



Report on an Enquiry into Working
Class Family Budgets in
Ahmedabad



B BOMBAY
D. AT THE GOVERNMENT CENTRAL PRESSES
1937

Obtainable from the Superintendent, Government Printing and Stationery,
Bombay, or through the High Commissioner for India, India House,
Aldwych, London, W.C.2, or through any recognized Bookseller

[Price—Annas 4 or 5d.]



Report on an Enquiry into Working
Class Family Budgets in
Ahmedabad.



BOMBAY
PRINTED AT THE GOVERNMENT CENTRAL PRESS
1937

TABLE OF CONTENTS

	Page
INTRODUCTORY	1
RECENT RAPID INDUSTRIALISATION OF AHMEDABAD	2
CLASSIFICATION OF FAMILIES	6
CONSTITUTION OF THE FAMILY (NATURAL FAMILIES AND JOINT HOUSEHOLDS)	10
LITERACY	12
COMPOSITION OF THE FAMILY	13
EARNERS AND NON-EARNERS BY AGE AND SEX	14
WORKERS AND DEPENDANTS	15
EARNERS IN NATURAL FAMILIES AND JOINT HOUSEHOLDS	18
INCOME OF THE FAMILY	21
INCOME FROM SUPPLEMENTARY SOURCES	24
BOARDERS AND LODGERS	26
EXPENDITURE OF THE FAMILY	27
EXPENDITURE ON FOOD	34
EXPENDITURE ON FUEL AND LIGHTING	34
EXPENDITURE ON CLOTHING	35
EXPENDITURE ON HOUSING	35
EXPENDITURE ON MISCELLANEOUS ITEMS	44
INDEBTEDNESS	47

TABULAR APPENDIX.

TABLE 1.—Monthly Expenditure on Education and the Number of Children attending School per Family	57
TABLE 2.—Ages and Earnings of Heads of Families	58
TABLE 3.—Classification of Families by Earning Strength and Number of Dependants	59
TABLE 4.—Frequency Distribution of Monthly Earnings of Cotton Mill Workers—by Sex and Main Occupations	60-61
TABLE 5.—Frequency Distribution of Monthly Earnings of Workers (other than Textile Workers) by Sex and Class of Establishment.. .. .	64-65
TABLE 6.—Average Monthly Income of Families of Cotton Mill Workers and of other Workers by Income Groups	66-67
TABLE 7.—Average Monthly Income and Expenditure of Families of Textile Workers by Income Groups	68
TABLE 8.—Comparison of the Group Percentage Expenditure ascertained during the present enquiry with that of similar enquiries conducted by the Labour Office	69
TABLE 9.—Comparison of Group Percentage Expenditure ascertained during the present enquiry with that of similar enquiries conducted by certain other countries	70-71
TABLE 10.—Average Monthly Expenditure on Food per Capita	72
TABLE 11.—Average Monthly Expenditure on different Articles of Food	73-74
TABLE 12.—Classification of budgets according to ownership of Tenements and Materials used for their construction	75
TABLE 13.—The Average Surpluses and Deficits in Family Budgets by Income Groups	76
APPENDIX A.—Specimen form of Enquiry	77-85

REPORT ON AN ENQUIRY INTO WORKING CLASS FAMILY BUDGETS IN AHMEDABAD.

INTRODUCTORY.

The first enquiry into working class family budgets in Ahmedabad was conducted by the Labour Office in 1926 and its results were published in a special report in 1928. As conditions had altered materially since the publication of that report, it was decided to undertake a second family budget enquiry in Ahmedabad in 1933 after consulting both the Ahmedabad Millowners' Association and the Textile Labour Association who expressed themselves in favour of it. The enquiry was therefore commenced in October 1933 and completed in January 1935.

The actual investigation was conducted by the lady investigators of the Labour Office under the supervision of the Labour Officer at Ahmedabad by house to house visits to the homes of the workers. Information was collected from every 33rd tenement in the predominantly working class localities within the Municipal limits of Ahmedabad. If, however, the sampled tenement happened to be unoccupied or occupied by persons other than those belonging to the working classes such as traders, businessmen, lawyers, doctors, clerks, etc., or if the occupier of the tenement being a working class family refused to give information, budgets were collected from either the immediately preceding or the immediately following tenement if either of these tenements contained a working class family willing to give information. The *Dheds* and *Waghris* who live in particular localities in concentrated groups, segregated from other communities, especially caste Hindus, were also covered with a view to ensuring their proper representation in the enquiry. It was found that for purposes of the Municipal Census taken in 1932, buildings were numbered according to ownership and not according to tenements as in the 1921 census and the lady investigators had therefore to note down the numbers of the sampled tenements from the Municipal Assessment Registers while tracing the sampled tenements. The tracing of the sampled tenements was no easy matter, particularly when the tenements happened to be in some out of the way *poles* (lanes) and blind alleys. The schedule used for the enquiry (printed as Appendix A) follows very closely the general lines of the schedule adopted by the Labour Office for similar enquiries in the past.

As in the case of the 1932-33 Bombay family budget enquiry, the present enquiry was confined to working class families, the heads of which were in full-time regular employment; but there was no other

conscious selection of the families, either from the point of view of composition or income. The total number of budgets collected was 1,310 out of which 1,293 were, after scrutiny, accepted for final tabulation.

Before discussing the results of the present enquiry, the recent expansion of Ahmedabad as an industrial centre and the socio-economic problems arising out of it may briefly be reviewed here. This is all the more necessary because, Ahmedabad had to be excluded from the cities volume of the census of India, 1931, for reasons connected chiefly with the Civil Disobedience Movement and the results of the Municipal census of 1932 are available only in Gujarati.

RECENT RAPID INDUSTRIALISATION OF AHMEDABAD.

The population of the Municipal Borough of Ahmedabad at each of the census years since 1872 is shown below* :—

Census year.	Population.			Increase over the previous census figure.	Percentage increase.
	Males.	Females.	Total.		
1872 ..	63,269	62,437	125,706	....	....
1881 ..	66,688	67,499	134,187	8,481	6.7
1891 ..	79,786	75,619	155,405	21,218	15.8
1901 ..	101,540	93,954	195,494	40,089	25.8
1911 ..	124,138	105,862	230,000	34,506	16.7
1921 ..	153,274	117,501	270,775	40,775	17.7
1932 ..	219,175	163,582	382,757	111,982	41.4

The above table, which is self-explanatory, shows that the growth of Ahmedabad City has been continuous although the increase of 111,982 persons or 41.4 per cent. in the intercensal period 1921 to 1932 was unprecedented during the last sixty years. Between 1921 and 1932 there was an increase of 33,144 males and 26,096 females in the city proper and of 37,356 males and 21,663 females in the Puras or the extensions of the city outside the city walls, as is seen from the following further analysis of the population figures. It is noticeable that the rate of the growth of population is much greater in the Puras than in the city proper.

*Extracted from The Census of India, 1921, Vol. IX, Part II and the Municipal Census of July 1932.

	Male population.			Female population.		
	1921	1932	Increase (+) or decrease (-)	1921	1932	Increase (+) or decrease (-)
City proper ..	101,325	134,469	+33,144	84,227	110,323	+26,096
Puras ..	46,325	83,681	+37,356	31,352	53,015	+21,663
Homeless ..	5,624	1,025	-4,599	1,922	244	-1,678
Total ..	153,274	219,175	+65,901	117,501	163,582	+46,081

The table below is of interest as it shows the actual rise in population in the different wards between 1921 and 1932. It will be seen that among the working class wards, noticeable increases have occurred in the Puras, particularly in Pura I, Gomtipur and Asarwa, as was to be expected, because of the increase in the number of cotton mills, most of which are situated outside the city walls :—

Ward.	Population.		Increase in 1932 over 1921.
	1921	1932	
Khadia No. 1	14,085	19,738	5,653
Khadia No. 2	9,873	13,844	3,971
Khadia No. 3	9,151	11,991	2,840
Kalupur No. 1	14,617	17,960	3,343
Kalupur No. 2	14,095	18,415	4,320
Kalupur No. 3	13,631	15,175	1,544
Dariapur No. 1	16,587	21,884	5,297
Dariapur No. 2	13,435	17,373	3,938
Shahpur No. 1	14,893	20,297	5,404
Shahpur No. 2	19,018	25,842	6,824
Jamalpur No. 1	20,272	27,761	7,489
Jamalpur No. 2	10,712	13,355	2,643
Raikhad	15,183	21,157	5,974
Total City ..	185,552	244,792	59,240

Ward.	Population— <i>contd.</i>		Increase in 1932 over 1921.
	1921	1932	
Pura 1	15,539	25,697	10,158
Shahibag	2,971	6,540	3,569
Railwaypura	5,724	7,536	1,812
Shaher-Kotda	17,791	24,150	6,359
Saraspur	8,659	11,454	2,795
Gomatipur	9,120	22,621	13,501
Rajpur Hirpur	5,619	9,847	4,228
Beherampur	1,472	3,160	1,688
Ellis Bridge	2,044	5,493	3,449
Asarwa	8,738	20,198	11,460
Total Puras ..	77,677	136,696	59,019

In the 1921 Census Report on cities of the Bombay Presidency, Vol. IX, Part I (page 65) the late Mr. Sedgwick, the Census Superintendent, observed: "In the sex distributions the recent rapid industrialisation of the city is clearly brought out. There is now an excessive disproportion of males. In this part of Gujarat the normal ratio is about 905 females to every 1000 males." The disparity has become further accentuated during the last 15 years more particularly in the *puras* where the bulk of the mill workers reside and the census figures show that whereas the number of females per 1000 males declined from 768 in 1921 to 749 in 1932 for the whole city, excluding cantonment, the 1932 figure for the city proper was 820 and for the Puras 634.

Age distribution is another good index for the study of the population of a city. Able-bodied persons are usually attracted* to the cities in the active wage-earning periods of life and the more industrialised a city becomes, the smaller is the percentage of persons in the highest and the lowest age-groups. The following table which compares the percentage population figures for three age-groups 0 to 15, 15 to 50 and

*It is shown on page 9 that the percentage of working class families reporting Ahmedabad (City and district) as their place of birth recorded a marked decline from 41.61 in 1928 to 24.36 in 1933-35.

50 and over for the cities and the Presidency is of interest in this connection :—

Age groups.	Bombay Presidency.		Bombay City.		Ahmedabad.		Poona.		Sholapur.	
	1921	1931	1921	1931	1921	1932	1921	1931	1921	1931
0—15 ..	39	40	21	24	31	30	33	35	36	37
15—50 ..	50	51	72	71	59	65*	56	57	53	55
50 and over ..	11	9	7	5	10	5	11	8	11	8

*Includes the figure of population aged 50, as that figure is not separately available in the 1932 Municipal Census Report.

