefore, to include these factors directly into the regression analysis.

If there were any reason to believe that the differences between the results of various groups are systematic in a particular way so that the differences affected either the height or the slope of the Engel curve (but not both), it would be possible to take this knowledge into account by fitting the curve to both sets of data simultaneously. "Thus, if the Engel curve were linear and the effect of social class was merely to raise the height of the curve, it will be appropriate to use the regression form :

$$V_i = \alpha_i + \beta_i V_0 + V_{is} + \epsilon$$

where dummy variable 's' takes on the values of unity for one group and is a zero otherwise. By adding more dummy variables further classes can be distinguished."<sup>1</sup>

If, however, both the height and the slope of the curve are expected to be different, it is necessary to treat each class separately. It was believed that the effect of caste was not a simple effect assumed when a

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1. Prais and Houthakker, op. cit., pages 157-158.

dummy variable is used. Each community group was, therefore, treated separately.

The effects of occupation on consumption habits are in many ways similar to those of caste. Indeed the occupation of the main earner is often determined by the caste: Hence it is not necessary to analyse the data according to different occupational groups.

Elasticities are separately calculated only for the local community groups. The families belonging to Maratha community and Artisan Castes are grouped together, because of the close similarities in the income levels as well as the clothing habits of these two groups. Elasticities for Maratha and Artisan Castes, for Brahmins and for Depressed Classes are calculated. Number of families belonging to Depressed Classes included in the sample was rather small (42), the data for this group was, therefore, analysed without grouping it according to income classes.

Tables 11.2 and 11.3 give the number of consumer units, income, expenditure, and yards per consumer unit in different income groups for Maratha-Artisans and Brahmins. Constant elasticities, for expenditure quantity and quality are obtained for these three community groups. In order to make the elasticities for different community groups comparable, the values are calculated separately for families



**Table No. 11.2 : Income, expenditure and yards per consumer unit according to income groups. (Marathas and Artisan Castes).**

Income per consumer unit → Rupees	Upto 150	150 to 199	200 to 249	250 to 299	300 to 399	400 to 499	500 to 549	Total
Number of families	15	17	34	37	55	26	13	197
Total consumer units	58.74	72.48	140. <sup>04</sup> <del>78</del>	144. <del>18</del>	205.48	69.32	38.48	728.72
Total income (Rs.)	6,950	12,630	31,440	39,590	73,220	30,610	20,110	214,550
Total Expenditure on clothing (Rs.)	1,041	1,984	4,523	5,550	9,273	3,319	2,098	27,778
Total yardage	831	1,523	3,323	3,699	6,047	2,126	1,342	18,891
Income per consumer unit (Rs)	118.31	174.25	224.51	274.59	355.34	441.67	522.61	294.42
Expenditure per consumer unit (Rs)	17.72	27.37	32.30	38.49	45.13	47.88	54.52	38.12
Yards per consumer unit	14.15	21.01	23.73	25.66	29.39	30.67	35.88	25.92

Table No. 11.3 : Income, expenditure and yards per consumer unit according to income groups. (Brahmins and South Indians).

Income per consumer unit (Rupees)						
	Upto 250	250 to 299	300 to 349	350 to 449	450 to 549	Total
Number of families	12	8	8	38*	14	80
Total consumer units	52.90	33.08	47.77	141.98	62.00	337.73
Total income (Rs.)	10,590	9,220	15,600	57,360	30,900	123,670
Total expenditure on clothing (Rs.)	1,865	1,200	2,219	8,668	3,851	17,803
Total yardage	1,211	722	1,280	4,938	1,919	10,070
Income per consumer unit (Rs)	200.19	278.72	326.56	404.00	498.39	366.18
Expenditure per consumer unit (Rs)	35.26	36.28	46.45	61.05	62.11	52.71
Yards per consumer unit	22.89	21.83	26.80	34.78	30.95	29.82

(Continued)

\*Omission of two families - wedding purchases.

Table No. 11.3 (Contd.) : Income, expenditure and yards per consumer unit  
according to income groups. (Brahmins & South Indians).

	Income per consumer unit (Rs)				Total	GRAND TOTAL
	550 to 749	750 to 849	850 to 999	1,000 and above		
Number of families	16	12	8	27	63	143
Total consumer units	55.87	47.29	36.57	86.48	226.21	563.94
Total income (Rs.)	37,170	37,790	34,030	130,320	239,310	362,980
Total expenditure on clothing (Rs.)	4,344	4,703	4,264	14,687	27,998	45,801
Total yardage	2,327	223	1,673	6,167	10,390	20,460
Income per consumer unit (Rs)	665.29	799.11	930.54	1506.94	1057.91	643.65
Expenditure per consumer unit (Rs)	77.75	99.45	116.60	169.83	123.77	81.22
Yards per consumer unit	41.65	47.01	45.75	71.31	45.93	36.28

with an income upto Rs. 550 per consumer unit, and for families with an income of Rs. 550 and above per consumer unit. Very few families from Maratha and Artisan Castes and Depressed Classes, belong to income groups of Rs. 550 and above, per consumer unit. Elasticities for both the income ranges are, therefore, calculated only for the Brahmins.

The values of elasticities for different communities are set in table 11.4. Considering the quantity elasticities, all the community groups show very similar values of the quantity elasticities. Thus, it is 0.547 for Marathas and Artisan Castes; 0.511 for Brahmins; 0.512 for Depressed Classes. The value for all the community groups is 0.547. This indicates that the families belonging to the income groups upto Rs. 550 per consumer unit, from different communities make quantitative additions at a similar rate.

Considering the values of quality elasticities, it will be seen from the same table that the values are quite similar for Marathas and Artisan Castes, and for Depressed Classes, being 0.186 for the former and 0.165 for the latter. As compared to these values, the value of the quality elasticity is higher in the case of Brahmins, being 0.331.

Table No. 11.4 : Quality, quantity and expenditure elasticities in different communities.

For income groups upto Rs. 550 per consumer unit			
Community Group	Expenditure elasticity	Quantity elasticity	Quality elasticity
Marathas & Artisan Castes	0.733 ± 0.028	0.547 ± 0.021	0.186
Brahmins & South Indians	0.824 ± 0.046	0.511 ± 0.035	0.331
Depressed Classes	0.677 ± 0.065	0.512 ± 0.040	0.165
Total Population	0.857 ± 0.022	0.547 ± 0.021	0.290
For income groups Rs. 550 and above per consumer unit			
Brahmins & South Indians	0.918 ± 0.062	0.669 ± 0.046	0.249

The families belonging to Maratha community, Artisan castes and Depressed Classes are engaged mainly in manual work and are concentrated in the lower income groups. Use of cloth coarse in quality that will be tough and highly durable is demanded by the occupational nature of these community groups. Bulk of the families belonging to these communities use such cloth that is coarse and durable. The occupational pattern and the average levels of income for particular communities tend to ~~form~~<sup>form</sup> what <sup>may</sup> be called a standard or normal pattern of taste and quality in consumption which appears to affect even those families not belonging to the occupations or income levels. With a rise in level of income there does not, thus, appear to follow immediately a change in consumption habits. There appears some tendency to stick to the community "norms". As a result qualitative shift in consumption of cloth does not appear marked in these communities with a large concentration in manual work and lower income groups.

As against this, the families belonging to Brahmin community are mostly engaged in clerical, professional and administrative work and belong to middle and higher income groups. The use of cloth of medium and fine qualities is common in this group. If the families have a low income, because of the limitations of the income, they would be forced to use cloth of a coarse quality. But as soon as

they reach a higher income level, they will tend to shift over to cloth of better quality and try to keep upto the standards of the community group. Qualitative shift in the case of families belonging to income groups upto Rs. 550 per consumer unit is, therefore, marked in families belonging to the Brahmin community.

The value of quality elasticity for the Brahmins falls to 0.249 for the income groups Rs. 550 and above per consumer unit. The qualitative improvement is less marked in the higher income groups. This may be explained as follows. There is a tendency among Maharashtrians to use cotton cloth for daily wear. Even if they attain a higher income level, they do not generally shift to the use of non-cotton fabrics. As long as cotton cloth is used, there is not, after a point, much scope for continuous qualitative improvement. Qualitative improvement would, at this level, become marked only if shift is made to costly non-cotton fabrics. This relative slowness of the movement from consumption of medium and fine cotton fabrics to costlier non-cotton fabrics among Brahmins appears similar to the slowness of the movement from coarse to fine fabrics among Marathas.

As for the value of quantity elasticity, it rises from 0.511 in the income groups upto Rs. 550 per consumer unit

to 0.669 in the income groups above Rs. 550 per consumer unit in the case of Brahmins. With the rise in the economic and social status among Brahmins, quantitative additions are made at higher rate as compared to the rate at which Brahmin families belonging to lower economic and social status make quantitative additions. In the higher income groups specialization of the clothes takes place as regards time and place and a number of sets of different types of articles are added to the wardrobe.

It is not possible to study the values of the elasticities of the higher income range (i.e. income of Rs. 550 and above per consumer unit) with those of the lower income range, for the total sample families. The families belonging to the income groups below Rs. 550 per consumer unit are mainly Maharashtrians, while in the income groups of Rs. 550 and above per consumer unit bulk of the families from Gujarati, Parsi and Sindhi communities are concentrated. The clothing habits of the families belonging to Parsi and Sindhi communities are markedly different from the clothing habits of the families belonging to the local community groups. Thus the families in the higher and lower income ranges are not comparable as regards clothing habits and tastes.

11.5 Between and Within Variatal Shifts :- Thus far the



quality variation was treated for all the clothing items jointly. But it is possible that there may be, for a given item of clothing, say saree, several sub-varieties. As income increases, in addition to the purchase of better qualities of a given variety, there may be a significant shift towards the purchases of more expensive variety.

The relative importance of the between and within variatal shift will be considered for only two items viz. shirting and saree.

Shirting :- There are five varieties of shirting that need be distinguished. These are lepard, longcloth, stripped and check shirtings, poplin and artificial silks. The families reporting purchases of shirting were divided into five income groups for the purpose of the present analysis. The average price per yard for each of the five varieties, is given for all the five income groups in table 11.5. The quality elasticities calculated from these data were as follows :-

<u>Name of the Variety</u>	<u>Quality Elasticity</u>
Lepord	0.17
Longcloth	0.30
Stripped and check shirting	0.38
Poplin	0.42
Artificial Silk	0.31
All shirtings	0.34

**Table No. 11.5 : Average price per yard of the different varieties of shirting according to income groups.**

Name of the variety	Income per consumer unit (Rs.)					Average (Rs)
	Upto 200 (Rs)	200 to 299 (Rs)	300 to 499 (Rs)	500 to 999 (Rs)	1,000 and above (Rs)	
Lepord	0.768	0.786	0.905	1.092	-	0.888
Longcloth	0.896	0.932	1.177	1.333	1.402	1.126
Check and Stripped shirting	0.986	1.107	1.213	1.345	1.416	1.206
Poplin	1.211	1.378	1.426	1.537	1.875	1.485
Artificial Silk	-	1.384	2.643	2.755	3.218	2.546
All varieties	0.957	1.211	1.318	1.426	1.689	1.345

It is clear from these values that there is a shift to better quality within the same variety barring lepard. Lepard is available only in coarse qualities and there is little scope for qualitative variation within this variety. Consumers, therefore, tend to shift over to cheaper varieties of longcloth and abandon the use of lepard. There is a considerable scope for qualitative variation in the case of longcloth which is available in medium and fine quality. The scope is more marked in the case of poplin and stripped and check shirting because they are available in medium as well as superfine quality.

The cheapest variety in terms of price per yard is lepard and the most expensive variety is artificial silk. The ordering of the prices of all the varieties is the same at the top and the bottom income groups and may be compared with the order of varieties based on the proportionate increase in the consumption between the top and the bottom income groups. "If, as income rises, in addition to buying better quality of variety, consumer also shifts towards more expensive varieties, this will be shown by a positive correlation between the two orderings. The method of rank correlation is an adequate tool for this purpose."<sup>1</sup> Kendall's T was computed which gave a value of 0.76. This value is significant. It indicates that shift towards more

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1. Prais and Houthakker, op. cit., page 120.

expensive varieties does take place. Varieties like leopard are inferior with respect to higher income levels and those like silk are distinct luxuries for lower income levels and hence there is a marked shift between the varieties.

9 Yard Sarees :- Nine yard sarees are divided into five groups. (i) sarees from Sholapur and Malegaon, (ii) Madura Ichalkaranji, etc. (iii) Nagpur. All these are handloom and powerloom cotton sarees. (iv) mill-made cotton sarees, (v) jari sarees. The average price per unit for these different types of sarees for different income groups are set in Table 11.6. The quality elasticities calculated from these data were as follows :-

<u>Type of the Sarees</u>	<u>Quality Elasticity</u>
Sholapur, Malegaon	0.17
Madura, Ichalkaranji, etc.	0.31
Mill-made	0.20
Nagpur	0.37
Jari	0.45
Total 9 yard sarees	0.31

The sarees from Sholapur and Malegaon are available chiefly in coarse qualities. There is little scope for qualitative variation in this group of sarees. There is

**Table No. 11.6 : Average price per yard of the different varieties of 9 yard sarees according to income groups.**

Name of the variety	Income per consumer unit (Rs.)					Average (Rs)
	Upto 200 (Rs)	200 to 299 (Rs)	300 to 499 (Rs)	500 to 999 (Rs)	1,000 and above (Rs)	
Sholapur	9.92	10.13	11.37	12.42	-	11.19
Madura etc.	10.30	11.07	12.84	13.47	14.15	12.32
Mill-made	-	11.76	13.18	14.03	15.26	13.51
Nagpur	10.89	13.50	14.21	15.54	17.63	15.59
Jari	-	22.50	26.58	32.18	36.97	34.03
<b>All varieties</b>	<b>10.14</b>	<b>11.87</b>	<b>13.68</b>	<b>16.13</b>	<b>20.67</b>	<b>14.64</b>

ample scope for qualitative improvement in the case of sarees from Madura etc., and Nagpur. Mill-made sarees are in demand only in a limited class of women. The demand is mainly from the women belonging to middle or higher income groups who generally use these sarees for wearing indoors. As such sarees with prices varying within a narrow price range are demanded. The quality elasticity is subsequently quite low. It is high in case of jari sarees, because there is a wide range of qualitative variation in this case.

In order to study whether there is any shift from one variety to another Kendall's T was computed. The value of T comes to 0.60, that indicates a significant shift between varieties. The women from lower income groups use sarees from Sholapur and Malegaon. They may, at an increased income level, take over to the use of sarees from Madura and Ichalkaranji, as there is little scope for within variatal shift in the case of the sarees from Sholapur. The women in middle income groups use sarees from Nagpur and those in the higher income groups use jari sarees in a considerable number. The sarees from Sholapur etc., are inferior in respect to higher income groups and the jari sarees are a luxury for the lower income groups. Significant shift between varieties is, therefore, observed in the case of sarees also.

Part IV

Chapter XII

THE CONSUMPTION OF CLOTH IN INDIA.

In the present chapter an attempt is made to estimate the current consumption of cloth in India and also to give an estimate of the requirements of cloth for the total Indian population in 1960-61 i.e. towards the end of the Second Five Year Plan.

The Planning Commission had to lay down production targets for the major industries such as iron and steel, cement, cotton textile, sugar, etc., for the Second Five Year Plan period. The target for the production of cloth could be based on the estimated requirements of cloth of the country over the plan period.

In the Second Five Year Plan<sup>1</sup> it is stated that "overall targets for cloth and yarn production have been envisaged at 8,500 million yards and 1950 million lbs. respectively by 1960-61." It is expected that 1000 million yards of cloth would be required for export purposes and 7,500 million yards would be required for internal consumption. The estimate of cloth for internal consumption is

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1. Second Five Year Plan - Government of India - Planning Commission. (1956), page 410.

derived by taking a product of the expected population in 1960-61 and the expected per capita consumption of cloth (18.5 yards). The question of the consumption target was considered by the Textile Enquiry Committee. The committee stated, "It is only to be expected that as a result of the purposeful execution of the Second Five Year Plan, there will be an appreciable increase in the per capita income as well as rise in the standard of living." The committee considered that "It would not be too much to expect a consumption of 18 yards per head by 1960-61".<sup>1</sup>

When the Planning Commission was arriving at the estimates of the requirements of cloth over the plan period, some of the private organisations also put forth their expectations regarding the cloth requirements of the country. Thus, in the memorandum submitted by the Ahmedabad Mill-owner's Association jointly with the Mill-owners' Association of Bombay to the Planning Commission in 1954, the per capita consumption of cloth was expected to rise to 22 yards by 1960-61.<sup>2</sup>

None of these sources indicate the basis on which their estimates were. The authors of the estimates do not seem to have taken into account the actual consumption

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1. T. E. C. - Vol. I, page 20.

2. Annual Report of The Ahmedabad Millowner's Association, (1954), page 13.



of cloth in different sections of the population/ and based the estimates on any factual data.

It is true that data relevant for the purpose of the estimation of the cloth requirements of the country are scanty. But an attempt could be made to make the fullest use of the existing data and to make as accurate an estimation as the data permit.

One source of data in this connection is the series of estimates of the per capita cloth available for the internal consumption, over the last fifty years. For computing this series, the balances of cloth available for internal consumption are derived by adding the production of Indian mill and non-mill sectors and the imports of cloth and subtracting the exports therefrom. These balances are divided by the relevant population figures to arrive at the figures of the per capita cloth available for internal consumption. The figures are given in the Appendix to the present Chapter. It is apparent from statement 12.1 (given in Appendix I to the present chapter) that there was a considerable amount of variation in the cloth available for consumption from year to year. In order to smooth out these fluctuations, triennial averages calculated for this period are also given.