Apart from the classification of the population by age and sex, it is also essential for a proper understanding of the nature of the growth of population to have information regarding birthplace, occupations, housing etc. But, as is well known, the Civil Disobedience Movement greatly hampered the official census operations in Ahmedabad in 1931 and although a census was taken by the Ahmedabad Municipality in July 1932, the census tables published by the Municipality do not contain an analysis of the population by birthplace and occupations, although such information is usually published in official census reports; and as the information in the published tables is also at times inaccurate in important respects, it is not as useful as it otherwise might have been. Thus, although in the absence of these statistics it is difficult to deal with the character of the growth in the city's population during the last fifteen years, some guidance can be obtained on this question from the employment statistics published in the annual reports of the Factory Department. These statistics show that over 90 per cent. of the *factory* workers in Ahmedabad are employed in cotton textile mills. The table below shows the trend of employment in the cotton mill industry in Bombay, Ahmedabad and other centres of the Bombay Presidency during the decennium 1926—1935.

The average daily number of operatives employed in the cotton textile mills in the Bombay Presidency from 1926 to 1935.

Year.	Bombay.	Ahmedabad.	Other centres.	Total.
1926	148,254	55,767	41,101	245,122
1927	145,005	57,872	42,632	245,509
1928	118,617	59,722	41,089	219,428
1929	118,368	67,564	46,155	232,087
1930	127,578	67,717	45,711	241,006
1931	135,077	78,350	47,574	261,001
1932	139,963	82,922	47,423	270,308
1933	105,488	84,466	45,537	235,491
1934	110,011	92,262	43,627	245,900
1935	133,577	97,218	48,890	279,685

The above table includes weighted averages of the workers employed on night-shifts also. The figures for Ahmedabad show an uninterrupted increase in employment and are in striking contrast with those for Bombay. As will be seen from the above table, the average daily number of cotton mill workers in Ahmedabad increased from 55,767 in 1926 to 82,922 or by 49 per cent. in 1932, and to 97,218 or by 74 per cent. in 1935. A part at least of the additional labour force employed by the industry must consist of immigrants and as some of them must have brought their non-working dependants with them, it is evident that a substantial portion of the excess over the natural increase in population is due to the growth of the cotton textile industry* and allied trades in the city.

Problems relating to housing, water-supply, sanitation, etc., arise in the wake of rapid industrialisation and they have not failed to appear in the case of Ahmedabad. The distribution of the water supply in Ahmedabad is very uneven and there is considerable scarcity of water in the working class areas, especially in the suburbs. It is understood that the Municipality is trying to remedy this state of affairs by constructing separate water works for the different suburbs. An even more important problem from the point of view of general well-being is, however, that of the suburban drainage.

RESULTS OF THE ENQUIRY.

Classification of budgets by (i) wards.

As in most industrial cities, so also in Ahmedabad, concentrations of working class families are more in evidence in some localities than in others. For instance, as the table below shows, Dariapur, Shahpur, Gomatipur, Asarwa, Jamalpur, Pura 1 and Pura 4 have returned considerably larger number of budgets than other localities such as Beheranpur.

* See the figures and discussion in paragraphs 190 to 192 on page 68 of the Census of India, 1921, Volume IX, Cities of the Bombay Presidency, Part I. There it is stated "almost one-third of the population is supported by cotton industries". The number of workers in cotton mills then stood at about 44,000, while it was nearly 83,000 in 1932 and 97,000 in 1935. This shows a rise of about 89 per cent. in cotton mill employment between 1921 and 1932 as against a rise of 41.4 per cent. in the general population during the same period. And the present enquiry shows that so far as working class families are concerned there are 2.47 dependants to every 1.58 earners.

Number of Budgets by wards.

Wards.	Natural families.		Households.		Total.	Percent- age to total.
	Textile industry.	Other industries.	Textile industry.	Other industries.		
Dariapur ..	76	19	82	15	192	14·85
Shahpur ..	75	42	65	21	203	15·70
Raikhad ..	11	2	17	1	31	2·40
Jamalpur ..	48	19	71	9	147	11·37
Asarwa ..	57	4	40	5	106	8·20
Railway pura ..	14	8	7	1	30	2·32
Saraspur ..	26	..	17	3	46	3·56
Gomatipur ..	67	4	43	4	118	9·12
Rajpur-Hirpur ..	28	5	25	3	61	4·72
Boherampur ..	8	2	6	1	17	1·31
Pura 1 ..	68	23	43	9	143	11·06
Pura 4 ..	114	16	57	6	193	14·93
Others ..	2	1	3	..	6	0·46
Total ..	594	145	476	78	1,293	100·00

(ii) Religion and Caste.

According to the Municipal population census of 1932, the distribution of the population by religion was as follows: 72·9 per cent. Hindus, 19·6 per cent. Muhammadans, 5·9 per cent. Jains, 1·0 per cent. Christians and 0·6 per cent. others. The present enquiry shows that so far as the working classes are concerned, 79·66 per cent. are Hindus, 18·41 per cent. Muhammadans, 1·31 per cent. Christians and 0·62 per cent. Jains. The following table which gives the classification of the budgets by religion and caste contains certain striking features. It shows, for instance, that among Hindus, while the *Thakerdas* and *Patidars* are numerically the most important castes which engage in industrial pursuits, the depressed classes such as *vankars*, *mochis* and *chamars* are no less important and taking the depressed classes as a whole, they form nearly 21 per cent. of the industrial population of Ahmedabad.

Classification of Budgets by Religion and Caste.

Religion and Caste.	Number of budgets.	Percentage to total.
Hindus :—		
Patidar	129	9.98
Thakerda	128	9.90
Rajput	57	4.41
Waghri	49	3.79
Lavar and Lohar	29	2.24
Padmasali and Koshti	25	1.93
Garashia	24	1.86
Kumbhar	23	1.78
Maratha	21	1.63
Bhavasar	19	1.47
Thakore and Thakur	18	1.39
Others, excluding Depressed Classes*	237	18.33
Depressed Classes :—		
Vankar and Dhed	152	11.75
Mochi and Chamar	93	7.19
Bhangi	19	1.47
Others	7	0.54
Hindus total	1,030	79.66
Muhammadans	238	18.41
Christians	17	1.31
Jains	8	0.62
Total ..	1,293	100.00

* Out of the 237 families, 17 were Brahmins, 14 Patels, 14 Sutars, 12 Bhils, 12 Marwadis, 13 Baniyas, 10 Gosavis (including Sadhoos and Jogis), 9 Balais (Kolis), 9 Khattris, 7 Malis, 7 Ravals, 6 Kunabis and Kulwadis. The remaining 107 budgets were for families belonging to 52 different castes.

(iii) Birth-place.

With the expansion of Ahmedabad as a textile centre and with its lure of high wages there has been a steady influx of workers from outside Ahmedabad City and district who immigrate into the City in search of

employment. The classification of families by their region of origin shows that while 24 per cent. belong to Ahmedabad City and district, nearly 25 per cent. belong to Baroda State and a little over 17 per cent. come from other places in Gujarat. The 1926 enquiry, on the other hand, revealed that out of the families covered by that enquiry no fewer than 41·51 per cent. belonged to Ahmedabad City and district. The following table gives the details of the region of origin of the families covered by the enquiry :—

Classification of Families by Region of Origin.

Region of origin	Number of families	Percentage to total
Ahmedabad (city and district)	315	24·36
Baroda State	321	24·83
Other places in Gujarat	226	17·48
Rajputana	152	11·76
Kathiawar	74	5·72
United Provinces	63	4·87
Deccan	42	3·25
Central Provinces	29	2·24
Elsewhere	71	5·49
Total ..	1,293	100·00

(iv) Industries and Occupations.

It has already been stated that of the total factory workers in Ahmedabad, over 90 per cent. are employed in cotton spinning and weaving mills. The present enquiry which covers not only cotton mill workers but also other manual workers, shows that no fewer than 82·75 per cent. of the budgets collected related to the families of workers employed in the cotton mill industry. The largest single group of cotton mill operatives for whom budgets were collected was weavers, who formed about 37 per cent. of the number of textile operatives.

Classification of Budgets by Industries and Occupation.

Occupation and place of work of the head of the family	Number of budgets	Percentage to total
1. Cotton mill industry:—		
(a) Weavers	398	30·78
(b) Siders	148	11·45
(c) Jobbers and mukadams	62	4·79
(d) Frame tenters	49	3·79
(e) Bigarees and coolies	41	3·17
(f) Doffers	37	2·86
(g) Oilers	30	2·32
(h) Windors	26	2·01
(i) Basketmen and toplawallas	21	1·62
(j) Warpors	20	1·55
(k) Sizers	20	1·55
(l) Others*	218	16·86
Total ..	1,070	82·75
2. Municipality	26	2·01
3. Railways	21	1·62
4. Servants in shops	20	1·55
5. Motor, lorry and bus drivers	13	1·01
6. Others†	143	11·06
Grand total ..	1,293	100·00

*This includes 18 folders, 17 peons and sepoys, 16 fitters, 10 carpenters and 157 other workers.

†This includes 10 carpenters, 9 bidi makers, 8 mukadams, 7 masons, 7 fitters, 6 wood cutters, 6 cleaners, 6 coachmen, 5 peons and 79 other workers.

NATURAL FAMILIES AND JOINT HOUSEHOLDS.

As on the previous occasion, during the present enquiry also, families were classified separately into natural families and joint households. The definition of a natural family, namely, one which includes those who are generally recognised to have a right to be fed, housed and clothed by the head of the family, was the same as the one adopted during the first enquiry, but the results of the two enquiries reveal striking differences between the proportions of natural families and joint households. As

the table below shows, of the 1,293 families covered by the present enquiry, 739 were natural families and 554 were joint households. Thus, 57·15 per cent. of the families were natural families and 42·85 per cent. were joint households. The corresponding percentages in the 1926 enquiry were 64·04 and 35·96 respectively. It would thus appear that during the last ten years the Ahmedabad working classes are leaning more towards the formation of joint households which is contrary to the experience of family life in urban areas inhabited by an industrial population. This tendency is particularly noticeable among cotton mill workers, 55·51 per cent. of whose budgets related to natural families and 44·49 per cent. to joint households as compared with 65 per cent. natural families and 35 per cent. joint households amongst workers engaged in other industries. One possible explanation of this tendency might, however, be that owing to the rapid expansion of the textile industry in Ahmedabad during the last decade there has been a tendency on the part of those engaged in cotton mills to bring their relatives from their native places and get them employed as wage earners in cotton mills, as can be seen from an all-round increase in the size of an average family from 3·87 persons in 1926 to 4·05 persons in 1933-35. Another striking feature of this table is that leaving aside the lowest income group, as the income increases the percentage of natural families decreases while that of joint households increases. These movements both in the downward and upward directions are very striking. Their true explanation can only lie in this that while low income frightens away relatives higher income attracts them. At the same time a joint household may in itself be a contributory cause of the higher income.

Number of Natural Families and Households† by Income Groups.*

Income groups	Number of natural families	Number of households	Total families	Percentage of natural families to total	Percentage of households to total
Below Rs. 20 ..	27	13	40	67·50	32·50
Rs. 20 and below Rs. 30 ..	149	50	208	71·63	28·37
Rs. 30 " " Rs. 40 ..	219	90	309	70·87	29·13
Rs. 40 " " Rs. 50 ..	194	108	302	64·24	35·76
Rs. 50 " " Rs. 60 ..	84	92	176	47·73	52·27
Rs. 60 " " Rs. 70 ..	31	55	86	36·05	63·95
Rs. 70 " " Rs. 80 ..	18	53	71	25·35	74·65
Rs. 80 " " Rs. 90 ..	7	42	49	14·29	85·71
Rs. 90 and over ..	10	42	52	19·23	80·77
Total ..	739	554	1,293	57·15	42·85

*A natural family includes persons who, generally speaking, have a right to be fed, housed and clothed by the head of the family.

†A joint household is any group of relatives living together as one household.

LITERACY AMONGST THE HEADS OF FAMILIES.

The 1932 Census of Ahmedabad shows that 33·43 per cent. of the population over 15 years of age was literate while the remainder or 66·57 per cent. was illiterate. An analysis of the family budgets according to literacy amongst the heads of families shows that the percentage of literacy is 40·68 which compares favourably with the general percentage for the whole population. Two factors must, however, be considered while making such a comparison. First, that while the figure for the general population includes men and women, the figure for the families considered relates almost exclusively to men amongst whom, as is well known, literacy has spread very much more than amongst females. Secondly, it must be remembered that the families analysed are those mainly of workers employed in organised industries such as the cotton textile industry. At the same time the fact that over 40 per cent. of the heads of families of industrial workers are literate is encouraging.

The table below which analyses literacy amongst the heads of families by income groups shows that the percentage of literacy increases progressively with the increase in income, an interesting fact, although it might be unsafe to make any wide generalisation from it.

Literacy amongst the Heads of Families by Income Groups.

Income groups	Literate	Illiterate	Total	Percentage of	
				Literates to total	Illiterates to total
Below Rs. 20 ..	11	29	40	27·50	72·50
Rs. 20 and below Rs. 30 ..	74	134	208	35·58	64·42
Rs. 30 .. , , Rs. 40 ..	121	188	309	39·16	60·84
Rs. 40 .. , , Rs. 50 ..	117	185	302	38·74	61·26
Rs. 50 .. , , Rs. 60 ..	72	104	176	40·91	59·09
Rs. 60 .. , , Rs. 70 ..	41	45	86	47·67	52·33
Rs. 70 .. , , Rs. 80 ..	34	37	71	47·89	52·11
Rs. 80 .. , , Rs. 90 ..	26	23	49	53·06	46·94
Rs. 90 and over	30	22	52	57·69	42·31
Total ..	526	767	1,293	40·68	59·32
Total population of 15 years and over according to 1932 Census.	89,611	178,426	268,037	33·43	66·57

COMPOSITION OF THE FAMILY.

During the last ten years there has been a slight increase in the average working class family in Ahmedabad, the size having increased from 3·87 in 1926 to 4·05 in 1933-35. If the number of dependants living away from the family is included then the average size of the family has increased from 4·05 to 4·37. The average family consists of 1·43 men, 1·26 women and 1·36 children under 14, a total of 4·05 persons. The number of dependants living away from the family comes to 0·32 and thus the total size of the family for which the head of the family is responsible is 4·37 persons.

The average size of the family increases progressively with the income. That is not to say, however, that the families in the higher income groups are more fertile. In fact, with the increase in income the number of men in an average family appears to increase far more than either women or children. It is noticeable also that with the increase in income the average number of dependants living away from the family also increases. The true explanation of the table below, read with the table containing figures of workers and dependants per family, would appear to be that while the size of the family increases with the income, the increase in the income is also due to the increase of the size of the family.

Average Number of Persons per Family.

Income groups	Average number of persons in the family				Depen- dants living away from the family	Total
	Men	Women	Children under 14	Total		
Below Rs. 20 ..	1·03	1·05	1·00	3·08	..	3·08
Rs. 20 and below Rs. 30 ..	1·12	1·13	1·12	3·37	0·14	3·51
Rs. 30 „ „ Rs. 40 ..	1·19	1·17	1·23	3·59	0·26	3·85
Rs. 40 „ „ Rs. 50 ..	1·31	1·19	1·37	3·87	0·31	4·18
Rs. 50 „ „ Rs. 60 ..	1·53	1·36	1·49	4·38	0·38	4·76
Rs. 60 „ „ Rs. 70 ..	1·75	1·45	1·66	4·86	0·31	5·17
Rs. 70 „ „ Rs. 80 ..	2·14	1·49	1·71	5·34	0·59	5·93
Rs. 80 „ „ Rs. 90 ..	2·27	1·63	1·47	5·37	0·55	5·92
Rs. 90 and over ..	2·35	1·71	1·73	5·79	0·81	6·60
All incomes ..	1·43	1·26	1·36	4·05	0·32	4·37

EARNERS AND NON-EARNERS BY AGE AND SEX.

The 1,293 families covered by the present enquiry contained 5,233 persons of whom 2,772 were males and 2,461 females. Out of these, 1,692 were male earners and 353 female earners. These 2,045 earners included 1,599 cotton mill workers of whom 1,352 or 84·5 per cent. were men, 225 or 14·1 per cent. women and 22 or 1·4 per cent. were children. The corresponding figures for cotton mill workers in the 1926 enquiry were 77·6 per cent. men, 20·7 per cent. women* and 1·7 per cent. children.

The table below which analyses earners and non-earners according to age and sex groups shows that in Ahmedabad there is very little child labour. In recent years, owing to the provisions of the Indian Factories Act the tendency all over the country has been to replace child labour by adult workers. This tendency is strikingly noticeable in the case of Ahmedabad where the number of children employed in factories in the year 1934 was only 38. An interesting feature of this table is that while male non-earners are mostly below 15, in the case of female non-earners a considerable proportion or 37 per cent. of them are to be found in the age groups 15 to 30; and that while among males of 15 years and over 91 per cent. are earners, amongst females above 15 years earners number only 21 per cent., the corresponding percentages for Bombay being 90 and 27 respectively as revealed by the 1932-33 Bombay Family Budget enquiry.†

Distribution of Persons covered by the Enquiry by Age and Sex distinguishing Earners from Non-earners.

Age groups	Males		Females		Total	
	Earners	Non-earners	Earners	Non-earners	Earners	Non-earners
Below 5 ..	..	389	..	424	..	813
5-10 ..	1	308	1	259	2	567
10-15 ..	22	222	10	141	32	363
15-20 ..	155	52	37	245	192	297
20-25 ..	306	17	77	299	383	616
25-30 ..	425	7	73	238	498	245
30-35 ..	271	5	52	118	323	123
35-40 ..	199	4	44	78	243	82
40-45 ..	143	1	25	70	168	71
45-50 ..	100	13	19	68	119	81
50-55 ..	43	23	11	85	54	108
55 and over ..	21	39	4	79	25	118
Unspecified ..	6	..	..	4	6	4
Total ..	1,692	1,080	353	2,108	2,045	3,188

*It is of interest to point out in this connexion that while women formed about 19 per cent. of the cotton mill workers in Ahmedabad in 1926, they numbered only about 11 per cent. among the cotton mill workers in 1935.

†See the Report on an Enquiry into Working Class Family Budgets in Bombay City, 1935 (page 9).

1,499 or 88·6 per cent. of the male wage-earners were in the age-groups 15 to 45 and 283 or 80·2 per cent. of the female earners fell within the age-groups 15 to 40. Of the adult females, nearly 60 per cent. (including 11·5 per cent. earners) were in the age-groups 15 to 30, 18 per cent. (including 6 per cent. earners) in the groups 30 to 40 while the remaining 22 per cent. (including 4 per cent. earners) were over 40.

Distribution of Families having Female Earners according to Caste and Income Groups.

Income groups	No. of budgets	Number of families				
		Hindu	Depressed class	Muham- madan	Other	Total
Below Rs. 20	40	3	..	..	..	3
Rs. 20 and below	208	24	12	2	..	38
Rs. 30 " " Rs. 40..	309	50	26	9	3	88
Rs. 40 " " Rs. 50..	302	26	33	8	1	68
Rs. 50 " " Rs. 60..	176	29	38	4	..	71
Rs. 60 " " Rs. 70..	86	12	10	3	1	26
Rs. 70 " " Rs. 80..	71	6	8	1	..	15
Rs. 80 " " Rs. 90..	49	3	10	1	..	14
Rs. 90 and over	52	..	3	..	..	3
	1,293	153 (759)	140 (271)	28 (238)	5 (25)	326

Figures in the brackets represent the total number of budgets collected for the respective castes.

The table above which classifies families containing female workers, according to caste and income groups brings out two somewhat striking facts. Firstly, the small number of Muhammedan female workers is noticeable. This is due, however, to the prevalence of *purdah* among Muhammedan women. Secondly, it will be seen that as compared to Hindus, a very much larger proportion of females from the depressed classes are wage earners. It is understood that this is due largely to the fact that, especially among scavengers, it is customary for the man to pay a dowry to his wife's father at the time of his marriage which amount he usually borrows. After marriage he therefore expects the wife to work and repay the debt.

WORKERS AND DEPENDANTS.

Of the 4·05 persons in the family, 1·58 are earners and 2·47 dependants. Out of the 1·58 earners, 1·29 are males, 0·27 females and 0·02 children under 14. While with the increase in income the average number of male workers progressively increases, that does not happen so far as women workers are concerned. In fact, in the highest income group, the average number of female workers is lower than in the lowest income group, namely "below Rs. 20". As regards the number of working

children the figure is so negligible as not to require comment. The following summary table shows that while the average number of persons per family increased from 3·87 in 1926 to 4·05 in 1933-35, the number of earners per family declined from 1·66 to 1·58 and the number of dependants increased from 2·21 to 2·47 during the same period.

Workers in the family					1926 enquiry	1933-35 enquiry
Men	..	..	..	..	1·25	1·29
Women	..	..	..	..	0·37	0·27
Children under 14	..	..	..	..	0·04	0·02
Total					1·66	1·58
Dependants					2·21	2·47
Total persons in the family					3·87	4·05

Although the present enquiry was restricted to families the heads of which were in full-time regular employment, some of the families studied reported a number of their male as well as female members as being unemployed at the time of the enquiry. It will be seen from the table on page 14 that among the 9 per cent. adult male non-earners, about 4 per cent. were between the ages 15 and 25, two per cent. between 25 and 50 while 3 per cent. were 50 and over. The following table gives the average number of workers and dependants in families according to income groups.