The quantity available for consumption over the long

term may be taken as an indicator of the trend of consumption in the country. But the figures of per capita cloth available for consumption for the last 50 years cannot be utilised to assess the future trend of the consumption of cloth. This is because, a considerable amount of change has taken place in the coverage and composition of Indian population during the last twenty years. The series of the quantity available for consumption per capita upto 1937-38 relates to India including Burma. In the year 1937-38, Burma was separated from India. In the year 1947, some of the provinces like North West Frontier and Sindh and some parts of Punjab and Bengal were separated from India to constitute a new Republic of Pakistan. About 17% of the total Indian population was transferred to Pakistan. Creation of Pakistan meant loss of certain districts of Punjab and N. W. F. that were heavy consumers of cloth.<sup>1</sup> In the absence of sufficient data, the series prior to 1948 cannot be adjusted to make it comparable with the series for the year 1948 and onwards, that relates to the Indian population, (excluding Pakistan). A series indicating the trend in the cloth available for consumption per person that relates to the present Indian population, over a period, is not thus available and as such cannot be utilized for the present Study.

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1. T. E. C. - Vol. I, page 19.

The estimates of the total cloth requirements of the country could be based on the data relating to consumption of cloth of the different sections of the population. It may be noted that no single enquiry relating to the consumption of cloth of the total Indian population has been conducted so far. However, data collected in the course of some of the all-India surveys can be utilized for the purposes of estimation. A total picture about the consumption of cloth could be built up by utilizing the data that were collected in the different enquiries.

In order to estimate the total cloth requirements of the country, it will be necessary to estimate separately the requirements of rural and urban population. The rural and urban population in India differ markedly in socio-economic characteristics. The cloth consumption patterns of these two sectors of the population, therefore, are different to a considerable extent. These sectors have to be treated separately.

Valuable information regarding the consumption of cloth in the rural sector of the Indian population is available in two enquiries, viz. Agricultural Labour Enquiry and All-India Rural Credit Survey. These enquiries have been conducted on an all-India basis.

The Agricultural Labour Enquiry conducted by the Ministry of Labour, Government of India, during the year 1950-51, gives data relating to the cost and levels of living of the agricultural labour families. In the All-India Rural Credit Survey, conducted by the Reserve Bank of India in the year 1951-52, along with the data relating to current and capital agricultural expenditure, expenditure on some major items of consumption such as clothing and footwear, utensils and other durable consumer goods, had been collected for the agricultural families. Besides these two major sources, certain isolated studies on the expenditure pattern of agricultural families conducted in different parts of the country, give some information regarding the consumption of cloth. For instance, the Board of Economic Enquiry in Punjab has been conducting family budget studies of cultivators for the last twenty years. But these studies cover only a few families (10 to 12). The information given by such studies is not useful for the present analysis.

For deriving the estimates of the consumption of cloth of the urban sector of the population, scanty data are available. In the year 1944-45 the Ministry of Labour, Government of India had conducted an enquiry into the family budgets of Industrial Workers. The enquiry covered 28 industrial centres in the country and presents the family

budget data of the industrial workers for each of these centres separately. Another enquiry on an All-India basis that presents the family budget data relating to another section of the urban population had been conducted by the office of the Economic Adviser to the Government of India in 1945-46. This enquiry related to the middle-class employees of Central Government from the four principal cities and several cities and towns from the seven territorial blocks of India. Even though the scope of this enquiry is narrow, families from several of the cities all over the country are covered.

A survey of the 'family expenditure of the middle classes in U.P.' had been conducted in U. P. in 1948-50.<sup>1</sup> This study relates to the families belonging to medical, legal and journalistic professions alone. Family budget data are also available for middle class families in Bombay City<sup>2</sup> and Calcutta City. But these enquiries have been conducted by different agencies at different periods. Moreover, the definition of 'middle class' varies from one study to another and the methods of the collection of data as well as of the presentation of the data differ to a

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1. Family Expenditure of Middle Classes in Uttar Pradesh (1948-50) -- J. K. Pande, (1955).
  2. Report on the Survey into the Economic Conditions of Middle Class Families in Bombay City - Indian Statistical Institute (Bombay Branch), (1949).

"those engaged in cultivation of land owned or leased other than small garden plots". The scope of the cultivator class is the same as in the 1951 census, where cultivators are defined as "those who cultivate land wholly or mainly owned or unowned",<sup>1</sup> There were 193.095 million cultivators in the rural sector at 1951 census. These cultivators are taken to be represented by the Rural Credit Survey data.

Agricultural Labour Enquiry collected information relating to agricultural labour families. According to census definition "agricultural labour is an employee of cultivators and earns his income through agricultural wages".<sup>2</sup> But Agricultural Labour Enquiry takes the families cultivating small plots owned or leased, as the agricultural labour families, if agricultural wage earning formed a major activity.<sup>3</sup> The scope of the class of agricultural labourers is wider in the Agricultural Labour Enquiry as compared to that in 1951 census. The data presented in the Agricultural Labour Enquiry relating to small cultivators and agricultural labour families was utilised for representing the agricultural labour families only.

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1. Census of India 1951, Vol. I, Part 1 - A.Report., page 94.

2. Ibid, page 95.

3. Agricultural Labour Enquiry : Report on Intensive Survey of Agricultural Labour, Vol. I, All India. (1954), page 19. (Hence forth referred to as A. L. E., Intensive Survey).

Besides the cultivators of land (193.095 million) and agricultural labourers (42.940 million) that have been covered so far, there were 4.369 million non-cultivating owners of land and other agricultural rent-receivers and the non-agricultural rural population. The former class comes close to medium and large cultivators in their total receipts and the mode of living. These were grouped with the cultivators. The main gap that remained was that of non-agricultural population. The class is quite heterogeneous and information that will be useful for estimating their clothing expenditure is not available. Bulk of the non-agricultural population in the rural sector consists of labourers, skilled and unskilled. It was assumed that the income levels and standard of living of the majority of the non-agricultural population would be similar to those of agricultural labourers. Hence this section of rural population was grouped with the agricultural labourers. Thus the total rural population was divided into two classes: (i) cultivators and non-cultivating owners of land and (ii) agricultural labourers and non-agricultural population.

In fine, the estimates of cloth requirements of the country in 1960-61 are based on the data supplied by Agricultural Labour Enquiry and the All India Rural Credit Survey for the rural sector. The estimates for the urban sector are based on the data available in the Enquiry into the

Family Budgets of ~~the~~ Middle Class Employees of the Central Government. In the first instance, the consumption of cloth for the year 1950-51 is estimated on the basis of these data. The further process of estimation is carried in the two stages. Firstly, the estimated consumption of cloth in 1955-56 (i.e. at the end of the First Five Year Plan) is calculated. It is estimated that during the First Five Year Plan the per capita income increased from Rs. 255 to Rs. 280 which amounts to an increase of about 10%. The Second Five Year Plan, with its large production and employment targets, aims at an increase at 25% in the national income. This will mean an increase of about 18% in the per capita income (from Rs. 280 to Rs. 330).<sup>1</sup> The estimated increase in the income level by 1960-61 over income level of 1950-51 is 29.8%.

The estimates of the expenditure on clothing in 1955-56 and 1960-61 are based on the assumption of an increase of 10% and a further increase of 18% respectively in the per capita income, over the per capita income of 1950-51. It is assumed that the increase in the income will be spread equally over the families belonging to different income levels. That the increase will be uniform at all income levels is assumed because no information is available, that

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1. Second Five Year Plan - A Draft Outline - Government of India 1956, page 26.



can be used for making allowance for a differential rate of increase in income at different income levels. It is further assumed that the increase will be uniform for the regions in the country. It is likely that some regions will enjoy the benefits resulting from the plan projects to a greater extent and subsequently enjoy an increase in income to a greater extent as compared to certain other regions. But in this case also there is no basis for making allowance for the difference in the rate of increase in income in different regions. A uniform rate of increase in income is, therefore, assumed for people belonging to different income groups as well as different regions. The estimates based on such assumptions are liable to a certain margin of error, but because of the paucity of data, it was necessary to work on with these assumptions.

The following section deals with the data presented in the Agricultural Labour Enquiry that can be used for estimating the cloth requirements of the agricultural labour families and the non-agricultural population, in the rural sector.

12.1 Agricultural Labour Enquiry :- "The object of the Agricultural Labour Enquiry was to collect data on employment, earnings, cost and level of living and indebtedness of agricultural labourers in the Indian Union, with a view

to considering what protective and ameliorative measures, including fixation of minimum wages should be undertaken to improve their conditions".<sup>1</sup> The Enquiry covered all the 27 States of the Indian Union and was conducted in three stages viz. General Village, General Family, and Intensive Family Survey in about 800 villages selected by stratified random sampling. The General Family Survey covered 1,04,000 rural families and the Intensive Family Survey, about 11,000 agricultural labour families.

With a country as vast as India, considerable variations in the working and living conditions of the population prevail even within a state. The States, therefore, were divided into a few homogeneous regions for the purposes of the enquiry. The division of States into regions was carried out on broad agricultural and economic considerations and the regions were so demarcated as not to cut across Tehsil boundaries. The country was divided into 75 regions.

The allocation of the number of villages, to be selected from each region was done, by giving equal weightage to the number of villages and the rural population in each region. The villages were selected at random with equal probability and without replacement. Within each selected village,

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1. A. L. E. Intensive Survey, Vol. I, page 1.

from the list of the agricultural labour families prepared during the General Family Survey, the required number of agricultural labour families, generally 50%, were selected at random, again with equal probability and without replacement; in all covering about 11,000 families. The data collected during the Intensive Family Survey related to the year, March 1950 to February 1951. Data were collected every month for a period of 12 months and the annual data were built therefrom.

The data relevant for the purposes of the present study, collected during the Intensive Family Survey are the data relating to cost and standard of living of the agricultural labour families. Data on expenditure were collected for the several items of consumption under the following main groups : Food, clothing and footwear, bedding and household requisites, fuel and lighting, house rent and repairs, services and miscellaneous, ceremonies and functions. Estimates of the average annual expenditure were subsequently built up. Data relating to average annual expenditure and the expenditure on clothing are utilised for the present analysis.

As mentioned above the data are available for 75 regions separately. For the purposes of the present <sup>study</sup> some of the regions were combined.

The expenditure on clothing as per cent of the total expenditure, in different income groups, in different regions of the same state was taken into account for finding out if there was any similarity in the pattern of clothing expenditure in the regions of the same state. If the patterns of clothing expenditure were quite similar in a number of regions from the same state, such regions were combined together. Thus regions II and VIII of West Bengal, Regions III and V of Rajasthan, all the four regions of Bihar and all the three regions of Orissa were combined. The 75 regions as given by the Agricultural Labour Enquiry, were reduced to 54 regions, in the present study.

The data relating to the coverage of each of the 54 regions, the per cent of the agricultural labour families to total rural families, the estimated number of agricultural labour families in each of the regions and the number of agricultural labour families included in the sample are given in statement 12.2 given in Appendix I to the present chapter. The proportion of agricultural labour families to total rural families was as low as 3 to 4 per cent in Jammu, Kashmir and Delhi. It was below 10% in regions of Rajasthan and Punjab and below 15% in U.P. and Assam. In West Bengal and Vindhya Pradesh, agricultural labour families formed about 20 to 25 per cent of the total rural families. The proportion was very high, varying between 40% and 60%

in Orissa, Bihar and certain regions of Madhya Pradesh, Hyderabad, Mysore and Madras. Thus, the proportion of agricultural labour families to the total rural families was the lowest in North West India (9.8%) and the highest in South India (50.1%). It was almost equal in East and Central India, being 32.7% in the former and 36.7% in the latter. It was comparatively low in North India (14.3%) and West India (20.4%).<sup>1</sup>

In order to study in detail the existing standard of living among the agricultural labour families, Agricultural Labour Enquiry classified the families into a number of classes based on 'Economic levels of living'.<sup>2</sup> The economic level of living is determined by the consumer expenditure per consumer unit in the family. For the purpose of calculating the consumer units the relative coefficients suggested by Lusk were utilised. These are as follows :

Men above 14	: 1.00	Children between	
		6 and 10	: 0.70
Women above 14	: 0.83	Children between	
		1 and 6	: 0.50
Children above 10	: 0.83	Children below 2	: 0.00

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1. A. L. E. Intensive Survey - Vol. I, page 20.

2. Ibid, page 106.

The total family expenditure and expenditure on several items were reduced to per consumer unit basis. Statement 12.3 in Appendix I to the present chapter presents the expenditure on clothing and footwear per consumer unit per annum for the families in different economic levels of living. These families are classified into eight groups viz., (i) upto Rs. 50, (ii) Rs. 50-99, etc., with an interval of Rs. 50. It will be seen from the statement that the average annual expenditure on clothing per consumption unit ranged from as low a figure as Rs. 4.7 in Vindhya Pradesh to Rs. 30 in Delhi State. The average expenditure on clothing per consumer unit was below Rs. 10 in Travancore-Cochin (Rs.5 to 6); in Madhya Pradesh (Rs. 4 to 8); in Bihar (Rs. 7); in Orissa (Rs. 9.9); and in Madras (Rs. 5 to 10). It varied between Rs. 10 and Rs. 12 in Mysore. The expenditure was above Rs. 15 in Madhya Bharat I, and in most of the regions of Rajasthan and in some of the regions of Uttar Pradesh. The all-India average expenditure on clothing was Rs. 8.29<sup>1</sup> per consumer unit and Rs. 29 per family. The clothing expenditure of a family amounted to 6.3% of the total family expenditure. Even though clothing and footwear were important elements in the levels of living having spent 75 per cent or more of the total expenditure on

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1. Ibid, page 123.

on food items, a family could hardly spend an adequate amount on clothing.

The percentage of total expenditure devoted to clothing is set in table 12.1 for the families living at different economic levels of living that belonged to different zones. Even though in the All India averages the range of variation was between 6% and 6.8% only, for the families living at different economic levels of living, there was a considerable variation in the proportion of total expenditure spent on clothing by families at different economic levels of living in different zones. The range of variation at different economic levels of living was small in South India and West India where the proportion of total expenditure spent on clothing varied between 6.0% and 7.3% and between 8.3% and 9.3% respectively. In North India and North-West India the proportion marked a continuous increase from the lower economic levels of living to the higher economic levels of living. It increased from 5.2% to 8.9% in North India and from 3.3% to 8.1% in North-West India. In Central India in the first group the proportion was 6.3%, it declined to 5.1% in the second group but, thereafter, it showed a continuous rise to reach 7.2% in the last group. In East India, on the other hand, the proportion showed a continuous decline from the lower to the higher economic levels of living. It declined from 8.1% to 4.4%.

Table No.12.1

Percentage expenditure on clothing and foot-wear  
at different economic levels in the six zones.\*

Economic levels of living. (Rs.)	North India	East India	South India	West India	Central India	North- West India	All India
Upto 50	5.2	8.1	6.1	8.5	6.3	3.3	6.8
50 to 99	5.6	5.4	6.9	8.9	5.1	6.3	6.0
100 to 149	6.9	5.1	6.9	8.6	5.8	7.0	6.3
150 to 199	8.1	4.8	7.3	8.8	7.0	7.7	6.6
200 to 249	7.9	4.7	6.0	8.3	7.0	8.1	6.0
250 and above	8.9	4.4	6.3	9.3	7.2	8.0	6.1
Total	7.8	4.9	6.8	8.7	6.1	7.7	6.3

\* Page 133, Statement 24, - Report on Intensive  
Survey of Agricultural Labour, Vol.I - All India.



In order to study the effects of the increased income on the expenditure on clothing and footwear, a method of estimation had to be devised. The expenditure on clothing per consumer unit was plotted against the total expenditure per consumer unit so as to find out the method that best suited to these data. Data for several of the regions, thus graphically represented, indicated that the points were not lying irregularly and that all the points could be covered by a smooth curve. Simple curve fitting by hand graduation best suited these data, and it was not necessary to introduce complex mathematical functions to describe the data adequately. Since the graduation was done by hand, some element of personal judgement was unavoidable. But, barring a few cases, it was not necessary to take resort to averaging. The curves thus drawn for the data of each of the 54 regions are given in Appendix II to the present chapter (graphs 12.1 to 12.5). The computations based on these curves will give a fair approximation to the dimensions involved.

The expenditure on clothing with a 10% increase in income at the end of the First Five Year Plan and the expected expenditure with a further rise of 18% in income at the end of the Second Five Year Plan was to be estimated with the help of the curves that described the relation between the total family expenditure and expenditure on

clothing. It was assumed that the ratio of income and expenditure would remain the same at the new income levels. In other words a 10% rise in income will also mean a 10% rise in the total family expenditure. That there will be a rise in the income to the extent of 30% by 1960-61 over the 1950-51 income, in case of all the income groups belonging to different regions of the country was also assumed.

For each of the 54 regions the expected expenditure on clothing per consumer unit was read off the graph at the two new expenditure levels for each group of the families living at different economic levels of living. The estimated expenditure on clothing was then multiplied by the total number of consumer units in each expenditure group and these products were subsequently aggregated over all the expenditure groups. Dividing this grand total by the number of families in that region the expected average expenditure on clothing per family was obtained. The process was repeated for all the 54 regions. Thus, even though a certain amount of averaging was unavoidable in such computations, the computations were not based on summary averages of large and heterogeneous aggregates. 54 regions were kept distinct and within each region, groups of families living at different economic levels of living were treated separately. For each state the expected expenditure on

clothing was estimated by taking a weighted average of the expected expenditure on clothing per family in all the regions of the State. The estimated expenditure on clothing per family in 1950-51 together with the expected expenditure on clothing in 1955-56 and in 1960-61 are given in table 12.2 for all the States separately. The table indicates that there would be a considerable rise in the expenditure on clothing in some of the States viz., Rajasthan, Punjab, Bombay, Madhya Pradesh. Thus, in Punjab, the expenditure on clothing is expected to rise from Rs. 51.31 in 1950-51 to Rs. 58.62 in 1955-56 and to Rs. 74.92 in 1960-61. On the other hand, the increase in the expenditure on clothing would be less marked in some States, viz., Bihar, Orissa, Assam, Travancore-Cochin. The expenditure on clothing is expected to rise from Rs. 26.93 in 1950-51 to Rs. 29.77 in 1955-56, and to Rs. 35.14 in 1960-61 in the case of Bihar.

In order to study the differential rate of increase in the expenditure on clothing at the new expenditure levels in different States, the per cent of total expenditure spent on clothing in 1950-51 is compared with the expected percentage for the years 1955-56 and 1960-61. Table 12.3 sets out the per cent of total expenditure spent on clothing in 1950-51 together with the expected percentage of expenditure on clothing at the new levels of consumer expenditure in

Expenditure on clothing for agricultural families in 1950-51, 1955-56 & 1960-61.

Name of the State	Expenditure on clothing per family		
	1950-51	1955-56	1960-61
Punjab	51.31	58.62	74.92
Vindhya Pradesh	27.65	30.77	37.43
Uttar Pradesh	45.32	51.91	62.71
West Bengal	35.04	37.91	43.26
Bihar	26.93	29.77	35.14
Orissa	21.58	23.03	25.79
Assam	27.08	29.76	35.11
Madhya Bharat	26.61	41.44	52.10
Rajasthan	58.53	65.36	79.82
Madhya Pradesh	21.59	25.00	32.63
Bombay	36.93	41.63	56.64
Travancore	21.38	23.49	27.70
Mysore	37.58	41.90	51.14
Madras	26.86	29.57	35.09
Hyderabad	27.38	30.84	38.54

Expenditure on clothing as per cent of total expenditure for agricultural labour families in different States for the years 1950-51, 1955-56 and 1960-61.

Name of the State	Expenditure on clothing as % of total expenditure.		
	1950-51	1955-56	1960-61
Punjab	6.80	7.10	7.67
Vindhya Pradesh	6.80	7.14	7.35
Uttar Pradesh	7.96	8.29	8.48
West Bengal	5.27	5.18	5.00
Bihar	4.56	4.58	4.58
Orissa	6.48	6.29	5.96
Assam	4.39	4.39	4.38
Madhya Bharat	8.99	9.25	9.84
Rajasthan	10.22	10.43	10.78
Madhya Pradesh	5.20	5.48	6.05
Bombay	8.46	8.67	9.98
Travancore	3.90	3.92	3.91
Mysore	8.30	8.42	8.69
Madras	7.10	7.10	7.13
Hyderabad	5.90	6.04	6.39

1955-56 and in 1960-61.

In certain regions e.g. Punjab, Rajasthan, Uttar Pradesh, Madhya Bharat and Bombay, an increase in the proportion of expenditure on clothing is expected at new expenditure levels. A rise from 6.8% in 1950-51 to 7.1% in 1955-56 and to 7.7% in 1960-61 is expected in the case of Punjab. Similarly, in the case of Madhya Bharat, a rise from 9.0% in 1950-51 to 9.3% in 1955-56 and to 9.8% in 1960-61 is expected.

The proportion of the total expenditure spent on clothing is likely to remain almost the same at all the expenditure levels in the case of Assam, Madras, Travancore-Cochin and Bihar. Thus in Bihar, the per cent of total expenditure spent on clothing is 4.56% for 1950-51 and 4.58% for 1955-56 as well as for 1960-61. A slight decline in the proportion of expenditure on clothing is expected in States such as Orissa and West Bengal. In Orissa the per cent declines from 6.5% in 1950-51 to 6.3% in 1955-56 and to 6.0% in 1960-61.

Even though an increase in the proportion of expenditure devoted to clothing is expected in many States, these are the States where the proportion of agricultural labour families is quite low. The proportion is high in Southern India, where the agricultural labour population is above 40% and in certain regions of Madras, where the agricultural

labour population is as high as 60%. In Bihar and Orissa, the proportion is above 40%. The regions, where the incidence of agricultural labour population is very high, do not indicate an increase in the percentage of expenditure on clothing at the new expenditure levels. Even though these families live in a half-naked condition, a 30% increase in income will hardly be adequate to make it possible for them to increase the proportion of expenditure spent on clothing.

The estimates of cloth requirements of the cultivating classes which form the major bulk of the Indian rural population can be based on the data collected during the All India Rural Credit Survey.

12.2 All India Rural Credit Survey :- All India Rural Credit Survey was initiated by the Reserve Bank of India in August 1951 with the object of collecting such facts and statistical information as would assist the Reserve Bank in the formulation of an integrated policy in the sphere of rural credit. The survey covered the whole of the rural area excluding Jammu and Kashmir, Andaman and Nicobar Islands, Sikkim, Kutch and Naga tribal area. The 302 districts included in the area covered by the survey served as the framework for the selection of the sample of 75 districts. In making the selection it was considered desirable that

the sample should be representative of the geographical and agricultural regions in the country. Subject to considerations regarding these two factors the selection of 75 districts was made at random from among the 302 districts. It is found from the results that "the large and several of the smaller States are represented in the sample".<sup>1</sup>

For the purpose of selecting a sample<sup>2</sup> of eight villages from each selected district, lists of the villages together with their population according to the 1951 census were obtained. Further the villages in each district were divided into two groups namely, those where primary co-operative credit society existed and those where no such society existed. From each of these groups, four villages were selected at random with probability of selection proportioned to the population of the village. The field enquiry covered 600 villages selected from the 75 districts.

A single schedule was used for investigating all the families in the 600 villages that were selected. In this 'General Schedule' information regarding the size of cultivated holding of the families, their expenditure during a period of 12 months preceding the month of enquiry on

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1. All India Rural Credit Survey - Vol. III - The Technical report. (1956), page 4.
2. Ibid, pages 3 and 4.



certain specified items divided into 4 groups viz. capital investment in farm, capital investment in non-farm business, family expenditure and financial investments, their receipts by sale of assets and their borrowings, etc., was obtained. General Schedules were filled in between October 1951 and March 1952.<sup>1</sup> Schedules from about 1,27, 343 families were collected.

The data collected are presented for the cultivating and the non-cultivating families separately. A cultivating family is defined as "a family engaged in cultivation of any piece of land, owned or leased, other than small garden plots".<sup>2</sup> In presenting the data for cultivating families these are further divided into ten strata or deciles. All the cultivating families in each selected village were arranged in descending order of the size of their cultivated holdings and divided into ten deciles containing roughly equal number of families. To facilitate comparison between the different classes of cultivators, the results are presented for four groups of deciles : the decile groupings used are the first three, the middle four and the last three. The cultivators in these three groups of deciles are referred to as the 'large', the 'medium' and the 'small'

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1. Ibid, page 3.

2. Ibid, page 4.

cultivators respectively. In addition, the results for the first decile are presented separately and the cultivators in this group are referred to as the 'big cultivators'.<sup>1</sup> This grouping of deciles has been somewhat altered for the purpose of present analysis. In the data as represented by the Rural Credit Survey, there is an overlapping between the classes of big and large cultivators. The big cultivators were separated from the class of the large cultivators in the present study. Thus the large cultivators now covered the second and the third decile groups only and the big cultivators covered the first decile only. The scope of the classes of medium and small cultivators has been kept as it is in the Rural Credit Survey.

The information for the four groups of cultivating families is available for each of the 75 districts separately. But in the present analysis all these districts are not kept distinct. Since the Agricultural Labour Enquiry data was analysed for several regions into which the States were subdivided, it was believed that, in order to maintain comparability between those two sets of data, the 75 districts be better so grouped as to represent the regions from Agricultural Labour Enquiry. In certain cases a region from Agricultural Labour Enquiry was not represented by any

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1. Ibid, page 31.

district in the Rural Credit Survey. In such a case that region was combined with the neighbouring region. Thus, the two regions of Vindhya Pradesh and certain regions of West Bengal and certain regions of Assam were combined. There were thus in all 43 different regions. Statement 12.4 in Appendix I to the present chapter gives information about the number of the rural families enumerated and the percentage of the cultivating families in each of the 75 districts. It also gives the number of cultivating families in each of the 43 regions. The percentage of cultivating families varied from district to district. It was as low as 21% in Jullundur and Punjab and 96% in Jhabua from Madhya Bharat. It varied between 6% and 85% in majority of the districts.

For the purposes of estimation, two series of data namely, the average total expenditure (or income) and the average expenditure on clothing per family per annum are required. Rural Credit Survey gives data regarding the average expenditure on clothing per family for the four groups of cultivators. No information, however, regarding the total family expenditure is available in the Rural Credit Survey data. In the Rural Credit Survey the information relating to certain items of household expenditure had been recorded to ensure that the respondents remembered all the important items of borrowing. Thus, the schedules were not

intended directly to constitute an enquiry into family expenditure. Since it was expected that bulk of the borrowing would take place for expenditure on capital account and on durable consumption goods or on special occasions, information relating to expenditure on residential buildings and other constructions, on clothing and footwear, utensils and other durable consumer goods, expenditure on ceremonies of all kinds, medical and educational expenditure and litigation charges was collected.<sup>1</sup> Thus in relation to total family expenditure the main gap left in the schedule was that relating to current consumption account. The items of current consumption that were not recorded in the Rural Credit Survey were non-food items such as fuel, toilet, travel, and all the food items. In order to arrive at the total annual family expenditure, it is necessary to estimate the expenditure incurred on all these items. As the Rural Credit Survey data are inadequate in respect to the total family expenditure, some supplementary data had to be used. Valuable data in this regard were available in the National Sample Survey. It had covered the total rural population and had presented the results for cultivators and non-cultivators separately. Thus for cultivators, for the sector

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1. All India Rural Credit Survey - Vol. I - The Survey Report, Part I, page 402.

of the population represented by Rural Credit Survey, additional information was available in the 1950-51 round of the National Sample Survey data. It was believed that results as given in the National Sample Survey could be used in estimating the total expenditure of cultivating families without introducing any significant amount of error. The National Sample Survey report had given for the cultivators, the expenditure on all the non-food items separately. In order to find out the proportion of the expenditure on non-food items that was not covered by the Rural Credit Survey data, in the total expenditure on non-food items, the National Sample Survey data were utilised.<sup>1</sup> It was found that 26.33% of the total expenditure spent on non-food items was not covered by the Rural Credit Survey data. The proportion of total expenditure spent on non-food items that were not covered by the Rural Credit Survey data was considerably high in Assam (41.68%) and West Bengal (37.66%), while it was quite low in Orissa (18.35%) and Rajasthan (18.9%). It varied between 20% and 31% in the remaining states. Subsequently, necessary allowance was made for the expenditure on non-food items that were not covered in the Rural Credit Survey data to get an estimation

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1. Second Report of the Poona Schedules of the National Sample Survey (1950-51) - V. M. Dandekar. (1954), pages 126-127.

of the total expenditure on non-food items. These estimates were calculated for each State separately.

In the connection of the estimation of the expenditure on food items, the data given by the National Sample Survey were not adequate, because all the food items were not covered in the National Sample Survey data. For estimating the expenditure on food items, some tabulated data collected during the Rural Credit Survey regarding the value of gross produce, disbursements in kind, value of owned seed used on farm and value of produce sold were utilised. By subtracting from the value of gross produce the value of owned seed used on farm, the value of produce sold and disbursements in kind, the value of net resources in kind was obtained. It was assumed that, for a cultivating family, the bulk of the food consumed was the farm produce and the cash expenditure would constitute only a minor proportion of the total expenditure on food. In the absence of any information on cash expenditure on food items, the value of the net resources in kind, it was considered, could be taken to represent the total food expenditure without any significant under-estimation. Adding the computed expenditure on non-food items to this expenditure on food, estimates of the total family expenditure were obtained. The data regarding the total family expenditure, thus calculated, and the clothing expenditure

as given in the Rural Credit Survey per family per annum is given in statement 12.5 in Appendix I to the present chapter for each region separately.

It is apparent from the statement that there is a considerable amount of variation in the clothing expenditure from region to region. The average expenditure on clothing per family ranged from as low a figure as Rs. 49 in Vindhya Pradesh to Rs. 280 in Pepsu. The average expenditure on clothing varied between Rs. 50 and Rs. 100 in Bihar, Orissa, and Travancore and in some of the regions of Uttar Pradesh, West Bengal and Madras. It was above Rs. 200 in Pepsu, Saurashtra and in some of the regions of Madhya Bharat, Rajasthan and Hyderabad. The average expenditure on clothing was below Rs. 100 in 14 regions. It varied between Rs. 100 and Rs. 149 in <sup>3</sup>regions <sup>and</sup> between Rs. 150 and Rs. 199 in 10 regions. It was above Rs. 200 in the case of the remaining 10 regions.

The series relating to expenditure on clothing and the total expenditure are available only on a family basis and no allowance for the family size can possibly be made. The basic reason for reducing the data to per capita basis is that the classification of families on the basis of family income is likely to lead to a deceptive grouping of the families in different income groups. But in the present

case, the families are not classified on the basis of the family income. The families are classified according to the size of the cultivated holding. It was believed that the families belonging to different classes, as classified by the size of their cultivated holding, do live at different standards of living.<sup>1</sup>

In order to derive the estimated expenditure on clothing at the new expenditure levels, the expenditure on clothing per family was plotted against the total family expenditure. The points could be covered by a smooth curve in the case of almost all the regions. Graphs in Appendix II to the present chapter (graphs 12.6 to 12.9) give the clothing expenditure curves for all the 43 regions. Further procedure adopted for estimating the expenditure on clothing at the new levels of expenditure at the end of the First and the Second Five Year Plans was the same as that adopted in the analysis of the data of Agricultural Labour Families.

The estimated expenditure on clothing per family in 1950-51 together with the expected expenditure on clothing in 1955-56 and 1960-61 are given in table 12.4 for all the States separately. The table indicates that the increase in the expenditure on clothing at the new expenditure

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1. All India Rural Credit Survey - Vol. I, page 413.



Expenditure on clothing for cultivating families in 1950-51, 1955-56 & 1960-61.

Name of the State	Expenditure on clothing per family.		
	1950-51	1955-56	1960-61
Punjab	226.20	243.99	274.00
Vindhya Pradesh	68.97	74.40	86.48
Uttar Pradesh	107.52	115.41	130.59
West Bengal	94.02	101.91	118.01
Bihar	83.70	88.50	98.58
Orissa	85.52	93.28	107.78
Assam	123.72	134.08	152.80
Madhya Bharat	189.08	205.98	234.67
Rajasthan	217.38	236.83	247.90
Madhya Pradesh	141.98	151.50	170.39
Bombay	180.63	193.20	218.40
Travancore	65.02	69.60	78.82
Mysore	120.00	132.18	162.81
Madras	142.89	156.40	175.98
Hyderabad	143.22	153.72	174.00

levels would be more or less to the same extent in all the States.

Before proceeding to derive the All India estimates of expected expenditure on clothing at the new expenditure levels for the rural sector, it is necessary to point out the limitation of the Rural Credit Survey data that are utilised for estimating the clothing expenditure of the cultivators.

The Rural Credit Survey in the main, was directed towards obtaining an integrated district sample of the working of the Rural Credit machinery. The sample of the villages was drawn to represent the selected districts. But the districts included in the sample, however, were not chosen to represent a region or a State. It might have happened that for the States, especially for small States, the representation of the districts in the State was not adequate.<sup>1</sup> Thus the way in which the sample was selected sets the first limitation.

The second limitation rises because the enquiry was not intended directly to constitute an enquiry into family expenditure. Several gaps, therefore, are left in the picture of the total family expenditure, which is, therefore, built up by utilising supplementary information.

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1. Ibid, page 10.

Certain approximating procedures are inevitably introduced in estimating the total family expenditure.

Certain amount of error was also introduced in noting down the expenditure on clothing items. In India, a considerable proportion of expenditure in relation to some ceremonies, especially marriage, may be incurred on the purchase of clothing. It may happen that the expenditure on clothing may in part be reported under the heading 'death, marriage and other ceremonies' and may in part be reported under the purchase of durable consumer goods.<sup>1</sup> It is difficult to estimate to what extent the two sets of expenditure have been properly kept apart.

12.3 Estimates of Clothing Expenditure of the Rural Population :- The estimates of the expenditure on clothing per family had been derived for the cultivators and agricultural labour families separately. In order to arrive at the All India estimates of clothing expenditure for the rural sector, it is necessary to reduce the expenditure on clothing per family, as derived above, to per capita basis and to obtain a product of the per capita expenditure on clothing and the corresponding population figures.

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1. Ibid, page 404.

Information about the family size of the agricultural labour families was available in Agricultural Labour Enquiry and this information was utilised to derive the expenditure per person for the agricultural labour families. No information about the size of the family of the cultivators was available in Rural Credit Survey. National Sample Survey - Second Round (Poona Schedules) gives the size of the family<sup>1</sup> of the cultivators. For cultivators, information about the family size given in National Sample Survey was utilised. The expenditure on clothing per person thus calculated for the cultivators and agricultural labourers is given in table 12.5 for different zones separately.

The figures of the population were taken from the census of 1951. The total rural population was divided into two classes viz., (i) cultivators and non-cultivating owners of land, and (ii) agricultural labourers and non-agricultural population, for all the States.<sup>2</sup> It was necessary to estimate the population for the years 1955-56 and 1960-61, for arriving at the estimates of the total expenditure on clothing in 1955-56 and 1960-61. A 9%<sup>3</sup> increase in the rural population that was observed between

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1. Second Report on the Poona Schedules of the National Sample Survey (1950-51) - V. M. Dandekar. (1954), pages 13-14
  2. Census of India 1951, Vol. I, Part II-C, Economic Tables. pages 2, 3, 6 to 15.
  3. Census of India 1951, Vol. I, Part II-A, Demographic Tables, page 365.

Table No. 12.5 : Annual average expenditure on clothing and footwear per family for rural sector in the present Study and N. S. S.