*Average Number of Workers and Dependants in the Family.**

Income groups	Average number of workers in the family				Average number of dependants	Total
	Men	Women	Children under 14	Total		
Below Rs. 20	1·00	0·08	..	1·08	2·00	3·08
Rs. 20 and below Rs. 30	1·03	0·19	0·02	1·24	2·13	3·37
Rs. 30 " " Rs. 40	1·10	0·30	0·02	1·42	2·17	3·59
Rs. 40 " " Rs. 50	1·17	0·23	0·02	1·42	2·45	3·87
Rs. 50 " " Rs. 60	1·38	0·43	0·01	1·82	2·56	4·38
Rs. 60 " " Rs. 70	1·53	0·36	0·03	1·92	2·94	4·86
Rs. 70 " " Rs. 80	1·97	0·23	0·05	2·25	3·09	5·34
Rs. 80 " " Rs. 90	2·06	0·31	0·04	2·41	2·96	5·37
Rs. 90 and over	2·12	0·06	..	2·18	3·61	5·79
All incomes	1·29	0·27	0·02	1·58	2·47	4·05

*Excluding dependants living away from the family.

An analysis of families according to the number of wage earners shows that in over 54 per cent. of the cases there is only one wage earner per family and in 34·96 per cent. there are two. The largest number of earners recorded in one family was six. It is of interest that the 1933-35 enquiry shows a rise of about 6 per cent. in families with one earner and a fall of about 5 per cent. in families with two earners. The position as regards families with more than two earners has remained, more or less, the same during the last ten years.

Analysis of Families according to Number of Wage Earners by Income Groups.

Income groups	Number of families with the following number of wage earners						Total
	One	Two	Three	Four	Five	Six	
Below Rs. 20 ..	37	3	..	..	..	..	40
Rs. 20 and below Rs. 30 ..	161	45	2	..	..	..	208
Rs. 30 ,, ,, Rs. 40 ..	195	101	12	1	..	..	309
Rs. 40 ,, ,, Rs. 50 ..	188	100	13	1	..	..	302
Rs. 50 ,, ,, Rs. 60 ..	58	95	19	4	..	..	176
Rs. 60 ,, ,, Rs. 70 ..	31	36	14	5	..	..	86
Rs. 70 ,, ,, Rs. 80 ..	13	32	22	3	1	..	71
Rs. 80 ,, ,, Rs. 90 ..	6	23	16	3	..	1	49
Rs. 90 and over ..	15	17	17	2	1	..	52
Total ..	704	452	115	19	2	1	1,293
Percentage to total ..	54·45	34·96	8·89	1·47	0·15	0·08	100·00

The object in compiling the following table which contains a classification of families by earning strength and the number of dependant children was to ascertain to what extent, if any, women workers have to support dependants. The controversy regarding "equal wages for equal work" is an old one and one of the grounds on which such a claim is preferred is that it is not only male workers who have to support dependants but female workers have also to do so. Whatever may be the facts relating to this matter in industrialised countries of the West, although the available literature on the subject throws little or no light on it, the following table appears conclusively to show that excepting in one case the adult female workers were either helpmates of their own husbands or relatives or were earning a wage to maintain themselves.

*Classification of Families by Earning Strength and Number of
Dependent Children.*

Number of dependent children below 14 years of age.	Adult male earning.		Adult female earning.	
	Alone.	With others.	Alone.	With others.
Nil	236	195	..	..
One	200	165	..	..
Two	150	111	..	..
Three	79	65	1	..
Four	25	34	..	..
Five	11	14	..	..
Six	2	2	..	..
Seven .. .. .	..	2	..	..
Eight .. .. .	..	1	..	..
Total ..	703	589	1	..

EARNERS IN NATURAL FAMILIES AND JOINT HOUSEHOLDS.

In a large majority or nearly 72 per cent. of the cases in natural families the head of the family is the only wage earner. In 21·24 per cent. of the cases both the head of the family and his wife are earners. It is a somewhat striking fact that these figures are appreciably different from those obtained as a result of the 1926 enquiry where the percentage of natural families in which the head was the only earner was 57·89 and where the head and wife were the only earners was 30·19. Presumably the fall in the number of cases where the wife helped her husband to supplement the family income is due to the fact, referred to already, that in recent years there has been in Ahmedabad, particularly in the cotton spinning and weaving industry, a tendency on the part of the employers to replace female labour by male labour. The table below which analyses earners in natural families by income groups shows that it is more in the lower income groups that there is a tendency on the part of the wives to help their husbands by seeking work in factories,

*Earners in Natural Families.**

Earners.	Income groups.					
	Below Rs. 20.	Rs. 20 and below Rs. 30.	Rs. 30 and below Rs. 40.	Rs. 40 and below Rs. 50.	Rs. 50 and below Rs. 60.	Rs. 60 and below Rs. 70.
Head only	27	118	153	144	40	24
Head and wife .. ..	..	25	56	36	33	4
Head and son or daughter † ..	..	2	5	7	5	2
Head, wife and son or daughter	..	..	4	3	3	1
Head and child ‡ .. ..	..	4	..	2	..	..
Others ** .. ..	..	..	1	2	3	..
Total ..	27	149	219	194	84	31

Earners.	Income groups— <i>contd.</i>			Total.	Percentage to total.
	Rs. 70 and below Rs. 80.	Rs. 80 and below Rs. 90.	Rs. 90 and over.		
Head only	10	4	10	530	71·72
Head and wife	2	1	..	157	21·24
Head and son or daughter † ..	4	1	..	26	3·52
Head, wife and son or daughter	..	..	..	11	1·49
Head and child ‡ .. ..	..	..	..	6	0·81
Others **	2	1	..	9	1·22
Total ..	18	7	10	739	100·00

* A natural family includes persons who generally speaking have a right to be fed, housed and clothed by the head of the family.

† Son or daughter means a male or female child over 14 years of age but unmarried.

‡ Child means a child under 14 years of age.

** Includes :—

- 1 case of "Head, son and child"; 1 case of "Head, son and daughter";
- 1 case of "Head, son and 2 children"; 1 case of "Head and 2 wives";
- 3 cases of "Head and 2 sons"; 1 case of "Head, 2 sons and daughter";
- and 1 case of "Head, wife, son and child".

A table similar to the one above has been compiled for households and is given below. A household is any group of people consisting of the head and other relatives and there is little wonder therefore that the analysis of households should show that in only 31·41 per cent. of the cases the head only was the earner. In a joint household brothers often live together with their families and it is therefore found that in 31·95 per cent. of the cases the two earners were the head and one adult male. In joint households where there are many persons to be looked after the women are usually fully occupied with their domestic duties and it is therefore found that in only 7·22 per cent. of the cases were both the head and his wife wage earners.

*Earners in Households.**

Earners.	Income groups.					
	Below Rs. 20.	Rs. 20 and below Rs. 30.	Rs. 30 and below Rs. 40.	Rs. 40 and below Rs. 50.	Rs. 50 and below Rs. 60.	Rs. 60 and below Rs. 70.
Head only	10	43	42	44	18	7
Head and one adult male ..	1	2	19	33	36	25
Head and one adult female ..	2	7	10	10	11	3
Head and wife .. . . .	..	4	9	12	10	2
Head and two adult males ..	..	..	..	3	3	1
Head, wife and one adult male.	..	..	..	2	4	7
Head, one adult male and one adult female.	..	2	1	1	1	1
Head, wife and one adult female.	..	..	2	1	4	2
Head, one adult female and child.	..	..	3	1	1	..
Others † .. . . .	..	1	4	1	4	7
Total ..	13	59	90	108	92	55

*Earners in Households**—contd.

Earners.	Income groups—contd.			Total.	Percentage to total.
	Rs. 70 and below Rs. 80.	Rs. 80 and below Rs. 90.	Rs. 90 and over.		
Head only	3	2	5	174	31·41
Head and one adult male ..	24	20	17	177	31·95
Head and one adult female ..	..	..	..	43	7·76
Head and wife	2	1	..	40	7·22
Head and two adult males ..	12	7	17	43	7·76
Head, wife and one adult male.	6	4	..	23	4·15
Head, one adult male and one adult female.	2	4	..	12	2·17
Head, wife and one adult female.	1	..	..	10	1·81
Head, one adult female and child.	..	..	..	5	0·90
Others †	3	4	3	27	4·87
Total	53	42	42	554	100·00

*A joint household is any group of relatives living together as one household.

† Includes :—

3 cases of "Head and child"; 3 cases of "Head, 2 adult males and 1 adult female"; 3 cases of "Head, wife and child"; 4 cases of "Head, wife and 2 adult males"; 2 cases of "Head, 1 adult male and child"; 1 case of "Head and 3 adult males"; 4 cases of "Head, wife, 1 adult male and 1 adult female"; 1 case each of "Head, 1 adult male, 1 adult female and child"; "Head, 2 adult males and 2 children"; "Head, 2 adult males and child"; "Head, wife, 1 adult male and child"; "Head, 3 adult males, 1 adult female and child"; "Head, 1 adult male and 2 adult females"; and "Head, 3 adult males and 1 adult female".

INCOME OF THE FAMILY.

The following table gives the classification of the budgets by income groups. In the 1926 enquiry, budgets relating to families whose monthly incomes were found to be Rs. 90 and over were excluded from the tabulations; but, as pointed out in the introductory section, no such conscious selection has been made in compiling the tables of the present enquiry. It is seen that out of the 1,293 budgets, 60·87 per cent. fall within the income groups Rs. 30 to Rs. 60. The percentage of budgets falling within these income groups during the 1926 enquiry was about the same being 64·11. So far as distribution of income is concerned, therefore, there appears to have been little change during the last decade.

Classification of Budgets by Income Groups.

Income groups.	Number of family budgets.	Percentage to total.
Below Rs. 20	40	3·09
Rs. 20 and below Rs. 30	208	16·09
" 30 " " " 40	309	23·90
" 40 " " " 50	302	23·36
" 50 " " " 60	176	13·61
" 60 " " " 70	86	6·65
" 70 " " " 80	71	5·49
" 80 " " " 90	49	3·79
" 90 and over	52	4·02
Total ..	1,293	100·00

The 1934 Labour Office Departmental Enquiry into wages and unemployment in the Bombay cotton textile industry showed that while the average daily earnings of cotton mill workers in Bombay City declined from Rs. 1-4-8 in July 1926 to Rs. 1-1-2 in December 1933 or by 16·94 per cent., those of cotton mill workers in Ahmedabad advanced from Rs. 1-4-10 in May 1926 to Rs. 1-6-0 in December 1933 or by 5·6 per cent. This rise was mainly due to the increase in the rates of wages of 5 per cent. in the weaving department and of 8 per cent. in the spinning department granted since January 1930 by an award of the Umpire. But as the present enquiry shows though the increases continued practically till the end of the period covered by this enquiry, they are not reflected in the figures of *family* income owing partly to the decrease in the number of families with more than one earner from 51·61 per cent. in 1926 to 45·55 per cent. in 1933-35 and the consequent reduction in the average number of workers per family from 1·66 to 1·58. Thus, the average monthly income of working class families in receipt of incomes below Rs. 90 per month works out to Rs. 43-5-0 in 1933-35 as compared with Rs. 44-7-2 (including estimated rents of owned or rent-free tenements) in 1926. As has already been pointed out, the average daily number of women employed in the cotton mill industry in Ahmedabad was only about 10,300 out of a total of 97,218 workers in 1935 as against about 10,600 out of a total of 55,767 workers in 1926. It is also seen that out of the 1,599 cotton mill workers covered by the present enquiry only 225 or 14·1

per cent. were women as compared with 20·7 per cent. women amongst the cotton mill workers in the 1926 enquiry. Thus, while the women's and children's contribution to the family income and also the income from supplementary sources were comparatively less in 1933-35, men's contribution was greater partly because of the slight increase in the number of male earners in the average family. The monthly income of an average working class family comes to Rs. 39-13-8 for natural families, Rs. 54-14-9 for households and Rs. 46-5-0 for all families. The corresponding figures for the cotton mill industry alone are Rs. 41-0-6, Rs. 56-8-8 and Rs. 47-14-11 respectively. It must however be pointed out here that the agreement reached between the Millowners' Association and the Labour Association at Delhi on 13th January 1935 withdrew the increment in wages granted in 1930 by a uniform reduction of 6½ per cent. on the earnings of all time and pieceworkers, subject to a minimum limit in case of the weavers with effect from January 1935 from which month, the hours of work in factories were also reduced by law from 60 to 54 per week, and this must have resulted in a corresponding reduction in the figures of family income given above.