Z o n e	Present Study (Rs.)	*N.S.S. 3rd round (Rs.)
North India	93.50	100.91
East India	73.63	80.71
South India	85.52	74.59
West India	136.02	159.66
Central India	98.63	108.79
North-west India	178.27	206.13
All India	98.85	107.35

\*National Sample Survey, Third Round, (Sankhya-Vol. XIV, 1954), Table No. 28.

the census populations of 1941 and 1951 was taken as a basis for estimating the populations for 1955-56 and 1960-61.

Multiplying the per capita expenditure on clothing for each State by the corresponding population figures, the estimates of the total expenditure on clothing in 1950-51, 1955-56 and 1960-61 were obtained, for the rural sector.

The estimated expenditure on clothing per family in 1950-51 as derived in the present study is set for comparison with the data given by the National Sample Survey (3rd round)<sup>1</sup> in table 12.5. The all India average expenditure on clothing and footwear as estimated in the present study came to Rs. 131.61 per cultivating family and Rs. 32.38 per non-cultivating family, the average for the rural sector came to 98.85. As against this, the average for the rural section as given by the National Sample Survey was Rs. 107.35. Even though the all-India average is slightly lower in the present study, the relative positions of different zones are quite similar in both the cases. In both the cases, the highest amount of expenditure is to be found in North-West India, followed by West India. On the other hand, low amount of expenditure is to be seen in East and South

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1. Sankhya - The Indian Journal of Statistics, Vol. 14, Parts I & II, (1954), Table 28, page 135.

India where the expenditure on clothing per family lies between Rs. 75 and Rs. <sup>85</sup>80. The expenditure is very close to the grand average for central India in both the studies. It is slightly lower than the grand average for North India. The close similarity in the estimates of the expenditure on clothing as noted above, indicates that fairly reliable estimates of the expenditure on clothing for the rural sector are derived by the estimation procedure adopted in the present study.

The expenditure on clothing per capita is expected to rise from its present level of Rs. 23.46 in 1950-51 to Rs. 25.31 in 1955-56 and to Rs. 28.51 in 1960-61 for the cultivators (table 12.6). For the non-cultivators it is expected to rise from Rs. 7.46 in 1950-51 to Rs. 8.34 in 1955-56, and to Rs. 10.17 in 1960-61 (table 12.7). For the rural population as a whole, in 1950-51 the per capita expenditure on clothing is estimated to rise from Rs. 15.72 in 1950-51 to Rs. 19.71 and to Rs. 22.46 in 1955-56 and 1960-61 respectively. The estimated rural population is 308.137 millions in 1955-56 and 321.056 millions in 1960-61. The total expenditure on clothing and footwear is estimated to be Rs. 4632.876 millions and Rs. 726.156 millions for the cultivators and non-cultivators respectively in 1950-51. It is expected to rise to Rs. 5224.047 and 845.202 millions in 1955-56 and to Rs. 6132.876 and 1075.447 millions in

Table No.12.6

Expenditure on clothing per capita in the different States for cultivators and non-cultivating owners of land for the years 1950-51, 1955-56 and 1960-61. 485

Name of the State	Family size	Expenditure on clothing per capita.			Population in millions		
		1950-51 (Rs.)	1955-56 (Rs.)	1960-61 (Rs.)	1951	1956	1961
Punjab	5.76	39.27	42.36	47.57	10.043	10.498	10.938
Vindhya Pradesh	5.54	12.45	13.43	15.61	2.791	2.917	3.040
Uttar Pradesh	5.48	19.62	21.06	23.83	42.298	44.214	46.067
West Bengal	5.33	17.64	19.12	22.14	10.956	11.452	11.932
Bihar	6.15	13.61	14.39	16.03	25.402	26.553	27.665
Orissa	5.51	15.52	16.93	19.56	9.737	10.178	10.605
Assam	5.26	23.52	25.49	29.05	7.500	7.840	8.168
Madhya Bharat	5.54	34.13	37.18	42.36	4.789	5.006	5.216
Rajasthan	6.02	36.11	39.34	41.18	10.245	10.709	11.158
Madhya Pradesh	5.12	27.73	29.59	33.28	11.515	12.037	12.541
Bombay	5.93	30.46	32.58	36.83	19.301	20.175	21.021
Travancore	5.80	11.21	12.00	13.59	3.004	3.140	3.272
Mysore	5.80	20.69	22.79	28.07	5.583	5.836	6.080
Madras	5.38	26.56	29.07	32.71	25.217	26.359	27.464
Hyderabad	5.25	27.28	29.28	33.14	9.083	9.494	9.892
All India	5.60	23.46	25.31	28.51	197.464	206.408	215.059



Table No. 12.7

Expenditure on clothing per capita in the different States for agricultural labourers and non-agricultural population for the years 1950-51, 1955-56 and 1960-61.

Name of the State	Family size	Expenditure on clothing per capita.			Population in millions		
		1950-51 (Rs.)	1955-56 (Rs.)	1960-61 (Rs.)	1951	1956	1961
Punjab	4.80	10.69	12.21	15.61	4.191	4.381	4.564
Vindhya Pradesh	4.63	5.97	6.65	8.08	1.178	1.231	1.283
Uttar Pradesh	4.18	10.84	12.42	15.00	12.292	12.849	13.387
West Bengal	4.01	8.75	9.45	10.79	7.701	8.050	8.387
Bihar	4.53	5.95	6.57	7.76	12.128	12.677	13.209
Orissa	4.35	4.96	5.29	5.93	4.315	4.510	4.699
Assam	3.51	7.72	8.48	10.00	2.438	2.548	2.655
Madhya Bharat	4.77	7.68	8.69	10.92	1.724	1.802	1.878
Rajasthan	4.35	13.46	15.03	18.35	2.792	2.918	3.041
Madhya Pradesh	4.47	4.83	5.59	7.30	6.855	7.166	7.466
Bombay	4.25	8.69	9.80	13.33	8.683	9.076	9.457
Travancore	4.76	4.49	4.93	5.82	4.788	5.005	5.215
Mysore	4.33	8.68	9.68	11.81	1.526	1.595	1.662
Madras	4.19	6.41	7.06	8.37	20.615	21.549	22.452
Hyderabad	4.75	5.76	6.49	8.11	6.096	6.372	6.639
All India	4.34	7.46	8.34	10.17	97.322	101.729	105.994

1960-61 for cultivators and non-cultivators respectively.

In the previous sections, the expenditure on clothing in 1955-56 and 1960-61 was estimated for the rural population that forms 83% of the total Indian population. For the remaining 17% urban population, data available in some of the urban enquiries have to be utilised for the estimation purpose. The following sections describe the data on the consumption of cloth presented in the Enquiry in the Family Budgets of the Industrial Workers and the Enquiry into Family Budgets of Middle Class Employees of Central Government. An attempt is made to utilize those data for estimating the expenditure on clothing for the urban population.

12.4 Industrial Labour Enquiry :- On the recommendations of the Rau Court of Enquiry for revision of the cost of living index number, a scheme was prepared under which 27,000 budgets of industrial labour families throughout the length and breadth of the country, were to be collected. The first family budget investigation was started in Bengal in July 1943. All the 28 investigations over whole of the country were completed by September 1946.<sup>1</sup> On the whole, uniform methods for the collection of data and tabulation of data have been followed.

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1. Report on an Enquiry into Family Budgets of Industrial Workers in Bombay - S. R. Deshpande. (1946), (Preface).

For each of the 28 centres, the data about the expenditure on clothing of the industrial workers are given for 9 income groups, the first income group is of income below Rs. 30 per month per family. The subsequent income groups are at an interval of Rs. 10 each, the last group is an open end group of Rs. 100 and above. Only in certain cases, where there were several families in the last income group, further classification had been made. Data regarding average monthly family income, family expenditure, the expenditure on clothing and family size are available for the industrial labour families in 28 Industrial Cities covered by the survey. The data for all these centres indicate a larger family size in the families belonging to higher income groups. In order to eliminate the effect of family size on the expenditure, the figures of family income and expenditure on clothing were reduced to per capita basis. Statement 12.6 in Appendix I to the present chapter, sets the size of the family, income and clothing expenditure per month per person for all the centres separately. The expenditure on clothing, thus reduced to per capita basis, exhibits highly irregular fluctuations over the total income range in the case of almost all the centres. Thus, in the case of Berhampur there are constant ups and downs in the series of the expenditure on clothing per person. The expenditure on clothing per capita falls from Rs. 1.59 in

the first income <sup>group</sup> to Rs. 1.33 in the second; it rises in the next two groups to Rs. 1.95, and falls again to Rs. 1.20 in the fifth group and to Rs. 1.19 in the sixth group. A rise to Rs. 1.56 is marked in the next group. There is again a fall to Rs. 1.26 in the last group. Thus, the series exhibits erratic variations over the total income range. The case is similar for centres : Sialkot, Delhi, Gauhati, Cuttuck, Ludhiana, and Kharagpur. The series of expenditure on clothing per capita is not so erratic in the case of Dehri<sup>7</sup>-sona, Monghyr, Tinsukia, Ajmer. The fluctuations in these cases can be smoothed out by combining a few adjoining income classes. Only in the case of Bombay, Sholapur, and Ahmedabad, there is a slow but continuous rise in expenditure on clothing per person over the total income range. An attempt to utilize these data, was made. The income per capita was plotted against the expenditure per capita. The points lay irregularly and could not be covered by a curve. Even by regrouping, the data could not be described adequately by a single smooth curve. The income per capita and the expenditure per capita did not exhibit a relationship that could be described by a curve. The main reason of this irregularity was the grouping of the families, on the basis of the income per family rather than on the basis of per capita income. Some of the families that were attributed to higher income groups,

were not different from those in the lower income groups in their standard of living, but only because there were two or more earners in such families they were placed in the higher income groups. Thus, the classification was highly influenced by the number of earners in a family. Because of such grouping of the families, the expenditure on clothing in different income groups did not show any significant variation over the whole of the income range in the case of majority of the centres. Such data could not, therefore, be utilized for studying the effect of increased income on the expenditure on clothing.

The Enquiry into Family Budget of the Middle Class Employees of the Central Government, was the only other enquiry of an all India coverage that supplied data on the consumption of cloth for the urban section of the population. The data available in this enquiry are utilised to estimate the expenditure on clothing for the urban section of the population.

12.5 Report on an Enquiry into Family Budgets of Middle Class Employees of Central Government :- No attempt had been made by central or provincial government to undertake an enquiry into family budgets of income groups other than of the industrial workers in the urban area. In 1945, the office of the Economic Adviser to the Government of

India was authorised to undertake an enquiry into the income and expenditure pattern of the middle class families in the employment of the Central Government. A precise definition of the term 'Middle Class' was rendered difficult by the existence of a large body of clerical workers with a rather low basis salary who, nevertheless, demanded inclusion in this class. The fixation of an upper limit also presented some difficulty. It was decided to go upto the level of Rs. 500 per month.<sup>1</sup>

Four quarterly family budgets beginning with November 1945 and ending in August 1946 were collected. Total number of finally eligible budgets <sup>were</sup> 6,198. The budgets were analysed separately for the four principal cities viz., Bombay, Calcutta, Delhi, and Madras, and seven territorial blocks into which the remaining towns all over India were divided.

The families were classified according to income per month per family. The first income group was upto Rs. 50 per month, the further groups were formed at an interval of Rs. 50 each. There were six income groups in all. In the report of the enquiry, expenditure on main items of consumption such as food, clothing and footwear, rent, etc., have

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1. Report on an Enquiry into the Family Budgets of Middle Class Employees of Central Government - Office of the Economic Adviser to the Government of India. (1949), (Introduction).

been given for a group of families belonging to each of these income groups. The data relating to the income and the expenditure on clothing and footwear are relevant for the present study. The report also gives the average number of consumer units in each of the income groups. The scale utilized for calculating the consumer unit is as follows<sup>1</sup>:

Adult male 15 and over	-	1.0
Adult Female 15 and over	-	0.8
Children below 15	-	0.6

The information given for eleven regional groups comprising of 4 principal cities and 7 territorial blocks is grouped in the present study so as to represent the six zones of India. West India is represented by Bombay City and Bombay Province; South India by Madras City and Madras Province (including Hyderabad, Mysore, Travancore-Cochin); and North-West India by Delhi City and East Punjab. Central and North India are represented by Central Provinces and Central and United Provinces respectively. Bengal and Assam, Bihar and Orissa together with Calcutta City represent East India.

Statement 12.7 in Appendix I to the present chapter,

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1. Ibid, page 2.

gives the distribution of the families in the six income groups for these six zones. The average number of consumer units, average income and expenditure per family per month is also given for each of the six income groups. From this information, income per consumer unit per annum and expenditure on clothing per consumer unit per annum is derived. This is also set in the same statement. It will be seen from the statement, that the average income per consumer unit per annum was higher than Rs. 600 for West and North-West India. It was above Rs. 400 per consumer unit in the remaining zones.

The expenditure on clothing was high in West and North-West India. More than Rs. 60 per consumer unit were spent on clothing in these regions. The expenditure on clothing was about Rs. 50 per consumer unit in Central, North, and South India. Only in East India, it was as low as Rs. 42 per consumer unit.

#### 12.6 Estimates of Clothing Expenditure of the Urban Popula-

tion :- The expenditure on clothing per consumer unit was plotted against the income per consumer unit for all the six zones. Curves were fitted to these points by hand graduation. The points could be adequately covered by a smooth curve. The curves for the six zones are given in graph 12.10 in Appendix II to the present chapter.



The enquiry conducted by the office of the Economic Adviser, covered only the middle class employees of the Central Government. But this was the only set of information on all-India basis that could be used for estimating the clothing expenditure for the urban sector. Hence the clothing expenditure curves yielded by these sets of data are applied to the total urban population.

Income distribution of the urban population is required in order to estimate the present as well as the future expenditure on clothing. In this case also no data on all-India basis are available. For this purpose, therefore, the income distribution of Poona City, presented by the Gokhale Institute in its Resurvey of Poona, carried in the year 1953-54, has been utilized. Poona City is neither an industrial or a metropolitan city nor a small town. It is a medium sized city with mixed elements such as industrial, administrative, business, educational, etc. For want of any other data, income distribution for the Poona City is used to represent the urban population. The frequency distribution of the sample families covered by the Resurvey of Poona is given according to the income per consumer unit.<sup>1</sup> The income distribution is presented in table 12.8.

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1. The scale adopted for reducing the number of family members to adult units in the Resurvey of Poona was as follows :

Male over 14	- 1.0	Children between 5 & 14	-0.625
Female over 14	- 0.875	Children between 0 & 5	-0.375

Table No. 12.8 : Income distribution of the sample families in Poona City.\*

Income per consumer unit (Rupees)	Number of families	Number of persons
Upto 90	150	777
90 - 149	402	2,011
150 - 224	853	4,626
225 - 299	916	4,860
300 - 449	1,242	6,028
450 - 599	730	3,003
600 - 799	496	2,060
800 - 999	314	1,125
1,000 -1,499	253	927
1,500 -2,249	91	168
2,250 -2,749	44	176
2,750 -3,499	32	180
3,500 & above	10	92
<b>Total</b>	<b>5,533</b>	<b>26,033</b>

\*Based on Table No. 6.9, page 449,  
Poona - A Resurvey.

The estimates of total consumption of cloth for the urban sector are based on (i) the clothing expenditure as noted for the six zones in the enquiry of the family budgets of middle-class employees of central government<sup>1</sup> and (ii) the income distribution based on the results of the Resurvey of Poona. The estimates for the urban sector based on M. C. E. and the Resurvey of Poona data suffer from certain limitations.

1) The M. C. E. data relates to the year 1945-46. Though the conditions of wartime scarcities had improved to some extent in the immediate post-war years, the year of M. C. E. enquiry cannot be considered as a normal year.

2) For estimating the clothing expenditure for the year 1950-51, the data collected in 1945-46 in the M. C. E. have been utilized. From the study of the cost of living Index for the years 1946-51,<sup>2</sup> it is found that the index

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1. Henceforth referred to as M. C. E.

2. Cost of living index Numbers for Industrial Workers in India (Bombay Labour Gazette - Dec. 1946 & Dec. 1951)

Centre	Group	Cost of living Index Oct. 1946	Index No. Oct. 1951	Base Period
Bombay	(i) Clothing	261	379	) July 1933 to June 1934 = 100
	(ii) Cost of living	264	332	
Nagpur	(i) Clothing	356	454	) August 1939 =100
	(ii) Cost of living	285	393	
Madras	(i) Clothing	228	390	) August 1939 =100
	(ii) Cost of living	240	336	

for clothing items had risen to a greater extent as compared to the total cost of living index.

3) The expenditure curves that are applied to the total urban population are based on the data relating to middle class government employees. These, therefore, do not take into account the expenditure pattern of the other elements in the urban population.

4) As noted earlier, the income distribution of the sample families covered by the Resurvey of Poona was applied to total urban population.

The clothing expenditure curves as obtained by using the data of M.C.E. do not cover the total income range, over which the families in urban sector are distributed. The curves need, therefore, be extrapolated to cover the whole of the income range. The expected expenditure on clothing in each of the 13 income groups is read off the graph and is set in table 12.9 for the six zones separately.

Eighty-five per cent of the total urban population is covered by the clothing expenditure curves drawn on the basis of the data from the M.C.E. For the estimates of the remaining 15% of the population the curves were extrapolated and hence the estimates are likely to be subject to some under or over estimation. But, since the M.C.E. data

Table No.12.9

Expenditure on clothing per consumer  
unit per annum for urban sector.