Average Monthly Income of all Families by Income Groups.

Income groups.	Natural families.		Households.
	Number of budgets.	Average monthly income.	Number of budgets.
		Rs. a. p.	
Below Rs. 20	27	17 0 8	13
Rs. 20 and below Rs. 30	140	25 6 4	59
„ 30 „ „ „ 40	219	33 12 1	90
„ 40 „ „ „ 50	194	43 6 10	108
„ 50 „ „ „ 60	84	53 9 3	92
„ 60 „ „ „ 70	31	62 0 10	55
„ 70 „ „ „ 80	18	72 1 0	53
„ 80 „ „ „ 90	7	83 12 9	42
„ 90 and over	10	108 7 4	42
All incomes ..	739	39 13 8	554

Average Monthly Income of all Families by Income Groups—contd.

Income groups.	Households —contd.	Total number of budgets.	Average monthly income.
	Average monthly income.		
	Rs. a. p.		Rs. a. p.
Below Rs. 20	17 0 10	40	17 0 9
Rs. 20 and below Rs. 30	25 2 9	208	25 5 4
„ 30 „ „ „ 40	34 8 6	309	33 15 8
„ 40 „ „ „ 50	43 3 11	302	43 5 9
„ 50 „ „ „ 60	53 15 3	176	53 12 4
„ 60 „ „ „ 70	63 9 3	86	63 0 5
„ 70 „ „ „ 80	73 12 3	71	73 5 4
„ 80 „ „ „ 90	83 2 7	49	83 4 0
„ 90 and over	120 14 10	52	118 8 6
All incomes	54 14 9	1,293	46 5 0

INCOME FROM SUPPLEMENTARY SOURCES.

Information was obtained as regards the additional sources of income of the family. As the table below shows, only in 11 out of 1,293 or 0·85 per cent. cases was agriculture shown as the source of additional income of the family. In 84 cases or 6·50 per cent. of the total, the source of additional income was boarders and lodgers. In 30 or 2·32 per cent. cases, the families were receiving house rent, and the income from this source exceeded Rs. 40 in one case; while in 34 or 2·63 per cent. cases the families supplemented their income by selling milk, domestic service, etc.

Classification of Families according to the Amount and Source of Additional Income.

Source of additional income.	Number of families receiving					
	No payment.	Below Rs. 5.	Rs. 5 and below Rs. 10.	Rs. 10 and below Rs. 15.	Rs. 15 and below Rs. 20.	Rs. 20 and below Rs. 25.
Boarders and lodgers ..	5*	5	30	18	10	9
Agriculture .. ..	..	7	1	1	1	..
Rent .. .. .	..	5	10	10	2	1
Others† .. ..	..	8	13	7	3	2
Total ..	5	25	54	36	16	12
Percentage to total ..	3·14	15·72	33·96	22·64	10·06	7·55

Source of additional income.	Number of families receiving— <i>contd.</i>				Total.	Percentage to total.
	Rs. 25 and below Rs. 30.	Rs. 30 and below Rs. 35.	Rs. 35 and below Rs. 40.	Rs. 40 and over.		
Boarders and lodgers ..	1	2	2	2	84	52·83
Agriculture	1	..	..	..	11	6·92
Rent	1	..	..	1	30	18·87
Others† .. ..	..	1	..	..	34	21·38
Total ..	3	3	2	3	159	100·00
Percentage to total ..	1·89	1·89	1·26	1·89	100·00	..

* Includes one case of a married daughter and one case of a servant.

† Includes cases of selling milk, pensions, religious ceremonies, domestic work, etc.

BOARDERS AND LODGERS.

Among the 84 cases of families taking in boarders and lodgers, in 30 cases the income from this source amounted to between Rs. 5 and Rs. 10 and in 28 cases between Rs. 10 and Rs. 20. The practice of taking in boarders and lodgers does not appear to be so common among working class families in Ahmedabad as it is in Bombay. Thus, while according to the 1932-33 Bombay family budget enquiry, about 28 per cent. families in Bombay took boarders and lodgers, the present enquiry shows that the percentage of such families in Ahmedabad was only 6·5 in 1933-35, the average number of boarders per family being 0·07 in 1926 and 0·09 in 1933-35 as compared with 0·52 in Bombay in 1932-33. This may be due partly to the practice among groups of single workers in Ahmedabad of sharing a room and cooking their own food or taking it in a *vishi* (hotel) where they are charged about Rs. 9 to Rs. 11 per month or about 2 to 2½ annas per single "plate". The following table gives the classification of families according to the number of boarders and lodgers :—

Classification of families according to number of boarders and lodgers.

Families having	Number of instances.	Percentage to total.
No boarder or lodger	1,209	93·50
One boarder	39	3·01
Two boarders	14	1·08
Three boarders	7	0·54
Four boarders	1	0·08
Five boarders	1	0·08
One lodger	5	0·39
One boarder and one lodger	11	0·86
Two boarders and two lodgers	4	0·31
Three boarders and three lodgers	2	0·15
Total ..	1,293	100·00

The table below gives the comparative analysis of the average monthly income of working class families during 1926 and 1933-35. It is seen that the income from supplementary sources formed only 3 per cent. of the total family income in 1933-35 :—

Average monthly earnings of	1926.	1933-35.
	Rs. a. p.	Rs. a. p.
Men	35 4 1	40 12 11 (88·1)
Women	5 9 7	4 0 8 (8·7)
Children under 14	0 4 4	0 1 9 (0·2)
Income from supplementary sources ..	3 5 2*	1 5 8 (3·0)
Total monthly income ..	44 7 2†	46 5 0 (100·0)

EXPENDITURE OF THE FAMILY.

It has already been stated that the average monthly income of working class families in Ahmedabad is Rs. 46-5-0, the average monthly income of natural families being Rs. 39-13-8 and of households Rs. 54-14-9. In the case of natural families as also of households and therefore in the case of all families, the average monthly expenditure is less than the average monthly income, the average surplus in the case of all families being Rs. 5-9-2 per month. It will be seen from the following table that as the income increases the expenditure also increases. Except in the first two income groups, however, that is "Below Rs. 20" and "Rs. 20 and below Rs. 30" the average monthly expenditure is less than the average monthly income. While this is the case so far as all budgets are concerned, in the case of natural families only the lowest income group fails to balance its budget, while in the case of households the first three lowest income groups are unable to balance their monthly budgets.

* Including estimated rents for owned or rent-free tenements.

† Average for families getting up to Rs. 90 per month.

Average monthly income and expenditure—By income groups.

Income groups.	Natural families.		Households.
	Average monthly		Average monthly
	Income.	Expenditure.	Income.
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	17 0 8	21 2 10	17 0 10
Rs. 20 and below Rs. 30 ..	25 6 4	25 0 9	25 2 9
„ 30 „ „ „ 40 ..	33 12 1	31 15 10	34 8 6
„ 40 „ „ „ 50 ..	43 6 10	39 1 1	43 3 11
„ 50 „ „ „ 60 ..	53 9 3	43 15 6	53 15 3
„ 60 „ „ „ 70 ..	62 0 10	50 15 7	63 9 3
„ 70 „ „ „ 80 ..	72 1 0	56 9 11	73 12 3
„ 80 „ „ „ 90 ..	83 12 9	69 0 8	83 2 7
„ 90 and over	108 7 4	74 2 6	120 14 10
All incomes ..	39 13 8	35 11 9	54 14 9

Income groups.	House-holds.	All Budgets.	
	Average monthly	Average monthly	
	Expenditure.	Income.	Expenditure.
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	19 15 1	17 0 9	20 12 5
Rs. 20 and below Rs. 30 ..	27 9 9	25 5 4	25 12 5
„ 30 „ „ „ 40 ..	35 1 0	33 15 8	32 14 2
„ 40 „ „ „ 50 ..	40 13 2	43 5 9	39 11 2
„ 50 „ „ „ 60 ..	45 0 7	53 12 4	44 8 5
„ 60 „ „ „ 70 ..	52 15 5	63 0 5	52 3 11
„ 70 „ „ „ 80 ..	60 1 1	73 5 4	59 3 1
„ 80 „ „ „ 90 ..	65 8 2	83 4 0	66 0 3
„ 90 and over	90 15 3	118 8 6	87 11 7
All incomes ..	47 6 6	46 5 0	40 11 10

As already stated 1,070 or 82·75 per cent. of the total families covered by the enquiry were of cotton mill workers. The average monthly family income of cotton mill workers in Ahmedabad in 1933-35 was Rs. 47-14-11. But, as will be seen from table 7 in the Appendix, amongst cotton mill workers, natural families in the income classes below Rs. 30 and joint households in the income classes below Rs. 40 are not able to balance their budgets even in the restricted sense of meeting only the day-to-day expenditure other than that incurred on account of the repayment of debts, celebration of festivals, marriages, etc.

The expenditure of families on the important groups of commodities and services comprising a family budget is shown in the following table according to income classes :—

Average earnings and group expenditure of families—By income groups.

Income groups.	Average monthly family income.	Average monthly expenditure on		
		Food.	Fuel and lighting.	Clothing, foot-wear and umbrellas.
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	17 0 9	10 3 5	1 12 1	2 2 1
Rs. 20 and below Rs. 30 ..	25 5 4	12 5 11	1 15 10	2 9 5
„ 30 „ „ „ 40 ..	33 15 8	15 15 8	2 5 2	2 15 9
„ 40 „ „ „ 50 ..	43 5 9	19 8 11	2 10 6	3 8 10
„ 50 „ „ „ 60 ..	53 12 4	22 9 5	2 13 6	4 2 1
„ 60 „ „ „ 70 ..	63 0 5	26 13 4	3 7 1	4 12 11
„ 70 „ „ „ 80 ..	73 5 4	29 6 6	3 10 10	5 2 10
„ 80 „ „ „ 90 ..	83 4 0	31 15 5	3 15 2	5 14 2
„ 90 and over	118 8 6	42 7 10	4 11 11	7 9 8
All incomes	46 5 0	20 1 5	2 11 4	3 11 6

Average Earnings and Group Expenditure of Families by Income Groups—contd.

Income groups.	Average monthly expenditure on— <i>contd.</i>			Total monthly expenditure.*
	Bedding and household necessities.	House rent.	Miscellaneous.	
	Rs. a p.	Rs. a p.	Rs. a p.	Rs. a p.
Below Rs. 20	0 1 10	2 13 4	3 11 8	20 12 5
Rs. 20 and below Rs. 30 ..	0 1 7	3 10 4	5 1 4	25 12 5
„ 30 „ „ „ 40 ..	0 2 2	4 6 8	7 0 9	32 14 2
„ 40 „ „ „ 50 ..	0 2 3	4 9 8	9 3 0	39 11 2
„ 50 „ „ „ 60 ..	0 2 6	4 3 8	10 9 3	44 8 5
„ 60 „ „ „ 70 ..	0 2 5	4 10 5	12 5 9	52 3 11
„ 70 „ „ „ 80 ..	0 1 9	5 13 9	14 15 5	59 3 1
„ 80 „ „ „ 90 ..	0 7 8	4 9 5	19 2 5	66 0 3
„ 90 and over	0 4 9	6 15 2	25 10 3	87 11 7
All incomes ..	0 2 5	4 7 6	9 9 8	40 11 10

*Relating only to those items of monthly family expenditure which were included in the budgets and excluding instalments and interest paid on account of loans, occasional expenditure on festivals, marriages, etc.

The following table contains a comparison of the group of expenditure figures yielded by the present enquiry with those of the 1926 enquiry and also the 1932-33 Bombay enquiry :—

Groups.	Average monthly expenditure.*		
	Ahmedabad.		Bombay.
	1926.	1933-35.	1932-33.
	Rs. a p.	Rs. a p.	Rs. a p.
Food	22 12 7	20 1 5	21 6 10
Fuel and lighting	2 12 4	2 11 4	3 4 4
Clothing, footwear, etc. ..	3 11 6	3 11 6	3 9 0
Bedding and household necessities ..	0 7 4	0 2 5	0 1 0
House-rent	4 9 11	4 7 6	5 14 3
Miscellaneous*	5 0 0	9 9 8	11 12 4
Total monthly expenditure ..	39 5 8	40 11 10	45 15 9

* Excluding instalments and interest on account of debts, occasional expenditure on festivals, marriages, etc.

It is clear from the above figures that although the number of persons in the family, including boarders, increased from 3·94 in 1926 to 4·14 in 1933-35, the expenditure on food per family decreased during the period from Rs. 22-12-7 to Rs. 20-1-5 and the per capita expenditure from Rs. 5-12-6 to Rs. 4-13-7, the per capita figure of food expenditure for Bombay being Rs. 5-1-3 in 1932-33. This is as it should be—assuming that in 1926 the worker could afford to buy his food requirements—when it is remembered that the prices of food articles in Ahmedabad in 1933-35 were about 40 per cent. lower than in 1926-27. The reduction in the expenditure on food owing to the fall in prices shows that the workers are able to buy all the food that they require. The expenditure on fuel and lighting was practically the same as in 1926 as the working classes are now using charcoal also along with firewood. Similarly the fact that the expenditure on clothing did not show any reduction in spite of a fall of about 30 per cent. in the prices of articles of clothing indicates that the working classes are dressing better than ten years ago. It is also worth noting that “clothing, footwear, etc.”, and “bedding and household necessaries” are the only groups on which the average working class family in Ahmedabad spends more in comparison with working class families in Bombay. The small decrease in the current expenditure in Ahmedabad on bedding and household necessaries as also on “house-rent” in the above table is only apparent and not real as the 1933-35 figures relating to these groups refer to the actual expenditure incurred on these items during the month of the enquiry and do not take into account the estimated value of all bedding articles owned by, or the estimated rent of the owned or rent-free tenements occupied by the families as was done in the 1926 enquiry. In fact, although the prices of most of the commodities and services have appreciably gone down during the last ten years, as shown in the section on housing, working class rents in Ahmedabad have continued to rise and a special rent* enquiry conducted by the Labour Office in Ahmedabad between July and November 1930 showed that the average rent for the 133 tenements selected by the lottery method from amongst the 872 tenements covered by the 1926 enquiry had risen during the interval by about 7 per cent. The above table also shows that in 1933-35 the Ahmedabad workers were in a position to nearly double their

* See page 324 of the January 1937 issue of the *Labour Gazette*.

expenditure on the "Miscellaneous" items. The percentage distribution of expenditure on the various groups of articles and services by families in the different income groups was as follows:—

Group Percentage Expenditure of Families by Income Groups.

	Limits of monthly family income.				
	Below Rs. 20.	Rs. 20 and below Rs. 30.	Rs. 30 and below Rs. 40.	Rs. 40 and below Rs. 50.	Rs. 50 and below Rs. 60.
Number of budgets ..	40	208	309	302	176
Food	49·16	47·99	48·58	49·26	50·73
Fuel and lighting ..	8·45	7·72	7·06	6·69	6·39
Clothing, footwear and umbrellas.	10·25	10·04	9·07	8·95	9·27
Bedding and household necessaries.	0·55	0·38	0·41	0·35	0·35
House rent	13·64	14·15	13·45	11·60	9·50
Miscellaneous	17·95	19·72	21·43	23·15	23·76
Total ..	100·00	100·00	100·00	100·00	100·00

	Limits of monthly family income—contd.				
	Rs. 60 and below Rs. 70.	Rs. 70 and below Rs. 80.	Rs. 80 and below Rs. 90.	Rs. 90 and over.	All incomes.
Number of budgets ..	86	71	49	52	1,293
Food	51·36	49·68	48·42	48·44	49·31
Fuel and lighting ..	6·59	6·21	5·98	5·41	6·65
Clothing, footwear and umbrellas.	9·20	8·75	8·92	8·67	9·12
Bedding and household necessaries.	0·29	0·19	0·72	0·34	0·37
House rent	8·90	9·80	6·95	7·92	10·97
Miscellaneous	23·66	25·28	29·01	29·22	23·58
Total ..	100·00	100·00	100·00	100·00	100·00

It will be seen that nearly half the expenditure is on food, about 7 per cent. on fuel and lighting, 9 per cent. on clothing, 11 per cent. on house-rent and about 24 per cent. on miscellaneous items. The following table which compares the above percentage distribution of expenditure with that of the 1926 enquiry and also of the 1932-33 Bombay enquiry shows that except in the matter of housing conditions, which have been described later on in a separate section, there has been an appreciable improvement in the standard of living of the Ahmedabad workers.

Percentage Expenditure on the Main Groups.

Groups.	Ahmedabad Working Class Family Budgets.		Bombay Working Class Family Budgets 1932-33.
	1926.	1933-35.	
Food	57·90	49·31	46·60
Fuel and Lighting	7·04	6·65	7·11
Clothing, Footwear and Umbrellas	9·45	9·12	7·75
Bedding and household necessities	1·16	0·37	0·13
House-rent	11·74	10·97	12·81
Miscellaneous	12·71	23·58	25·60
Total	100·00	100·00	100·00

It is clear from the above figures that while the expenditure on food was 57·90 per cent. in 1926, it formed only 49·31 per cent. of the total expenditure in 1933-35. The difference in the expenditure on fuel and lighting, clothing, bedding and household necessities and on house-rent was not very material, thus leaving a greater margin in the hands of the workers for spending on sundries. And consequently, the expenditure on the miscellaneous group increased from 12·71 per cent. in 1926 to 23·58 per cent. in 1933-35.

EXPENDITURE ON FOOD.

The average monthly expenditure on food per family comes to Rs. 20-1-5 or 49·31 per cent. of the total expenditure. As shown in table X in the Appendix, as income increases, the per capita expenditure on food increases owing to the usual tendency among families with higher incomes to purchase more of the nutritive, and comparatively expensive foods such as milk, milk-products, etc. It is also interesting to note that with a fall of about 40 per cent. in the prices of food articles, the average working class family which now spends on its foodgrain requirements only Rs. 7-12-0 as compared with Rs. 13-3-5 in 1926, has increased its monthly expenditure on "other food" articles from Rs. 9-9-2 to Rs. 12-5-5.

Detailed figures of expenditure on different articles of food given in table XI in the Appendix will show that of the 1,293 families studied, no fewer than 1,203 or 93 per cent. reported expenditure on rice. That is not to say, however, that rice is the principal or staple food of the Ahmedabad workers, most of whom generally take wheat or bajri bread, i.e., *rotis* or *rotlas* in the morning together with some dal or vegetable, and either bread or *khichdi*—which is made by cooking rice and pulse together—in the evening. The pulse commonly used for *khichdi* is either turdal or mugdal. Wheat *rotis* are more popular while bajri *rotlas* are consumed either by way of change or by persons who cannot afford to buy wheat. Thus, 1,111 or 86 per cent. families reported expenditure on wheat and only 414 or 32 per cent. on bajri. In this connection it may be stated that amongst cereals* wheat appears to be richest in proteins and bajri richest in fats. Pulses are used in *khichdi* or for making-curies. Among other articles of food, "ghee and butter" and vegetables occupy a prominent place and account for 6·46 and 4·87 per cent. respectively of the total expenditure, the actual monthly expenditure of an average family on these items being Rs. 2-10-1 and Rs. 1-15-9 respectively. Salt, condiments, spices and gingily oil are also in almost universal use. The expenditure on milk and butter which stood at Rs. 0-13-10 or 2·20 per cent. in 1926 was found to be Rs. 1-4-4 or 3·12 per cent. in 1933-35 although the price of milk had declined appreciably during the interval. Tea purchased outside and refreshments accounted for Rs. 1-14-11 or 4·74 per cent. of the monthly expenditure. The total expenditure on the "other food" group amounted to 30·28 per cent. of the total family expenditure as compared with 24·33 per cent. in the 1926 enquiry.

FUEL AND LIGHTING.

Firewood is ordinarily used as fuel though families in the higher income groups are gradually taking to the use of charcoal also. As for lighting, the fall in the price of kerosene oil has enabled many families, to use

*See the article on "The Food of the Worker" in the April 1926 issue of the *Labour Gazette* (page 837).

kerosene in much larger quantities than in 1926 by either diminishing the quantity of castor oil used for the purpose or by discarding it altogether.

CLOTHING.