Income per Consumer Unit (Rs.)	East India (Rs.)	Central India (Rs.)	West India (Rs.)	North India (Rs.)	South India (Rs.)	North-West India (Rs.)
upto 90	9.9	14.2	14.2	23.0	29.0	28.8
90 - 149	16.5	23.0	21.1	29.0	33.0	33.0
150 - 224	22.4	31.0	28.0	34.5	37.4	37.3
225 - 299	28.3	39.5	34.8	40.2	46.0	41.7
300 - 449	38.5	49.2	46.0	50.0	50.0	49.3
450 - 599	51.4	55.0	62.0	58.0	54.8	57.8
600 - 799	63.0	57.1	80.8	65.0	60.0	68.1
800 - 999	69.0	59.8	86.0	73.2	66.0	80.1
1,000 - 1,499	72.0	64.0	86.4	87.5	76.5	101.0
1,500 - 2,249	76.0	73.0	87.3	116.0	96.6	141.2
2,250 - 2,749	78.0	78.0	87.7	130.0	108.6	165.2
2,750 - 3,499	81.8	86.0	88.4	155.1	127.8	203.6
3,500 & above	107.7	142.2	93.6	327.3	271.2	462.2

cover a large majority of the population (85%), the estimates are not likely to contain considerable amount of error. Thus, the expenditure on clothing is obtained for 13 income groups for the six zones separately. In order to get the estimates of the total expenditure on clothing for each of the six zones it is necessary to multiply the expenditure on clothing per consumer unit in each income group by the corresponding number of consumer units and then sum up these products over the total income range. The population figures for the six zones were taken from the census of 1951. By considering the age distribution<sup>1</sup> of the population, the population figures were reduced to their equivalent consumer units. The scale utilized for this purpose was the one adopted in the M.C.E.

The total number of consumer units in each of the six zones were distributed in the 13 income groups proportionately, according to the income distribution as recorded in the Resurvey of Poona. The sum of the products of expenditure on clothing per consumer unit and the number of consumer units gave the total expenditure on clothing for each zone. The zonal total gives the expected total expenditure on clothing for the total urban population. Dividing

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1. Census of India 1951, Vol. I, India, Part I-- A Report, Page 65.

this total expenditure on clothing by the total urban population, the average per capita expenditure on clothing for the urban sector comes to Rs. 33.39. This estimate is quite close to the clothing expenditure of Rs. 31.55 for the urban population recorded in the 3rd round data of the National Sample Survey<sup>1</sup>.

For calculating the expected expenditure on clothing in 1955-56 and 1960-61, the expected expenditure is read off the curve at the new income levels. A 41.0% increase in the urban population<sup>2</sup> that was observed between the census populations of 1941 and 1951 was taken as a basis for estimating the population for 1955-56 and 1960-61.

The all-India expenditure on clothing per capita is estimated to rise to Rs. 35.14 in 1955-56 and to Rs. 38.33 in 1960-61. The total expenditure on clothing for the urban sector is estimated to be Rs. 2064.010 millions in 1950-51, Rs. 2654.949 millions in 1955-56 and Rs. 3540.880 in 1960-61.

Tables 12.6 and 12.7 set the expected expenditure on clothing in 1955-56 and 1960-61 for the rural sector and table 12.10 gives such totals for the urban sector. The

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1. Sankhya (1954), page 157.

2. Census of India 1951, Vol. I, Part II-A, page 389.

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Table No. 12.10

Expenditure on clothing for urban sector  
for the years 1950-51, 1955-56 and 1960-61.

Zone	1950-51			1955-56			1960-61		
	Expendi- ture on clothing per capita (Rs.)	Popula- tion (1951) (Milli- ons)	Total expendi- ture on clothing (Milli- ons) (Rs.)	Expendi- ture on clothing per capita (Rs.)	Popula- tion (1956) (Milli- ons)	Total expendi- ture on clothing (Milli- ons) (Rs.)	Expendi- ture on clothing per capita (Rs.)	Popula- tion (1961) (Milli- ons)	Total expendi- ture on clothing (Milli- ons) (Rs.)
North	35.54	8.62	307	37.31	10.54	393	41.10	12.89	530
East	27.08	9.95	269	28.75	12.16	350	32.02	14.88	477
South	35.52	14.87	528	37.17	18.17	676	39.48	22.22	877
West	33.07	12.68	419	35.20	15.50	545	38.85	18.95	736
Central	31.42	8.24	259	32.74	10.07	330	35.15	12.31	433
North-West	37.84	7.45	282	39.68	9.11	361	43.85	11.14	488
All India	33.39	61.81	2,064	35.14	75.55	2,655	38.33	92.39	3,541



estimated all India expenditure on clothing in 1950-51 is Rs. 5359.032 millions for the rural sector and Rs. 2064.010 millions for the urban sector. The expected expenditure on clothing for the total Indian population in 1955-56 is Rs. 8727.208 millions and it is Rs. 10750.542 millions for 1960-61.

It may be noted here that the data relating to expenditure on clothing included the expenditure on footwear also. It is necessary to make allowance for the expenditure on footwear in order to arrive at the estimates of the expenditure on clothing alone. The agricultural labour families spent 4.6% of their total expenditure on clothing and footwear for the purchase of footwear. The Rural Credit Survey and M.C.E. do not give information regarding the expenditure on footwear. Hence the data from N.S.S. (3rd round)<sup>1</sup> have been utilised. According to these data, 8.3% of the total expenditure on clothing and footwear is spent on footwear by the urban population and 8.1% by the rural population. 4.6% of the total expenditure on clothing and footwear was deduced on account of footwear in the case of agricultural labourers and non-agricultural rural population, 8.1% in the case of cultivators, and 8.3% in the case of urban population. Since no information is available about the

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1. Sankhya (1954), page 111.

possible variation in the proportions that will be devoted to footwear with the increase in income, the above percentages are used also for making allowance for the expenditure on footwear, in the clothing expenditure of 1955-56 and 1960-61. Thus the total expenditure on clothing in 1950-51 is calculated at Rs. 6843 millions, Rs. 8045 millions in 1955-56 and Rs. 9910 millions in 1960-61. (See table 12.11).

In order to reduce these figures to their yardage equivalents, it is necessary to have price data. The total yards available for internal consumption for the year 1951-52 were 4756.50 millions. The average price for this period comes to Rs. 1.439 per yard. The Index of wholesale prices showed that prices were more or less stable between 1948-56.<sup>1</sup> On the assumption that the relative structure of prices, income, and expenditure will not change significantly during the next five years, estimated price for 1951-52 has been utilized to derive the yardage requirements for the subsequent periods. Any adjustment, if made in those computations for

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 1. Index Number of wholesale prices of textiles (Year ended August 1939 = 100) - Reserve Bank of India Bulletin, March 1955, page 291.

Year	Index Number
1948-49	411
1952-53	411
1953-54	405
1954-55	421
1955-56	408

Table No. 12.11.

Estimated expenditure on clothing in India  
for the years 1950-51, 1955-56 and 1960-61.

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		Rural Population			Urban	All
		Culti- vators & Non- culti- vating owners of land.	Agricul- tural labour- ers and non-agr- icultur- al popu- lation.	Total	Popula- tion.	India
1950-51	Total expenditure on cloth- ing & footwear (Million Rs.)	4,633	726	5,359	2,064	7,423
	Expenditure on footwear (Million Rs.)	375	33	409	171	580
	Expenditure on clothing (Million Rs.)	4,258	693	4,950	1,893	6,843
	Total Population (Millions)	197.46	97.32	294.79	61.81	356.60
	Expenditure on clothing per capita (Rs.)	21.56	7.12	16.79	30.62	19.19
1955-56	Total expenditure on cloth- ing & footwear (Millions Rs.)	5,224	848	6,072	2,655	8,727
	Expenditure on footwear (Million Rs.)	423	39	462	220	683
	Expenditure on clothing (Million Rs.)	4,801	809	5,610	2,435	8,045
	Total Population (Millions)	206.41	101.73	308.14	75.55	383.69
	Expenditure on clothing per capita. (Rs.)	23.26	7.95	18.21	32.23	20.97
1960-61	Total expenditure on cloth- ing & footwear (Million Rs.)	6,131	1,078	7,210	3,541	10,751
	Expenditure on footwear (Million Rs.)	497	50	546	294	840
	Expenditure on clothing (Million Rs.)	5,635	1,029	6,663	3,247	9,910
	Total Population (Millions)	215.06	105.99	321.05	92.39	413.44
	Expenditure on clothing per capita (Rs.)	26.20	9.71	20.76	35.15	23.97

the possible changes in prices, will be speculative and therefore is not hazarded. The total yardage requirements for internal consumption come to 6889 million yards for 1960-61. The estimates of the requirements of cloth per capita in 1960-61 come to 16.66 yards as against 13.34 yards in 1950-51. (See table 12.12).

It is true that the forecast which is based on the results of consumption data can at best give an approximate picture of the future course of consumption on the assumption of specified changes in prices and income. This is a consequence of the obvious fact that there are a host of factors other than price and income that influence consumption. But this effect cannot be measured for the good reason that quantitative observations on these factors are completely lacking. Thus, it is not possible to take into account such important circumstances as levelling of income distribution, rural depopulation, the change in age distribution of consumers and so on. The calculations are, thus, evaluations of the trend which may be expected under certain specified assumptions.

Table No. 12.12

Estimated requirements of cloth in  
India for the years 1950-51, 1955-56  
and 1960-61.

Year	Expenditure on clothing (Million Rs.)	Yards of cloth (Millions)	Average Price per yard (Rs.)	Average yards per capita.
1950-51	6,843	4,757	1.44	13.34
1955-56	8,045	5,592	1.44	14.57
1960-61	9,910	6,889	1.44	16.66

APPENDIX I TO CHAPTER XII

Statement No. 12.1

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Cloth available for consumption  
per capita in India, (1900-1901  
to 1953-54) as calculated in the  
Report of the Textile Enquiry  
Committee.\*

Year	Cloth available for consumption per capita (Yards)	Triennial average (Yards)	Year	Cloth available for consumption per capita (Yards)	Triennial average (Yards)
1900-1901	9.60		1922-1923	13.14	12.05
1901-1902	10.94	11.84	1923-1924	11.62	
1902-1903	10.97		1924-1925	13.96	
1903-1904	10.52		1925-1926	12.52	13.57
1904-1905	11.38	11.60	1926-1927	14.23	
1905-1906	12.89		1927-1928	15.05	
1906-1907	12.65		1928-1929	12.83	14.43
1907-1908	13.44	12.60	1929-1930	15.40	
1908-1909	11.70		1930-1931	12.94	
1909-1910	11.99		1931-1932	13.89	14.37
1910-1911	12.47	12.69	1932-1933	16.24	
1911-1912	13.59		1933-1934	13.50	
1912-1913	15.62		1934-1935	15.22	14.93
1913-1914	16.11	15.31	1935-1936	16.04	
1914-1915	14.99		1936-1937	14.69	
1915-1916	13.68		1937-1938	15.14	15.66
1916-1917	11.82	12.22	1938-1939	16.96	
1917-1918	11.17		1939-1940	14.81	
1918-1919	10.10		1940-1941	13.02	13.30
1919-1920	8.96	10.45	1941-1942	12.16	
1920-1921	12.28		1942-1943	10.05	
1921-1922	11.37		1943-1944	13.48	12.14

Year	Cloth available for consumption per capita (Yards)	Triennial average (Yards)
1944-1945	12.84	
1945-1946	13.01	
1946-1947	12.64	13.19
1947-1948	13.96	
1948-1949	17.02	
1949-1950	12.76	13.13
1950-1951	9.70	
1951-1952	14.50	
1952-1953	14.98	14.75
1953-1954	14.77	

\* Report of the Textile Enquiry Committee (1954), Vol.III, Pages 1338-1340.

Proportion and estimated number of agricultural labour families in the total rural population and the actual number of agricultural labour families included in the sample, in different regions in India, as given in the Agricultural Labour Enquiry. \*

S. No.	Name of the Region	Abbreviations used	A.L.F. as % of rural fami- lies.	Esti- mated no. of A.L.F. (in 000)	No. of A.L.F. in th Sampl
I	1 Jammu & Kashmir	Jammu	3.37	19	69
	2 Punjab & Bilaspur	Punjab	10.11	183	295
	3 Pepsu	Pepsu	13.29	70	160
	4 Delhi	Delhi	4.85	3	43
	5 Himachal Pradesh	Himachal Prade- -sh	19.53	27	63
II	6 East Vindhya Pradesh	V.P.I	17.15	31	59
	7 Central Vindhya Pradesh	V.P.II	20.09	53	106
	8 West Vindhya Pradesh	V.P.III	24.84	48	70
	9 Bhopal	Bhopal	46.08	70	117
III	10 East Uttar Pradesh	U.P.I	17.78	422	361
	11 Central Uttar Pradesh	U.P.II	14.18	391	403
	12 West Uttar Pradesh	U.P.III	12.90	473	538
	13 North Uttar Pradesh	U.P.IV & V	11.96	123	100
	14 South Uttar Pradesh	U.P.VI	14.46	154	136
IV	15 West Bengal-North I	W.B.I	45.76	31	74
	16 West Bengal North II & VIII	W.B.II & VIII	14.71	47	75
	17 West Bengal North & Central	W.B.III & IV	22.46	431	321
	18 Coastal & East West Bengal	W.B.V & VII	23.98	180	88
	19 West West Bengal	W.B.VI	22.83	243	233

(Contd.)



## Statement No.12.2 (Continued)

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S. No.	Name of the Region	Abbreviations used	A.L.F. Esti- as % of rural fami- lies.	Estimated no. of A.L.F. Sampl (in 000)	No. of in th
V	20 North east, North West, Central & South Bihar		40.25	2661	1229
VI	21 North East, South East & West Orissa.	Orissa	44.21	1228	634
VII	22 Assam Plains	Assam I	8.62	50	64
	23 Assam Tea regions	Assam II	13.17	98	81
	24 Assam frontier & Manipur	Assam III	5.24	30	65
	25 Tripura	Tripura	17.93	21	33
VIII	26 North Madhya Bharat	M. B. I	10.05	33	69
	27 South Madhya Bharat & Nimar	M. B. II, III, IV	24.22	247	230
IX	28 North West Rajasthan	Rajasthan I	12.20	117	158
	29 East Rajasthan	Rajasthan II	8.16	25	36
	30 South West Rajasthan	Rajasthan III & V	6.79	37	47
	31 East Rajasthan	Rajasthan IV	7.96	23	35
	32 Ajmer	Ajmer	9.09	7	61
X	33 Madhya Pradesh West	M. P. I	60.27	598	297
	34 North Madhya Pradesh	M. P. II	26.77	250	264
	35 East Madhya Pradesh	M. P. III	33.77	648	479
XI	36 Bombay Gujarath	Bombay I	15.05	204	317
	37 North Deccan & Central Deccan.	Bombay II & III.	26.42	397	228
	38 South Deccan	Bombay IV	27.27	230	206
	39 Bombay coastal	Bombay V	10.09	157	96
	40 Sourashtra	Sourashtra	19.95	99	111
	41 Kutch	Kutch	20.39	23	90

(Contd.)

Statement No. 12.2 (Continued)

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S. No.	Name of the Region	Abbreviations used	A.L.F. Esti- as % of rural fami- lies.	ated no. of A.L.F. (in 000)	No. of A.L.F. in th Samp]
XII 42	Travancore	Travancore	30.59	345	201
43	Cochin	Cochin	50.57	171	83
XIII 44	South Mysore	Mysore I	44.81	63	253
45	West Mysore	Mysore II	23.81	112	46
46	North Mysore	Mysore III	43.26	211	66
47	Coorg	Coorg	71.03	160	40
XIV 48	North Andhra	Madras I	52.41	1319	375
49	East & Central Madras	Madras II & IV	57.61	2860	786
50	South Andhra	Madras III	65.46	446	117
51	West Madras	Madras V	40.44	396	147
52	Nilgiri Madras	Madras VI	42.79	19	49
53	Agency Andhra	Madras VII	55.08	75	61
XV 54	Hyderabad East & West	Hyderabad	42.24	1308	617

\* Agricultural Labour Enquiry, Ministry of Labour, Govt. of India.

+ A.L.F. - Agricultural Labour Families.

Statement No. 12.3 - Expenditure on clothing and footwear per consumer unit per annum for agricultural labour families at different economic levels of living in different regions in India covered by the Agricultural Labour Enquiry.\*

Name of the Region	No. of families	Economic levels of living								Average
		RUPEES								
		Below 50	51-100	101-150	151-200	201-250	251-300	301-350	350- and above	
<b>I. PUNJAB ETCE</b>										
1. Jammu and Kashmir	69	-	-	2.552	6.445	11.151	16.609	13.586	30.061	9.919
2. Punjab and Bilaspur	295	-	2.444	8.979	11.184	18.362	23.032	24.141	37.826	13.816
3. Pepsu	160	-	5.942	7.798	10.145	12.511	22.029	18.932	-	11.846
4. Delhi State	43	1.437	5.152	11.766	23.829	17.482	39.357	34.541	72.801	30.429
5. Himachal Pradesh	63	-	-	2.054	5.847	7.171	8.037	3.191	15.188	7.833
<b>II. VINDHYA PRADESH</b>										
6. V.P. I	59	2.830	3.242	6.011	5.469	5.044	9.945	-	-	4.732
7. V.P. II	106	-	3.857	5.732	6.412	8.135	-	-	-	4.674
8. V.P. III	70	-	-	-	-	-	-	-	-	-
9. Bhopal	117	-	6.493	11.560	15.119	17.019	31.535	28.054	62.696	12.768
<b>III. UNITED PROVINCE</b>										
10. U.P. I	361	-	3.913	6.029	10.057	11.053	15.818	18.833	26.156	8.755
11. U.P. II	403	1.423	5.334	9.430	10.551	17.599	18.071	29.705	36.433	10.655
12. U.P. III	538	-	6.962	13.108	20.387	24.425	26.400	39.671	51.118	20.299
13. U.P. IV and V	100	-	3.615	6.153	8.409	12.102	32.870	34.441	-	10.183
14. U.P. VI	136	-	6.185	9.245	16.454	27.629	31.621	26.411	37.356	15.017

Continued on next page.

\* Unpublished data Agricultural Labour Enquiry, Govt. of India.

Tatement No. 12.3 continued from previous page.