As in the previous enquiry, the monthly expenditure on clothing was arrived at by ascertaining the clothing articles being used by the family, their prices and their approximate duration. The monthly expenditure on the group was found to be about 9 per cent. of the total monthly expenditure. The clothing articles ordinarily used by male workers consist of a dhoti among Hindus and a *vijar* or a *lungi* among Muhammadans, a *pahiran* or a shirt, a waist-coat particularly among Muhammadans, and a cap or a *feta*; while the use of coats, though increasing, has not yet become universal. It is also customary among Ahmedabad workers to wear shoes. The Hindu women usually wear skirts, saris and cholis.

As regards bedding, almost all working class families in Ahmedabad possess one or more charpoys or cots which are often kept outside the tenements for want of enough accommodation in their overcrowded rooms.

HOUSING.

Although the population of Ahmedabad increased by 1,11,982 persons or 41·4 per cent. during the intercensal period 1921-1932, the number of residential buildings increased from 40,519 in 1921 to 43,822 in 1932, i.e., by 8 per cent. only and the number of occupied tenements from 70,876 to 97,297, i.e., by 37 per cent. This shows that although Ahmedabad is now following the practice in Bombay of providing *chawls** containing accommodation for a large number of families under a common roof, the increase in the number of tenements in Ahmedabad is not keeping pace with the rapid rise in the city's population. Thus, while the 1932 population of the city proper and the Puras was 32 and 76 per cent. higher than that in 1921, the addition to the number of tenements in the city and the Puras was only 24 and 67 per cent. respectively during the same period. The total number of tenements increased by 26,421—12,046 in the city proper and 14,375 in the Puras—and out of these no fewer than 19,020 or 72 per cent. were single room tenements. The wards which recorded a comparatively large increase in tenements were Dariapur No. 1, Shahpur No. 2, Jamalpur No. 1 and Raikhad within the city proper and Pura 1, Shaher Kotda, Gomatipur and Asarwa

*Mr. Sedgwick stated in the 1921 Census Report (Census of India, 1921, Vol. IX, Part I, Chapter VII, page XX) that "the word *chawl* is not of certainty understood or much used at Ahmedabad; and the figures under this item are not correct"; but even though the Census figures showing 30 *chawls* in 1921 and 657 *chawls* in 1932 may not be quite accurate, there could not be any doubt that the number of *chawls* has considerably increased in Ahmedabad since 1921.

outside the city walls. The following table shows the class of accommodation available in Ahmedabad.

Tenements having	City proper.		Puras.	
	1921.	1932.	1921.	1932.
One room	20,805 (42)	28,330 (46)	18,381 (87)	29,876 (84)
Two rooms	13,854 (28)	16,952 (28)	1,981 (9)	4,010 (11)
Three rooms	5,542 (11)	6,381 (10)	462 (2)	850 (2)
Four rooms and over	9,375 (19)	9,959 (16)	476 (2)	939 (3)
Total	49,576 (100)	61,622 (100)	21,300 (100)	35,675 (100)

Note.—The figures in bracket denote percentages.

In 1932, nearly 46 per cent. of the tenements in the city proper were single-roomed, 28 per cent. were two-roomed, while the remaining 26 per cent. had three or more rooms each. The Puras are mostly populated by the working classes and it is not surprising that an overwhelming majority (84 per cent.) of the tenements in the Puras are single-roomed tenements.

The census statistics do not contain details regarding the state of housing in Ahmedabad, but the following table which shows the number of tenements of various kinds and the population occupying them, as also the average number of persons per room in each kind of tenement in 1921 and 1932, may be of interest :—

Tenement classified by number of rooms.	Total number of tenements.		Total number of occupants.		Average number of persons per room.	
	1921.	1932.	1921.	1932.	1921.	1932.
One room	39,186 (55)	58,206 (60)	133,069 (52)	209,972 (55)	3.39	3.61
Two rooms	15,835 (22)	20,962 (22)	55,058 (21)	79,403 (21)	1.74	1.89
Three rooms	6,004 (9)	7,231 (7)	23,654 (9)	30,728 (8)	1.31	1.42
Four rooms	5,021 (7)	4,540 (5)	21,451 (8)	22,373 (6)	1.07	1.23
Five rooms	1,811 (3)	2,181 (2)	8,330 (3)	11,355 (3)	0.92	1.04
Six rooms and over	3,019 (4)	4,177 (4)	17,505 (7)	27,657 (7)	..	..
Total	70,876 (100)	97,297 (100)	250,067 (100)	381,488 (100)	..	..

Note.—The figures in bracket denote percentages.

Out of the 97,297 tenements in Ahmedabad in 1932, 58,206 were single-room tenements. The percentage of one-roomed tenements increased from 55 in 1921 to 60 in 1932 and that of the population living in them from 52 to 55. The average number of persons per single-room tenement was 3·39 in 1921 and 3·61 in 1932. This means that a larger proportion of the population is living in one-room tenements and that single-room tenements are becoming more and more crowded. The conditions in tenements having two or more rooms have also definitely worsened, thus showing that even the middle classes in Ahmedabad are worse off in the matter of housing than in 1921 although it must be stated that the new buildings recently constructed by several middle class co-operative housing societies amidst congenial surroundings, such as on the Ellis Bridge side, provide decent accommodation for families who can afford to pay comparatively high house-rents.

The results of the present enquiry indicate that the percentage of working class families living in single rooms in Ahmedabad increased from 72·93 per cent. (and 74·77 per cent. if huts are included) in 1926 to 76·26 per cent. in 1933-35 and that 22 or 2·2 per cent. of the families occupying single rooms were sharing a room with other families or single men. It is also seen that while the percentage of total two-roomed tenements in the city remained stationery at 22 both in 1921 and 1932, the percentage of working class families living in them has increased from 18 in 1926 to 20 in 1933-35. The percentage of three and more-roomed tenements occupied by the working classes has, however, gone down from 7 to 3·71. The following table gives the classification of families according to income groups and the class of tenements occupied by them.

Analysis of families according to Income Groups and Class of Tenements.

Income groups.	Number of families living in tenements having						Total.
	One room.	Two rooms.	Three rooms.	Four rooms.	Six rooms.	Unspecified.	
Below Rs. 20 ..	34	5	7	..	..	..	40
Rs. 20 and below Rs. 30..	172	34	2	..	..	..	208
" 30 " " " 40..	263	41	5	..	..	..	309
" 40 " " " 50..	243	51	6	1	..	1	302
" 50 " " " 60..	136	27	9	4	..	..	176
" 60 " " " 70..	51	30	5	..	..	..	86
" 70 " " " 80..	41	27	1	1	1	..	71
" 80 " " " 90..	28	20	1	..	..	..	49
" 90 and over ..	18	23	7	3	1	..	52
All incomes ..	986	258	37	9	2	1	1,293
Percentage to total ..	76·26	19·95	2·86	0·70	0·15	0·08	100·00

Note.—In 22 cases, one-room tenements are shared with other families or single men and in one case a three-room tenement is shared with single men.

The table below which analyses tenements according to the number of occupants shows that 18·91 per cent. of the tenements were occupied by two persons each, 25·14 per cent. by three persons each, 21·75 per cent. by four persons each while the remaining 34·20 per cent. tenements were each occupied by more than 4 persons. It also shows that the percentage of tenements containing 5 or more persons increased from 30·85 in 1926 to 34·20 in 1933-35 and that there are a number of cases in which a single room is occupied by even eight or ten persons.

Analysis of Tenements by Number of Occupants.

Number of rooms per tenement.	Number of tenements of each class containing the following number of persons.					
	2	3	4	5	6	7
1						
One room	200	253	210	149	73	47
Two rooms	36	56	60	50	18	18
Three rooms	2	9	5	6	5	1
Four rooms	1	1	1	2	..	1
Six rooms	1	..	..	..	..	..
Total	240	319	276	207	96	67
Percentage to total ..	18·91	25·14	21·75	10·31	7·57	5·28

Number of rooms per tenement.	Number of tenements of each class containing the following number of persons — <i>contd.</i>			Total	Percentage to total.
	8	9	10 and over.		
1					
One room	21	5	6	964	75·96
Two rooms	10	6	4	258	20·33
Three rooms	6	1	1	36	2·84
Four rooms	2	..	1	9	0·71
Six rooms .. ..	..	..	1	2	0·16
Total	39	12	13	1,269*	100·00
Percentage to total ..	3·07	0·95	1·02	100·00	....

* Excludes 22 one-roomed tenements and one three-roomed tenement shared by more than one family and one tenement for which complete information was not available.

As regards house rents, 45 or 3·48 per cent. of the families studied paid no rent. This is mostly due to the prevailing practice of providing mill sepoys or jamadars with rent-free tenements, though in a few cases the rent was reported as "nil" because the tenements were newly constructed by families who had not paid any municipal taxes up to the time of the enquiry. As will be seen from table XII in the Appendix, 138 or 10·67 per cent. of the families were living in tenements owned by themselves and most of them fall into the category of families spending monthly below Rs. 2 for their accommodation as they had to pay only the municipal taxes or site-rents. 8·59 per cent. of the families were paying rents between Rs. 3 and Rs. 4, 48·18 per cent. between Rs. 4 and Rs. 6, 13·30 per cent. between Rs. 6 and Rs. 7 and 11·29 per cent. were paying rents of Rs. 7 and over. The latter figure includes a few cases of rents of tenements let out on the hire-purchase system. The following table gives an analysis of the actual monthly rents paid by working class families in Ahmedabad for their accommodation.

Class of Tenements occupied by and Rents paid therefor by the Ahmedabad working classes.

Monthly rent (including M. T.) actually paid by the family.	Number of families paying rent shown in col. 1 and living in tenements having						Total.	Percentage to total.
	One room	Two rooms	Three rooms	Four rooms	Six rooms	Un-specified		
1	2	3	4	5	6	7	8	9
<i>Nil</i> ..	34	9	2	..	..	..	45	3·48
Below Re. 1 ..	53	37	7	3	..	..	100	7·73
Re. 1 and below Rs. 2 ..	19	20	5	2	..	..	46	3·56
Rs. 2 ,, ,, Rs. 3 ..	38	7	4	1	..	..	50	3·87
Rs. 3 ,, ,, Rs. 4 ..	106	4	1	..	..	..	111	8·59
Rs. 4 ,, ,, Rs. 5 ..	277	36	2	..	..	1	316	24·44
Rs. 5 ,, ,, Rs. 6 ..	280	26	1	..	..	..	307	23·74
Rs. 6 ,, ,, Rs. 7 ..	132	38	..	1	1	..	172	13·30
Rs. 7 ,, ,, Rs. 8 ..	34	22	5	..	..	..	61	4·72
Rs. 8 ,, ,, Rs. 9 ..	7	27	3	..	..	..	37	2·86
Rs. 9 ,, ,, Rs. 10 ..	3	16	2	..	..	..	21	1·62
Rs. 10 and over ..	3	16	5	2	1	..	27	2·00
Total ..	986	258	37	9	2	1	1,293	100·00
Percentage to total ..	76·26	19·95	2·86	0·70	0·15	0·08	100·00	..