Name of the Region	No. of families	Economic levels of living								Average
		RUPEES								
		Below 50	51-100	101-150	151-200	201-250	251-300	301-350	Above 350	
<b>IV. WEST BENGAL</b>										
15. W.B. I	74	-	-	9.408	9.679	18.651	23.531	25.051	43.762	20.434
16. W.B. II and VIII	75	-	-	-	6.951	8.693	7.190	17.601	20.544	11.815
17. W.B. III and IV	321	-	2.732	6.527	9.358	11.265	11.505	13.278	15.279	10.384
18. W.B. V and VII	88	-	3.870	4.382	6.300	6.793	10.000	10.201	-	6.389
19. W.B. VI	233	-	4.641	8.247	9.403	10.301	13.793	15.702	21.398	9.339
<b>V. BIHAR</b>										
20. Bihar I, II, III, IV	1229	-	3.091	5.666	8.034	10.245	12.071	14.783	18.142	7.439
<b>VI. ORISSA</b>										
21. Orissa, I, II, III	634	3.253	4.890	7.452	10.101	16.276	18.500	-	18.901	9.900
<b>VII. ASSAM</b>										
22. Assam I	64	-	-	7.183	10.017	11.037	13.245	16.448	18.529	12.253
23. Assam II	81	-	2.718	4.954	6.476	9.093	14.193	-	25.393	7.267
24. Assam III and Manipur	65	-	5.024	8.960	9.116	12.330	-	17.016	21.247	12.211
25. Tripura	33	-	-	-	3.976	-	7.741	9.521	11.969	7.946
<b>VIII. MADHYA BHARAT</b>										
26. Madhya B. I	69	-	7.044	13.861	16.152	21.948	22.338	29.294	43.882	15.690
27. M.B. II, III, IV	230	4.644	5.616	9.850	16.182	18.741	-	-	-	8.360

Continued on next page.

Statement No. 12.3 continued from previous page.

Name of the Region	No. of families	Economic levels of living RUPEES								Average
		Below 50	51-100	101-150	151-200	201-250	251-300	301-350	Above 350	
<b>IX. RAJASTHAN</b>										
28. Raj. I	158	-	5.614	9.533	14.700	18.864	27.849	32.478	27.077	13.237
29. Raj. II	36	-	3.792	6.232	11.226	13.861	-	16.09	-	10.967
30. Raj. III and V	47	-	6.935	11.399	27.875	31.114	38.289	37.764	64.655	25.556
31. Raj. IV	35	-	10.548	22.315	35.119	39.006	55.968	-	-	26.732
32. Ajmer	61	-	-	25.201	17.420	28.582	29.783	-	44.845	20.871
<b>X. MADHYA PRADESH</b>										
33. M.P. I	297	-	4.699	7.353	13.077	15.750	-	-	-	7.993
34. M.P. II	264	0.397	4.449	5.205	7.716	12.060	23.372	-	15.448	<del>7.845</del> 7.84
35. M.P. III	479	2.237	3.282	5.928	11.019	17.249	12.343	-	-	4.231
<b>XI. BOMBAY</b>										
36. Bom. I	317	4.188	5.666	6.953	11.110	14.033	22.418	20.695	29.460	9.914
37. Bom. II and III	228	1.872	5.150	8.493	4.351	16.520	-	-	-	6.371
38. Bom. IV	206	6.012	9.779	19.497	42.619	-	-	-	-	13.034
39. Bom. V	96	2.942	5.702	10.189	14.320	12.293	-	-	7.455	7.779
40. Saurashtra	111	-	6.557	13.451	21.132	27.478	32.923	40.710	49.912	19.190
41. Kutch	90	-	-	5.889	13.087	11.878	19.379	18.355	39.704	14.399
<b>XII. TRAVANCORE-COCHIN</b>										
42. T-Cochin I	201	0.716	3.146	4.518	6.628	9.366	10.080	7.440	16.827	5.746
43. T-Cochin II	83	3.596	3.719	4.937	7.234	7.175	9.018	-	-	5.088

Continued on next page.

Statement No. 12.3 continued from previous page.

Name of the Region	No. of families	Economic levels of living RUPEES								Average
		Below 50	51-100	101-150	151-200	201-250	251-300	301-350	Above 350	
<b>XIII. MYSORE</b>										
44. Mysore I	253	-	5.149	10.655	14.469	18.091	24.433	-	44.230	10.526
45. Mysore II	46	-	6.945	8.193	12.155	14.539	24.732	43.271	-	10.495
46. Mysore III	66	-	7.261	16.201	21.800	23.122	-	-	-	11.961
47. Coorg	40	-	4.133	7.099	9.188	15.789	12.358	16.692	29.759	11.925
<b>XIV. MADRAS</b>										
48. Madras I	375	1.954	5.139	8.209	10.617	12.772	11.693	17.815	30.784	7.878
49. Madras II and IV	786	3.401	5.443	8.281	10.681	11.900	14.393	22.146	42.135	7.451
50. Madras III	117	2.569	6.396	11.260	25.077	15.035	31.400	-	-	10.424
51. Madras V	147	-	5.520	8.762	13.694	16.455	20.750	24.984	-	8.639
52. Madras VI	49	-	7.057	11.746	12.294	20.407	-	-	-	10.265
53. Madras VII	61	1.249	3.255	7.886	10.702	-	-	-	-	<del>4.647</del> 4.647
<b>XV. HYDERABAD</b>										
54. Hyderabad I and II	617	1.492	4.083	7.134	11.451	14.812	13.081	-	18.505	7.063

Number of rural families enumerated, percentage of cultivating families to the number of rural families enumerated and the no. of cultivating families, in different regions in India, covered in the All India Rural Credit Survey.\*

District	No. of rural families enumerated.	% of cultivating families to rural families enumerated.	No. of cultivating families.
<u>PUNJAB</u>		2	2,279
1. Hoshiarpur	1,361	56.5	
2. Jullundur	1,409	21.0	
3. Hissar	1,668	72.8	
<u>PEPSU</u>			2,354
4. Bhatinda	1,478	64.3	
5. Mohindergarh	1,583	88.7	
<u>HIMACHAL PRADESH</u>			472
6. Sirmoor	565	83.5	
<u>VINDHYA PRADESH I &amp; II</u>			1,759
7. Satna	979	75.4	
8. Rewa	1,564	65.3	
<u>BHOPAL</u>			489
9. Raisen	850	57.5	
<u>UTTAR PRADESH I</u>			3,811
10. Ballia	2,061	67.7	
11. Deoria	1,312	92.7	
12. Jaunpur	1,572	75.8	
<u>UTTAR PRADESH II</u>			4,432
13. Sultanpur	1,866	91.0	
14. Sitapur	1,572	83.5	
15. Kanpur	1,892	75.1	

District	No. of rural families enumerated.	% of cultivating families to rural families enumerated.	No. of cultivating families.
<u>UTTAR PRADESH III</u>			5,525
16. Shahajahanpur	1,691	86.3	
17. Agra	2,303	74.4	
18. Meerut	2,564	60.7	
19. Aligarh	1,631	48.8	
<u>UTTAR PRADESH IV,V</u>			422
20. Nainital	893	47.3	
<u>UTTAR PRADESH VI</u>			2,361
21. Mirzapur	1,378	64.4	
22. Hamirpur	2,376	62.0	
<u>WEST BENGAL I,II,VIII</u>			2,010
23. Jalpaiguri	2,358	85.3	
<u>WEST BENGAL III-VII</u>			2,986
24. Malda	2,177	50.3	
25. Burdwan	1,312	56.2	
26. Midnapore	1,387	83.2	
<u>BIHAR I &amp; III</u>			2,236
27. Bhagalpur	1,187	73.4	
28. Monghyr	2,590	52.7	
<u>BIHAR II &amp; IV</u>			1,320
29. Hazaribagh	1,144	81.3	
30. Palamau	489	79.8	
<u>ORISSA I</u>			819
31. Puri	1,321	62.0	



District	No. of rural families enumerated.	% of cultivating families to rural families enumerated.	No. of cultivating families.
<u>ORISSA II</u>			426
32. Koraput	1,038	41.0	
<u>ORISSA III</u>			1,005
33. Sambalpur	1,494	67.3	
<u>ASSAM I</u>			1,037
34. Kamrup	1,452	71.4	
<u>ASSAM II, III</u>			1,271
35. Lakhimpur	734	66.2	
36. Cachar	1,083	72.5	
37. <u>TRIPURA</u>	844	72.9	615
<u>MADHYA BHARAT I</u>			907
38. Shivpuri	1,085	83.6	
<u>MADHYA BHARAT II-IV</u>			1,577
39. Ihabua	531	95.7	
40. Shajapur	977	66.5	
41. Bhilsa	719	58.3	
<u>RAJASTAN I</u>			2,229
42. Jaipur	1,040	73.9	
43. Sawai Madhopur	1,716	85.1	
<u>RAJASTAN II &amp; IV</u>			1,595
44. Churu	904	89.4	
45. Barmer	851	92.4	
<u>RAJASTAN III &amp; V</u>			3,205
46. Sirohi	2,244	69.2	
47. Chittorgarh	2,370	69.7	

## Statement No.12.4 (Continued)

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District	No. of rural families enumerated.	% of cultivating families to rural families enumerated.	No. of cultivating families.
<u>MADHYA PRADESH I</u>			1,638
48. Nagpur	1,824	51.3	
49. Akola	1,516	46.3	
<u>MADHYA PRADESH II</u>			713
50. Sagar	995	71.7	
<u>MADHYA PRADESH III</u>			4,491
51. Bilaspur	2,436	86.9	
52. Durg	776	82.1	
53. Chanda	3,107	55.9	
<u>SOURASHTRA</u>			1,172
54. Sorath	1,734	67.6	
<u>BOMBAY I</u>			1,861
55. Ahmedabad	2,281	54.1	
56. Broach	1,106	56.7	
<u>BOMBAY II</u>			833
57. West Khandesh	1,377	60.5	
<u>BOMBAY III</u>			1,165
58. Poona	1,757	66.3	
<u>BOMBAY IV</u>			3,705
59. Kolhapur	2,286	85.9	
60. Bijapur	2,527	68.9	
<u>BOMBAY V</u>			1,528
61. Ratnagiri	2,013	75.9	

(Contd.)

District	No. of rural families enumerated.	% of cultivating families to rural families enumerated.	No. of cultivating families.
<u>TRAVANCORE-COCHIN</u>			2,009
62. Quilon	2,882	69.7	
<u>MYSORE</u>			1,944
63. Hassan	1,478	76.7	
64. Bangalore	1,030	78.7	
<u>MADRAS I</u>			3,227
65. West Godavari	3,896	48.2	
66. Chingleput	2,112	63.9	
<u>MADRAS II</u>			2,105
67. Ramanathapuram	2,542	82.8	
<u>MADRAS III</u>			3,803
68. Cuddapah	2,795	78.3	
69. Kurnool	2,297	70.3	
<u>MADRAS IV</u>			2,036
70. Coimbatore	4,649	43.8	
<u>MADRAS V</u>			2,136
71. Malabar	2,564	83.3	
<u>HYDERABAD I</u>			1,678
72. Osmanabad	1,524	55.5	
73. Parabhani	1,664	50.0	
<u>HYDERABAD II</u>			2,962
74. Nizamabad	1,437	81.1	
75. Mahbubnagar	3,175	56.6	

\* All India Rural Credit Survey. Vol.III - Technical Report,  
General Schedules : District Tables. Table No.1; Pages 240-41.

Total expenditure and expenditure  
on clothing\* of cultivating families  
in different regions in India covered  
in the All India Rural Credit Survey.

Region	Cultivating Families				
	Big (Rs.)	Large (Rs.)	Medium (Rs.)	Small (Rs.)	Average (Rs.)
Punjab	4,235 313	2,447 210	1,593 167	1,264 123	1,929 177
Himachal Pradesh	3,126 363	2,202 245	1,633 214	867 135	1,666 212
Pepsu	5,525 482	3,643 345	2,078 253	1,720 207	2,628 280
Vindhya Pradesh	2,857 145	1,179 67	633 37	272 20	856 49
Bhopal	3,596 320	1,369 161	1,024 129	624 81	1,236 141
Uttar Pradesh I	3,942 173	1,358 81	905 52	579 35	1,202 65
Uttar Pradesh II	3,272 169	1,585 98	1,023 68	571 44	1,225 77
Uttar Pradesh III	6,503 330	3,865 200	1,933 145	1,281 104	2,581 162
Uttar Pradesh IV & V	5,072 335	3,782 208	1,409 141	1,489 108	2,274 164
Uttar Pradesh VI	4,412 213	2,192 122	1,061 78	798 64	1,543 96
West Bengal I, II, VIII	1,412 71	1,371 69	585 36	779 42	883 48
West Bengal III-VII	5,701 296	2,772 164	1,277 98	995 77	1,934 125
Bihar I & III	6,134 210	2,091 121	1,249 74	790 60	1,768 93
Bihar II & IV	6,371 177	1,210 80	767 54	531 41	1,345 68

(Contd.)

Region	Cultivating Families				
	Big (Rs.)	Large (Rs.)	Medium (Rs.)	Small (Rs.)	Average (Rs.)
Orissa I	2,702 113	968 71	559 47	390 32	804 54
Orissa II	1,150 101	582 68	505 47	287 35	520 53
Orissa III	3,622 377	1,210 141	862 93	528 73	1,107 125
Assam I	5,604 245	2,787 149	2,139 126	1,421 84	2,400 130
Assam II & III	4,167 249	2,519 188	1,592 129	1,347 99	1,961 144
Tripura	6,445 146	2,365 98	1,704 61	842 40	2,052 71
Madhya Bharat I	4,439 385	2,061 286	1,116 201	1,014 161	1,607 224
Madhya Bharat II & III	3,593 381	1,879 211	1,145 138	883 111	1,458 169
Rajasthan I	2,436 285	1,982 271	1,330 191	1,230 159	1,541 207
Rajasthan II & IV	2,786 465	1,629 352	1,251 283	883 215	1,370 295
Rajasthan III & V	2,195 327	1,166 220	870 170	607 138	983 186
Madhya Pradesh I	5,040 425	2,275 202	1,078 116	579 83	1,564 154
Madhya Pradesh II	5,923 546	2,047 222	848 125	764 121	1,570 185
Madhya Pradesh III	4,090 327	1,209 149	751 111	480 81	1,095 131
Sourashtra	4,603 376	2,567 288	2,050 264	1,426 219	2,122 267
Bombay I	4,303 437	2,910 297	1,872 201	1,113 160	2,095 232
Bombay II	5,938 417	2,231 190	1,337 141	669 91	1,776 163

Region	Cultivating Families				
	Big (Rs.)	Large (Rs.)	Medium (Rs.)	Small (Rs.)	Average (Rs.)
Bombay III	3,624 372	2,224 287	1,608 208	1,337 170	1,852 229
Bombay IV	3,480 337	1,874 204	1,209 152	832 115	1,456 170
Bombay V	1,371 107	758 57	604 43	386 37	646 50
Travancore-Cochin	6,584 174	3,122 83	1,360 51	932 36	2,106 65
Mysore	5,161 286	2,809 144	1,794 102	1,299 71	2,185 120
Hyderabad I	7,884 490	3,088 289	2,020 230	1,329 156	2,613 246
Hyderabad II	4,066 225	1,496 105	1,017 70	556 46	1,279 85
Madras I	6,055 324	2,223 148	1,184 104	820 74	1,770 126
Madras II	1,942 125	1,032 63	445 40	270 25	660 49
Madras III	6,072 406	2,741 225	1,513 149	1,016 109	2,065 178
Madras IV	7,211 515	3,127 289	1,900 208	1,585 154	2,582 239
Madras V	6,964 273	3,052 147	1,575 83	1,076 57	2,260 107

\* Figures of expenditure on clothing taken from All India Rural Credit Survey V.III, Technical Report, Table 6, Pages 252-81.

Statement No. 12.6 - Number of families, average family size, income per capita per month and expenditure on clothing per capita per month according to income groups for Industrial Workers' Families from different centres.\*

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b>DEHRI-ON-SONE</b>				
Upto 30	33	4.24	6.49	0.83
30-39	49	4.35	8.10	0.91
40-49	30	5.70	7.87	0.89
50-59	31	6.06	9.25	1.07
60-69	23	5.96	11.05	1.18
70-79	16	8.56	8.72	1.06
80-89	11	8.46	9.89	1.12
90-99	11	9.73	9.76	1.44
100 and above	27	8.04	15.30	1.49
All income groups	231	6.07	9.78	1.09
<b>BERHAMPUR</b>				
Upto 30	21	4.33	5.48	1.59
30-39	21	4.05	8.23	1.33
40-49	22	5.36	8.25	1.62
50-59	13	5.38	9.69	1.95
60-69	10	5.70	11.22	1.20
70-79	15	6.40	11.55	1.19
80-89	6	5.83	14.41	1.56
100 and above	15	8.33	18.04	1.26
All income groups	123	5.50	10.87	

Continued on next page.

Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b><u>SIALKOT</u></b>				
Upto 30	20	3.60	6.5	1.61
30-39	34	3.67	9.5	1.60
40-49	44	4.70	9.7	1.26
50-59	33	5.02	10.8	1.19
60-69	45	4.94	12.9	1.22
70-79	28	5.57	13.2	1.11
80-89	22	6.50	13.1	0.99
90-99	17	6.95	13.4	0.95
100 and above	40	7.81	17.2	1.11
All income groups	283	5.37	12.64	1.10
<b><u>MONGHYR AND JAMALPUR</u></b>				
Upto 30	24	4.79	5.59	0.73
30-39	72	4.77	7.44	0.83
40-49	69	5.13	8.80	0.89
50-59	70	5.37	10.23	1.04
60-69	78	6.28	10.38	0.99
70-79	67	6.88	10.68	0.99
80-89	42	7.57	11.22	1.13
90-99	37	7.59	12.58	1.18
100 and above	119	10.03	15.02	1.45
All income groups	578	6.80	11.52	1.13

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Statement No. 12.6 continued <sup>from</sup> / previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b><u>TINSUKIA</u></b>				
Upto 40	8	3.51	10.3	0.37
40-49	25	3.00	15.4	0.85
50-59	18	3.83	14.3	0.85
60-69	27	3.48	18.5	1.16
70-79	19	3.58	20.8	1.31
80-89	17	3.65	23.3	1.42
90-99	20	4.95	19.2	1.15
100 and above	51	5.20	25.5	1.28
All income groups	185	4.11	20.41	1.12
<b><u>LUDHIANA</u></b>				
Upto 30	7	4.00	6.0	0.25
30-39	16	3.38	10.3	1.29
40-49	20	3.35	13.7	1.66
50-59	32	3.91	13.6	1.39
60-69	32	4.28	15.0	1.62
70-79	30	4.47	16.3	2.22
80-89	21	5.52	15.1	1.69
90-99	16	5.00	18.8	2.10
100 and above	39	5.90	21.9	2.33
All income groups	213	4.56	16.37	1.83

Continued on next page.

Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<u>CUTTUK</u>				
Upto 30	44	4.31	5.08	0.52
30-39	39	4.87	7.09	0.73
40-49	30	5.23	8.14	0.69
50-59	19	6.11	8.67	0.60
60-69	13	6.85	9.23	0.96
70-79	10	7.80	9.50	0.79
80-89	6	8.50	9.85	0.65
90 and above	7	8.57	10.90	1.48
All income groups	168	5.54	7.85	0.73
<u>HOWRAH AND BAILEY</u>				
Upto 30	38	3.21	8.18	0.70
30-39	152	3.10	10.59	0.86
40-49	186	3.44	12.20	0.89
50-59	190	4.04	12.77	1.86
60-69	160	4.07	14.97	0.91
70-79	158	4.39	15.76	0.91
80-89	127	5.21	15.12	0.99
90-99	89	5.33	16.45	1.10
100 and above	335	7.27	18.47	1.24
All income groups	1,435	4.83	13.48	1.15

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Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita (Rs.)
<u>DELHI</u>				
Upto 30	9	2.44	10.08	1.73
30-39	47	3.04	9.88	1.55
40-49	101	3.14	14.09	1.55
50-59	121	3.51	15.33	1.57
60-69	95	3.83	16.45	1.43
70-79	69	4.01	18.43	1.60
80-89	42	4.83	17.39	1.33
90-99	37	4.54	20.54	1.43
100 and above	60	4.86	26.67	1.58
All income groups	581	3.80	17.37	1.51
<u>AJMER</u>				
Upto 30	2	2.00	13.60	-
30-39	59	4.00	8.88	0.39
40-49	98	4.76	9.49	0.57
50-59	54	4.74	11.51	0.74
60-69	35	5.11	12.64	0.96
70-79	33	5.91	12.76	1.45
80-89	48	6.40	13.12	1.38
90-99	17	6.35	14.80	0.73
100 and above	29	6.38	19.44	1.68
All income groups	375	5.18	12.12	0.94

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Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<u>AKOLA</u>				
Upto 30	7	3.00	7.2	1.05
30-39	53	3.53	10.3	1.45
40-49	74	4.34	10.3	1.36
50-59	47	4.81	11.3	1.57
60-69	44	5.84	11.1	1.49
70-79	28	6.21	12.0	1.56
80-89	27	6.33	13.3	1.77
90-99	17	7.00	13.5	1.70
100 and above	18	6.89	17.6	1.94
All income groups	315	5.08	11.85	1.55
<u>JALGAON</u>				
Upto 30	11	3.54	6.31	1.51
30-39	30	4.30	8.22	1.69
40-49	68	4.76	9.63	1.77
50-59	82	5.43	9.94	1.70
60-69	69	5.43	11.81	1.95
70-79	29	6.76	10.98	1.98
80-89	21	7.29	11.51	2.08
90-99	7	7.43	12.66	2.43
100 and above	21	8.19	14.25	2.37
All income groups	338	5.58	10.76	1.90

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Statement No. 12.6 - continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b>BOMBAY</b>				
Upto 40	24	2.84	12.5	2.10
40-49	94	3.27	13.6	2.15
50-59	210	3.24	16.9	2.24
60-69	284	3.49	18.5	2.33
70-79	247	3.66	20.3	2.47
80-89	249	3.76	22.4	2.60
90-99	159	4.04	23.5	2.58
100-149	515	4.28	27.6	2.75
150-199	179	4.97	32.9	3.17
200-249	47	5.36	41.3	3.38
250 and above	22	9.77	34.7	1.79
All income groups	2,030	3.96	24.35	2.60
<b>AHMEDABAD</b>				
Upto 40	2	3.50	10.4	1.92
40-49	8	3.63	11.8	2.48
50-59	4	3.25	15.9	2.49
60-69	16	3.44	18.9	2.49
70-79	49	3.12	24.2	3.08
80-89	171	3.43	24.9	3.10
90-99	226	3.52	27.0	3.32
100-149	742	4.05	28.4	3.30
150-199	356	4.77	37.0	3.68
200-249	167	6.44	37.1	3.31
250 and above	79	7.25	43.9	4.11
All income groups	1,820	4.33	31.78	3.41

Continued on next page.

StatementNo. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<u>KHARADPUR</u>				
Upto 40	6	3.83	9.4	1.28
40-49	11	3.91	11.1	1.12
50-59	17	4.35	12.7	1.22
60-69	20	4.60	14.2	1.29
70-79	10	4.80	15.5	1.72
80-89	24	4.91	17.0	1.60
90-99	16	4.69	19.8	1.53
100-149	58	5.90	20.1	1.78
150-199	39	6.52	27.0	2.11
200 and above	21	8.76	31.9	2.34
All income groups	222	5.62	21.19	1.80
<u>GAUHATI</u>				
Upto 30	1	2.00	14.12	1.00
30-39	2	2.00	19.25	0.38
40-49	18	3.39	12.90	0.30
50-59	24	3.54	15.64	0.57
60-69	33	4.42	14.52	0.38
70-79	23	4.74	15.49	0.37
80-89	22	5.73	14.53	0.34
90-99	23	5.44	17.21	0.51
100-149	63	5.78	20.64	0.70
150 and above	32	6.06	28.94	0.95
All income groups	241	5.05	19.04	0.58

Continued on next page.

Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<u>JUBBULPORE.</u>				
Upto 30	47	2.74	9.2	1.20
30-39	88	3.50	9.8	1.21
40-49	93	3.59	12.4	1.43
50-59	63	3.79	14.3	1.71
60-69	51	4.61	14.2	1.68
70-79	30	4.67	15.9	1.98
80-89	31	5.26	16.2	1.70
90-99	13	4.08	22.9	2.29
100-149	45	5.00	25.1	2.72
150 and above	21	6.29	33.1	3.67
All income groups	482	4.06	15.93	1.82
<u>SHOLAPUR</u>				
Upto 30	15	4.00	6.4	1.44
30-39	82	3.56	10.0	1.95
40-49	188	4.29	10.3	2.91
50-59	129	4.78	11.5	2.10
60-69	84	5.37	12.0	2.11
70-79	79	5.61	13.3	2.25
80-89	69	6.07	13.9	2.27
90-99	45	7.40	12.8	2.25
100 and above	87	8.94	15.07	2.29
All income groups	778	5.39	12.40	2.14

Continued on next page.

Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b><u>JHARIA:COLLIERY</u></b>				
Upto 30	98	2.84	8.0	0.62
30-39	193	3.11	10.5	0.69
40-49	247	3.39	12.2	0.67
50-59	182	3.55	14.3	0.72
60-69	122	4.15	14.5	0.71
70-79	71	4.24	16.3	0.79
80-89	42	4.79	16.4	0.75
90-99	13	4.62	19.1	0.68
100 and above	31	6.00	18.9	0.95
All income groups	999	3.62	13.57	0.71
<b><u>BENGAL PLANTATIONS</u></b>				
Upto 20	5	2.60	3.7	0.84
20-39	106	3.28	9.8	0.84
40-59	106	4.05	12.3	0.92
60-79	39	4.79	14.2	0.89
80 and above	41	6.29	17.0	0.93
All income groups	297	4.16	12.81	0.89
<b><u>SOUTH INDIAN TEA PLANTATIONS</u></b>				
Upto 20	5	2.60	6.4	0.88
20-39	103	3.35	9.7	0.89
40-59	118	3.69	13.1	1.00
60-79	30	4.60	14.7	1.02
80 and above	18	6.11	16.3	1.17
All income groups	274	3.80	12.44	0.99

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Statement No. 12.6 continued from previous page.

Income per family per month (Rs.)	Number of families	Family size	Income per capita per month (Rs.)	Expenditure on clothing per capita per month (Rs.)
<b><u>MADRAS COFFEE PLANTATION</u></b>				
Upto 20	14	2.29	7.2	0.92
20-39	70	3.17	9.5	0.89
40-59	31	3.92	11.9	1.05
60 and above	7	5.57	12.4	1.04
All income groups	122	3.40	10.30	0.96
<b><u>ASSAM VALLEY</u></b>				
Upto 20	12	2.92	5.7	0.84
20-39	285	3.31	9.9	0.96
40-59	187	4.60	10.3	0.96
60-79	76	6.36	12.0	1.08
All income groups	560	4.15	10.43	0.98
<b><u>SURMA VALLEY</u></b>				
Upto 20	9	2.44	7.1	0.68
20-39	85	3.60	8.8	0.68
40-59	75	4.69	10.6	0.68
60-79	31	7.55	10.2	0.64
All income groups	200	4.57	9.82	0.67

South Indian plantations of Rubber, etc. not given because cases were very few.

\* Compiled from data in the Report on An Enquiry into Family Budget of Industrial Workers (1944-45).

Statement No. 12.7 - Income and expenditure on clothing for middle class employees of Central Government.\*

Income per family per month (Rs.)	Number of families	Consumer units per family	Average income per family per month (Rs.)	Average expenditure on clothing per family per month (Rs.)	Average income per consumer unit per annum (Rs.)	Average expenditure on clothing per consumer unit per annum (Rs.)
<b>BOMBAY CITY AND PROVINCE (WEST INDIA)</b>						
Upto 100	21	3.96	81.92	11.15	248.24	33.78
100-149	37	3.53	129.09	15.54	438.83	52.84
150-199	30	4.43	176.04	20.56	476.86	55.70
200-249	24	4.30	232.22	30.37	648.05	84.74
250-299	16	4.21	270.85	26.46	772.02	75.43
300 and above	32	5.17	464.60	37.31	1,078.38	86.61
All income groups	160	4.27	228.45	23.58	613.56	64.70
<b>PUNJAB AND DELHI CITY (NORTH-WEST INDIA)</b>						
Upto 150	58	3.71	126.76	17.69	410.00	57.22
150-199	32	4.40	175.56	20.68	478.81	56.41
200-249	80	5.02	225.87	22.88	539.91	54.68
250-299	40	3.55	281.31	25.56	950.92	86.41
300 and above	102	5.74	448.54	38.87	937.71	81.25
All income groups	312	4.76	282.19	27.26	692.24	68.08

Continued on next page.

Statement No. 12.7 continued from previous page.

Income per family per month (Rs.)	Number of families	Consumer units per family	Average income per family per month (Rs.)	Average expenditure on clothing per family per month (Rs.)	Average income per consumer unit per annum (Rs.)	Average expenditure on clothing per consumer unit per annum (Rs.)
<b>CALCUTTA CITY WEST BENGAL, ASSAM, BIHAR AND ORISSA (EAST INDIA)</b>						
Upto 100	39	4.01	82.42	11.44	246.63	34.23
100-149	80	5.04	124.51	12.17	296.45	28.98
150-199	54	5.48	173.12	17.53	379.09	38.39
200-249	51	6.10	225.16	24.11	442.94	47.44
250-299	43	6.34	270.00	23.84	511.04	45.12
300 and above	53	6.49	425.54	36.06	786.82	66.67
All income groups	320	5.57	213.03	20.41	438.86	42.46
<b>MADRAS CITY AND PROVINCE (SOUTH INDIA)</b>						
Upto 100	61	4.16	83.63	15.61	241.24	45.03
100-149	53	4.86	120.70	20.42	298.01	50.42
150-199	43	4.46	172.25	19.79	463.46	53.26
200-249	25	5.78	221.49	23.34	459.84	48.45
250-299	8	5.43	275.42	25.41	553.42	56.15
300 and above	17	5.33	400.55	29.33	900.90	66.03
All income groups	207	4.74	161.62	20.15	394.36	50.57

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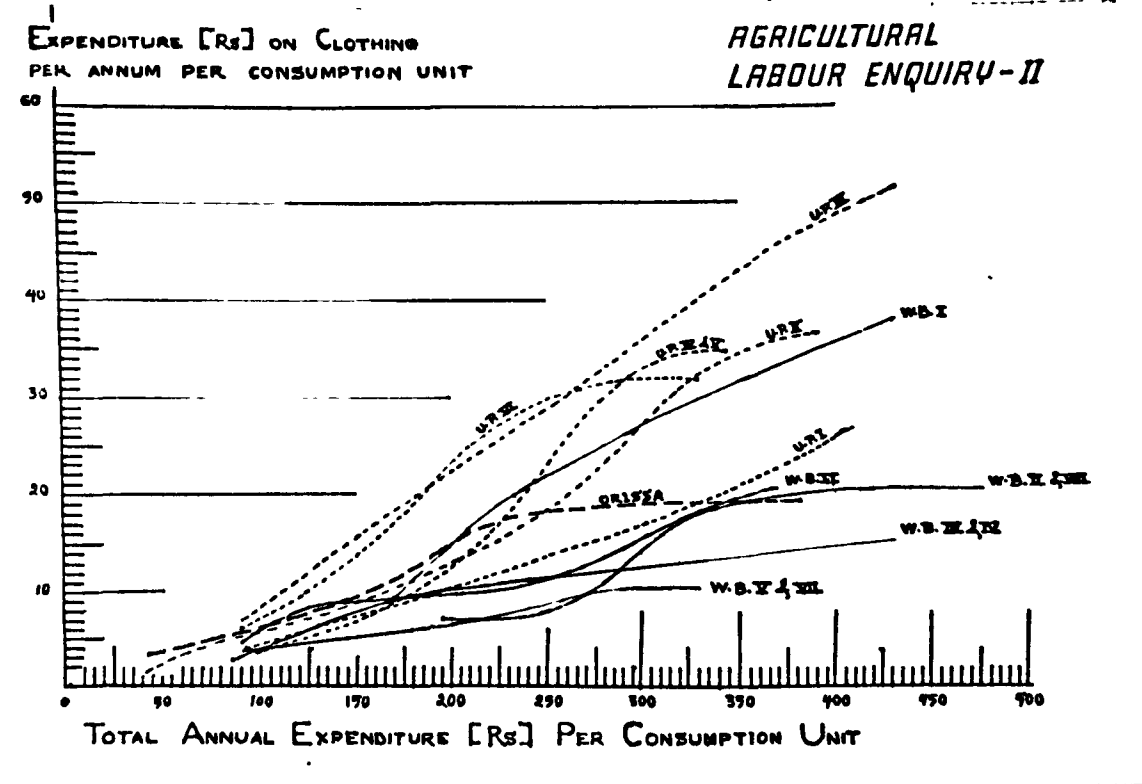
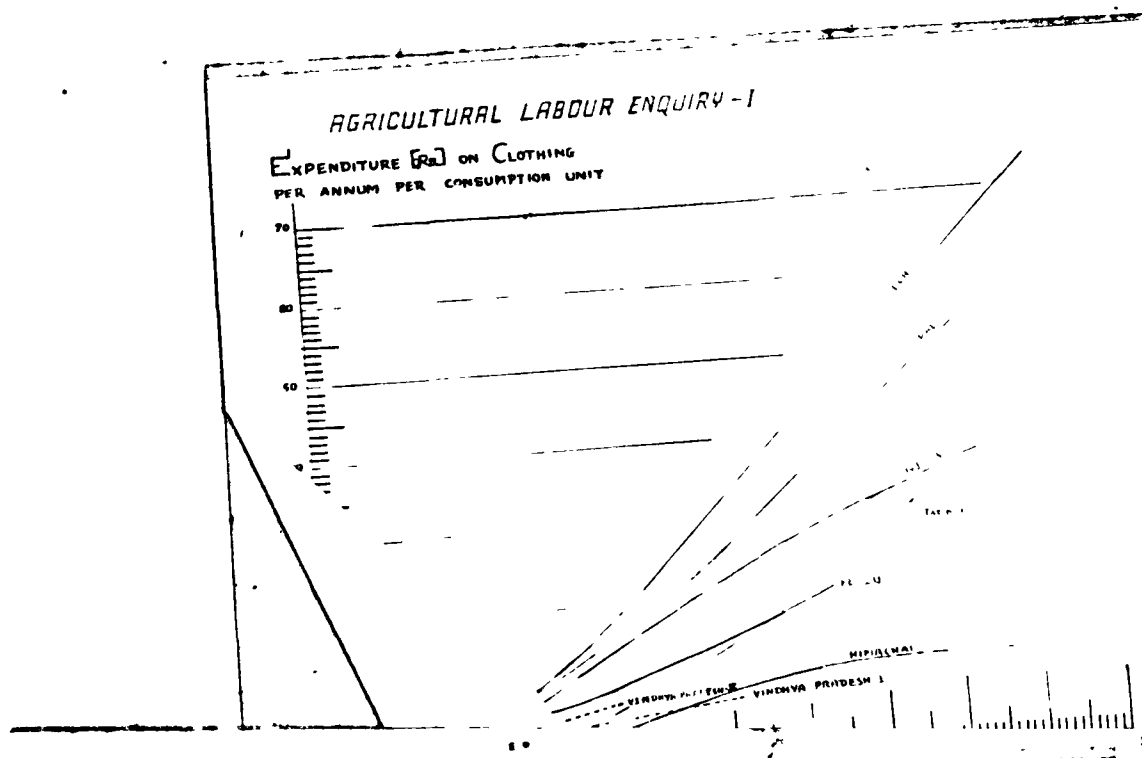
Statement No. 12.7 - continued from previous page.

Income per family per month (Rs.)	Number of families	Consumer units per family	Average income per family per month (Rs.)	Average expenditure on clothing per family per month (Rs.)	Average income per consumer unit per annum (Rs.)	Average expenditure on clothing per consumer unit per annum (Rs.)
<b>UNITED PROVINCE (NORTH INDIA)</b>						
Upto 100	32	4.30	79.56	13.63	222.04	38.02
100-149	22	4.30	124.63	16.88	347.79	47.09
150-199	14	4.90	172.63	21.88	422.76	53.57
200-249	11	5.50	226.44	26.06	494.05	56.87
250-299	6	4.50	278.94	25.00	743.84	66.67
300 and above	10	6.10	422.31	35.94	828.81	70.70
All income groups	95	4.73	169.29	20.10	409.06	49.84
<b>CENTRAL PROVINCE AND BERAR (CENTRAL INDIA)</b>						
Upto 100	15	4.5	83.62	13.44	223.00	35.83
100-149	26	4.5	123.31	17.25	328.84	46.00
150-199	10	5.2	164.94	22.81	380.63	52.65
200-249	11	5.3	227.25	24.75	514.52	56.04
250-299	4	5.3	268.13	25.13	607.08	56.89
300 and above	9	6.2	508.69	31.44	984.56	60.85
All income groups	75	5.0	190.14	20.45	435.34	48.69

\* Compiled from the Report on An Enquiry into Family Budgets of Middle Class Employees of Central Government (1945-46).

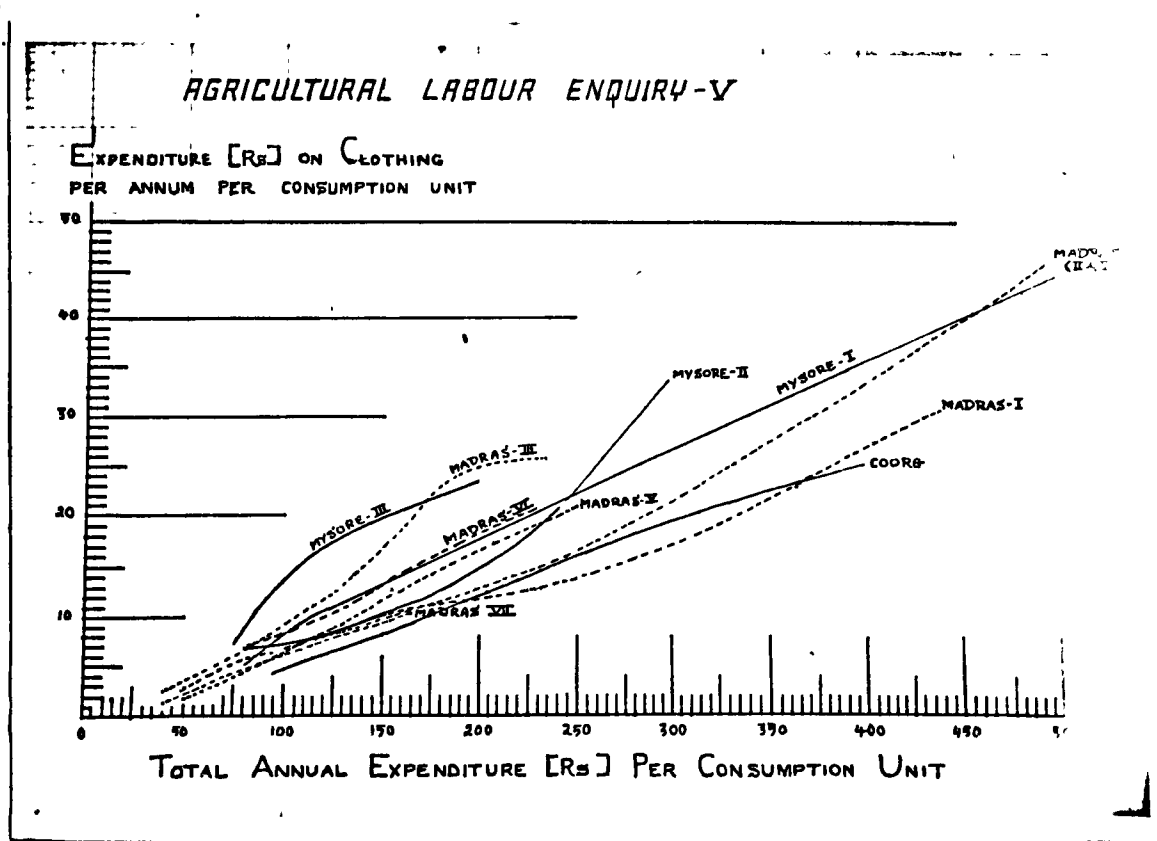
APPENDIX II  
TO  
CHAPTER XII

Graph Nos. 12.1 to 12.10



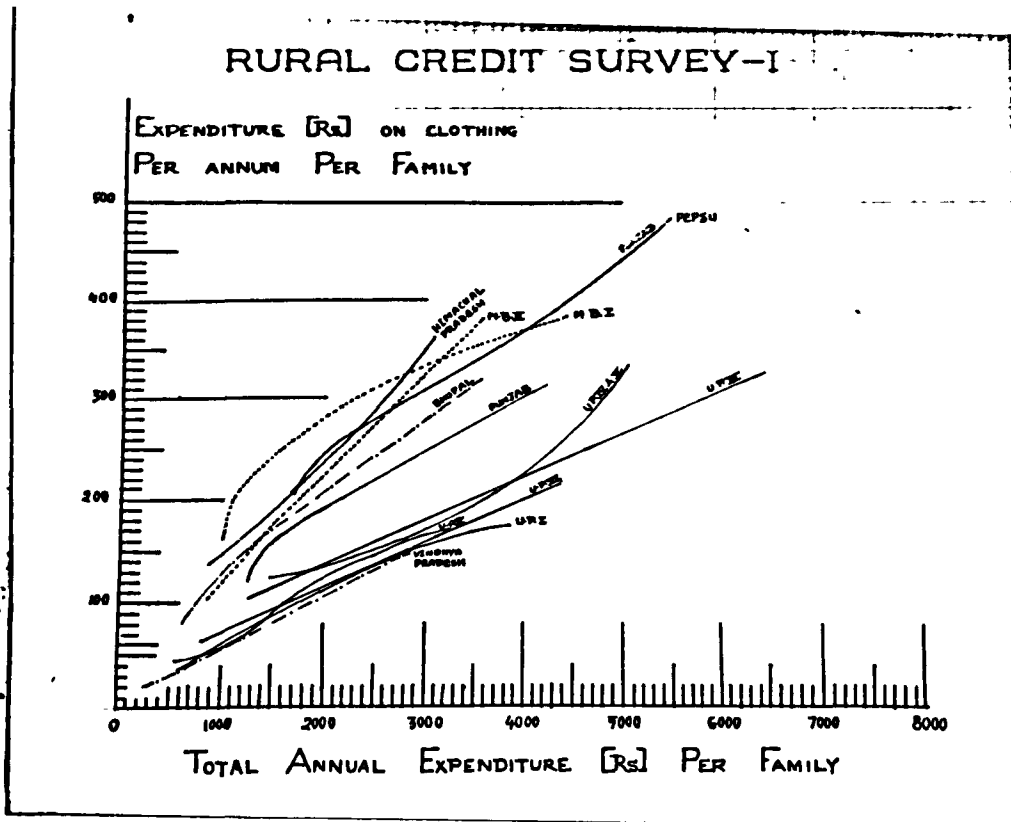
Graph No. 12.2



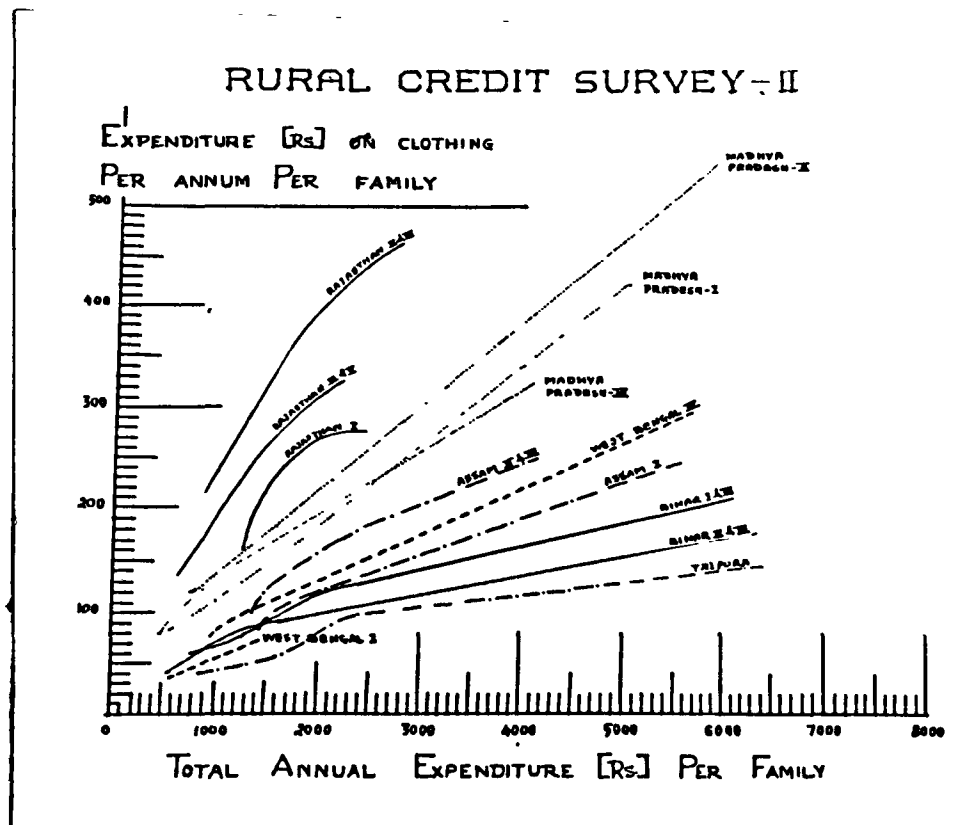


Graph No. 12.5

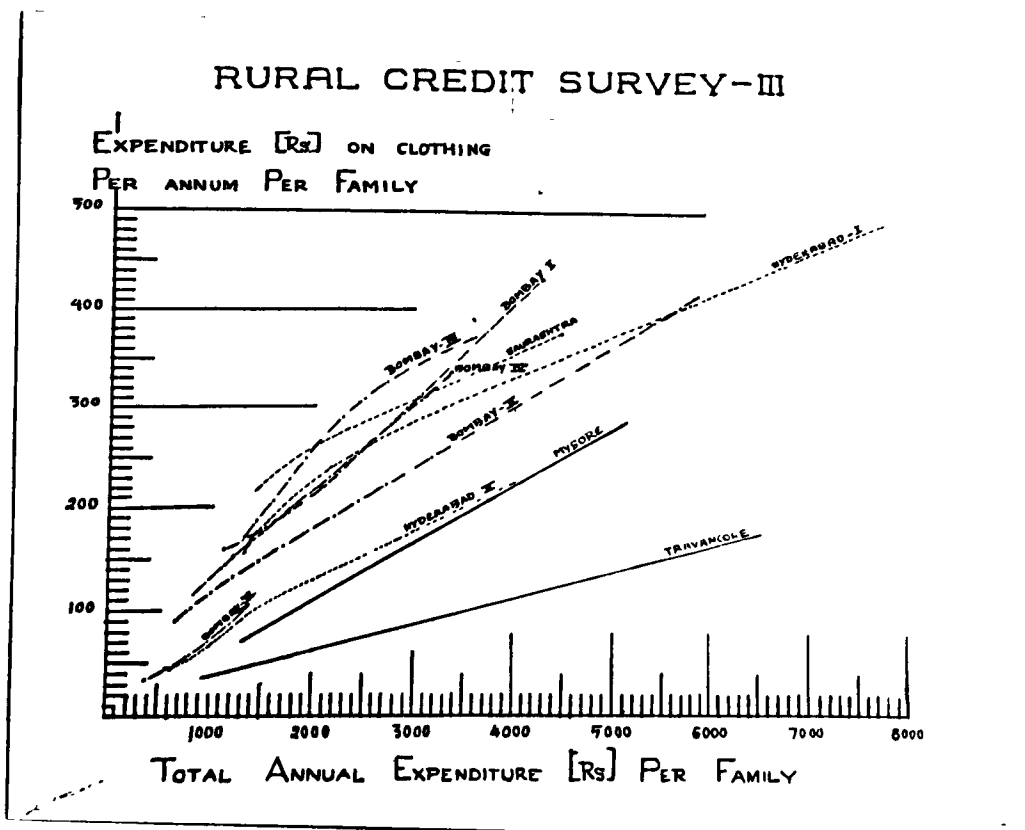




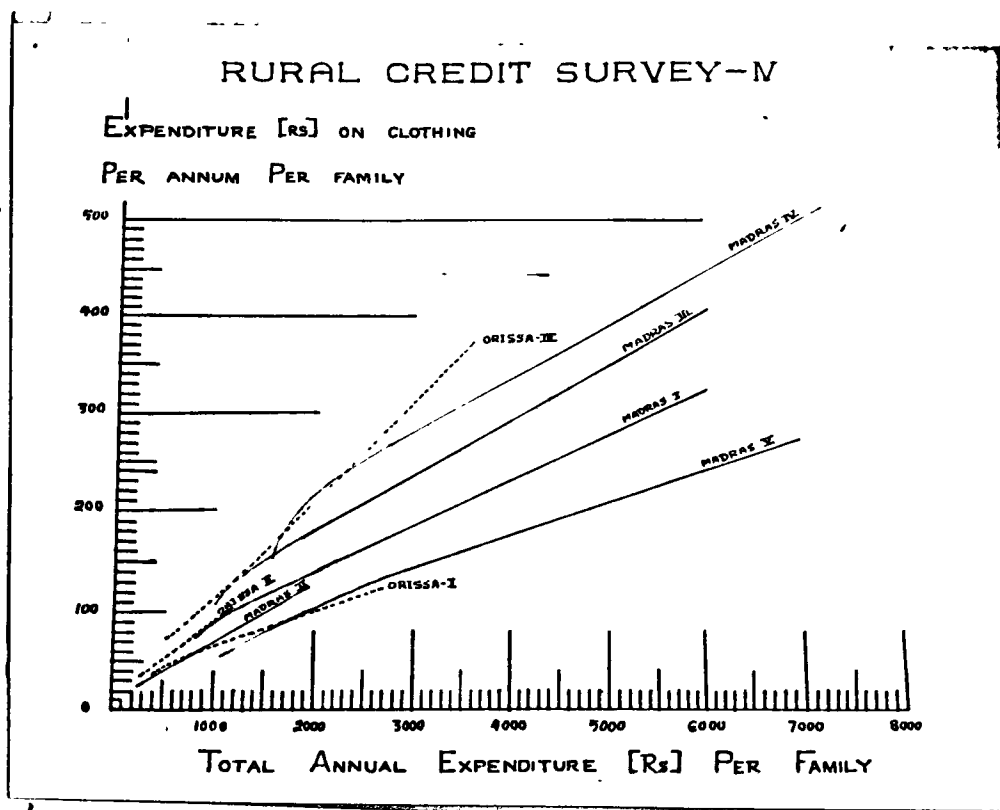
Graph No. 12.6



Graph No. 12.7



Graph No. 12.8



Graph No. 12.9

Graph No. 12.10

## GLOSSARY OF INDIAN TERMS USED IN THE THESIS

### Articles of clothing :-

- Angarkha - Outer-garment of males, a sort of long coat.
- Choli - A sort of sleeved breast-coat of women.
- Chaddar - A sheet or large white cloth.
- Gadipat - Cloth used in making mattresses.
- Ghagra - A female garment, a sort of petticoat.
- Izar - A sort of pyjama.
- Karanda - A casket (of metal, wood, ivory).
- Karkhana - Workplace for manufacturing goods.
- Karkhandar - Owner of Karkhana
- Khadi - Thick, coarse, handwoven cloth prepared from handspun yarn.
- Khamis - A female garment - a sort of frock.
- Khana - A variegated cloth used particularly for making cholis.
- Kinkhab - Velvet worked with gold and silver threads.
- Kopari - Short-sleeved waist coat worn by males, normally from agricultural and labouring classes.
- Kurta - A loose shirt.
- Lungi - A cloth, usually in checks, 2 to 2½ yards in length, worn around the waist by males.
- Odhani - A cotton or silk shawl or an embroidered cloth thrown over the head and shoulders by women.
- Pagri - A turban, shaped and sewn fast.
- Paithani - Rich silk garment with jari border, used by women.
- Pancha - A piece of cloth worn around the waist by males.
- Peiran - A sort of shirt or frock especially for children.

Peth - A manufacturing or market town.

Pheta - A kind of turban, about 2 feet in width and 15-22 feet in length.

Pitambar - A silk dhoti usually of saffron colour.

Rumal - A kind of turban, about 12 feet in length.

Sadara - A shirt.

Salwar - A female garment - a sort of pyjama.

Shalu - A heavy silk sari with jari work.

Uparna - A small single cloth, worn loosely over the shoulder

#### Types of Borders :-

Chanderi, Gome, Induri, Jari (gold or silver thread), Jari butte (gold or silver thread designs), Kanti, Mugavi, Chowkat (small checks), Pahadi, Patti, Pharaspeti, Rasta (close strips), and Shobha are the names of various borders called after the particular type of design used.

#### Hindu Festivals :-

Dassera - Usually in the month of October.

Divali - Usually in the month of October or November.

Padawa - (The new year day) usually in the month of April or May.

Sankranta - 14th of January.

Swadeshi :- The 'Buy Indian' movement.

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