The frequency distribution of rents paid by families according to income groups, given in the following table, shows that the expenditure on rent increases with the increase in the family income. This tendency becomes clearly marked if cases up to Rs. 2 per month, which mostly relate to rent-free or owned tenements are omitted from consideration.

Frequency distribution of rents paid by families according to Income Groups.

Monthly rent (including M.T.) actually paid by the family.	Limits of monthly family income.					
	Below Rs. 20.	Rs. 20 and below Rs. 30.	Rs. 30 and below Rs. 40.	Rs. 40 and below Rs. 50.	Rs. 50 and below Rs. 60.	Rs. 60 and below Rs. 70.
Nil	6	12	11	2	8	2
Below Re. 1	8	25	19	16	15	10
Re. 1 and below .. ..	..	9	4	11	11	5
Rs. 2 " " Rs. 3	2	10	10	13	7	2
Rs. 3 " " Rs. 4	6	26	32	24	10	6
Rs. 4 " " Rs. 5	9	62	84	79	37	13
Rs. 5 " " Rs. 6	6	34	84	81	45	21
Rs. 6 " " Rs. 7	2	23	38	48	24	13
Rs. 7 " " Rs. 8	1	3	17	14	12	4
Rs. 8 " " Rs. 9 .. ..	..	3	6	8	5	3
Rs. 9 " " Rs. 10 .. ..	..	..	4	4	1	3
Rs. 10 and over .. ..	..	1	..	2	1	4
Total	40	208	309	302	176	86
Percentage to total	3.09	16.09	23.90	23.36	13.61	6.65

Monthly rent (including M.T.) actually paid by the family.	Limits of monthly family income.— <i>contd.</i>			Total	Percent- age to total.
	Rs. 70 below Rs. 80.	Rs. 80 below Rs. 90.	Rs. 90 and over		
Nil	1	3	..	45	3.48
Below Re. 1	1	4	2	100	7.73
Re. 1 and below	2	2	2	46	3.56
Rs. 2 " " Rs. 3	1	2	3	50	3.87
Rs. 3 " " Rs. 4	4	2	1	111	8.59
Rs. 4 " " Rs. 5	13	12	7	316	24.44
Rs. 5 " " Rs. 6	19	12	5	307	23.74
Rs. 6 " " Rs. 7	11	3	10	172	13.30
Rs. 7 " " Rs. 8	6	..	4	61	4.72
Rs. 8 " " Rs. 9	5	5	2	37	2.86
Rs. 9 " " Rs. 10	3	3	3	21	1.62
Rs. 10 and over	5	1	13	27	2.09
Total	71	49	52	1,293	100.00
Percentage to total	5.49	3.79	4.02	100.00	

Rents in Ahmedabad appear to have gone up during the last decade in spite of the general slump in prices and the consequent fall in the cost of living. In the majority of cases the rent paid is between Rs. 4 and Rs. 7. The average rent is Rs. 4-12-1 for one room tenement, Rs. 6-9-3 for two-room tenements, Rs. 8-15-2 for three-room tenements, Rs. 11-9-4 for four-room tenements and Rs. 14 for six-room tenements. It will also be seen from the above table that the percentage of families paying rents of Rs. 4 and over increased from 67·42 in 1926 to 72·77 in 1933-35 while the percentage of those paying rents of Rs. 6 and over rose from 19·95 to 24·59 during the same period. A further analysis of the rent figures shows that the rents for the different classes of tenements have gone up as under :—

Class of tenements	Average rental in	
	1926	1935
	Rs. a. p.	Rs. a. p.
One-roomed	4 1 10	4 12 1
Two-roomed	5 9 6	6 9 3
Three-roomed	6 15 5	8 15 2
Four-roomed	10 9 10*	11 9 4
Six-roomed		14 0 0
All tenements ..	4 9 11	5 2 8

*For tenements with four rooms and over.

This rise in the rents of all types of tenements is in consonance with the conditions of increased overcrowding in the city referred to already. It is also seen that the average number of persons per one-roomed tenement increased from 3·74 to 3·93 and that for all tenements rose from 3·87 to 4·09 between 1926 and 1935. Another and more accurate index to overcrowding is furnished by the average floor space which is available per person in the family. The results of this enquiry show that the average floor space available per person decreased from 47·36 square feet in 1926 to 43·94 square feet in 1933-35, for all tenements and from 38·29 to 37·97 square feet in the case of one-roomed tenements. The inadequacy of this floor space becomes at once apparent when it is remembered that a one-room tenement, in addition to serving as a living-room and bedroom for about four persons, serves also as a kitchen, a store-room, a bath-room, etc. Conditions become much worse during the monsoon when the workers cannot use the outside open space so

very freely as in the fair season. The following table gives the details regarding the average monthly rent for different types of tenements and the floor space available per room and per person.

Classification of Tenements by Number of Rooms and Floor Space

Class of tenements	Number of tenements*	Average rental†	Average number of persons per tenement	Approximate average floor space per	
				Room	Person
1	2	3	4	5	6
		Rs. a. p.		Sq. ft.	Sq. ft.
One-roomed ..	964	4 12 1(a)	3·93	149·37(b)	37·97
Two-roomed ..	258	6 9 3(c)	4·42	124·02(d)	56·01
Three-roomed ..	36	8 15 2(e)	5·14	122·31(f)	71·35
Four-roomed ..	9	11 9 4(g)	5·78	146·19	101·21
Six-roomed ..	2	14 0 0(h)	9·00	142·83	95·22
All tenements ..	1,269	5 2 8(i)	4·09	139·51(j)	43·94

*Excluding 23 tenements shared by more than one family and one tenement for which complete information was not available.

†The figures of average rents given in this column have been worked out by excluding rent-free or owned tenements, tenements shared by more than one family and also one tenement for which complete information was not available. The average rents for the tenements given in column (3) of the above table (i.e. including the rent-free and owned tenements) come to Rs. 4-5-3 per one-roomed tenement, Rs. 5-0-3 per two-roomed tenement, Rs. 4-13-1 per three-roomed tenement, Rs. 4-8-11 per four-roomed tenement, Rs. 10-3-4 per six-roomed tenement and Rs. 4-7-11 per tenement for all the 1,269 tenements combined.

- (a) Average for 871 tenements.
- (b) Average for 962 tenements.
- (c) Average for 188 tenements.
- (d) Average for 257 tenements.
- (e) Average for 17 tenements.
- (f) Average for 35 tenements.
- (g) Average for 3 tenements.
- (h) Average for 1 tenement.
- (i) Average for 1,080 tenements.
- (j) Average for 1,265 tenements.

Three hundred and fifty nine or nearly 28 per cent. of the tenements had verandahs in front of them. The verandahs are used for sleeping by the male members of the families or for hanging children's cradles, etc.

Nearly 79 per cent. of the working class tenements in Ahmedabad belong to private landlords, about 11 per cent. are owned by the workers themselves, while approximately 9 per cent. of the tenements have been provided by millowners or other employers of labour. The private landlords have not only tried to meet the growing demand for working class accommodation in Ahmedabad by building one-room tenements approximately 12' x 12' in size—72 per cent. of the intercensal increase in tenements was in one-room tenements only—but they have also let out many old and dilapidated tenements, some of which are not really fit for human habitation. In the absence of any authoritative enquiry, it is not possible to give the exact number of such tenements; but it is

believed that their number must be considerable. The Textile Labour Association, as the result of an enquiry it made in 1927, declared that 16,000 tenements were unfit for human habitation. The Royal Commission on Indian Labour described working class housing conditions in Ahmedabad in the following terms: "The areas occupied by the working classes in Ahmedabad present pictures of terrible squalor. Nearly 92 per cent. of the houses are one-roomed; they are badly built, insanitary, ill-ventilated and overcrowded, whilst water supplies are altogether inadequate and latrine accommodation is almost entirely wanting. Resulting evils are physical deterioration, high infant mortality and a high general death-rate. Thirty-five of the textile mills have provided chawls for about 16 per cent. of their employees, but in only one or two cases is the accommodation of a reasonable standard and sanitary arrangements are frequently inadequate." (Page 277 of the Labour Commission's report.)

Public attention became particularly focussed on the bad housing conditions in Ahmedabad after the floods of July 1927, which destroyed several thousand houses.

Some of the recent attempts made to improve industrial housing in Ahmedabad may be briefly mentioned here. The Ahmedabad Municipality decided in November 1931 to make a beginning in providing housing accommodation for the poorer classes by raising a loan of Rs. 4,50,000 which was to be financed from the proceeds of a proposed increase in the terminal tax on cotton and iron, and it subsequently acquired a piece of land in the Jamalpur Town Planning Area for the construction of model houses for the poor. Meanwhile, the Ahmedabad Millowners' Association gave an undertaking to Government in 1933 to erect 1,000 tenements for mill workers within a period of three years and Government therefore withheld sanction to the Municipality's proposal, for an increase in the terminal tax. The Municipality has, however, recently constructed a block of about 100 tenements for the poorer classes.

The Ahmedabad Mills which had provided 3,708 tenements* for their workers in 1931, have built 719 additional tenements since 1933, including 435 constructed by the Ahmedabad Mills' Housing Society and 284 by individual mills. The tenements in the Mills' Housing Society's chawls which are situated at Rakhial, Asarwa and Amraiwadi consist of a room 13' x 11', a kitchen 5' x 11' and an open verandah 7' long with Manglore tile roofing and are let out at a uniform monthly rent of Rs. 4 each.

* See the article on Mill chawls in Ahmedabad published on pages 58-66 of the September 1931 issue of the *Labour Gazette*. Information regarding housing collected in the course of the General Wage Census of May 1934 showed that out of the 79 mills (including six small factories other than cotton mills), 40 reported that they had provided housing accommodation for the benefit of their employees. The total number of tenements provided was 3,368, excluding huts, in addition to the 1,200 tenements provided free of rent to watchmen, peons, malis, etc., by about 77 mills. Ten mills reported that they were charging rents below economic value and 24 were charging economic rents. The most common rent charged was Rs. 4 to Rs. 5, the lowest and the highest rents reported being Rs. 1-1-0 and Rs. 8 per month respectively.

The Textile Labour Association has built about 65 tenements in the town planning area outside Shahpur gate with a view to providing a model for the Millowners, the Municipality and the Landlords. The site is named Kalyangaon* and the tenements consist of two rooms $14\frac{1}{2}' \times 10'$ and $11' \times 8'$, a kitchen $8' \times 7'$, a verandah $19\frac{1}{2}' \times 7'$ and a yard $19\frac{1}{2}' \times 18'$. The cost of construction was about Rs. 1,300 per tenement and the workers have to pay nearly ten rupees (including ground rent, taxes, maintenance charges, etc.) per month to become owners in about twenty-five years' time on the hire-purchase system.

Another housing scheme on a co-operative basis is a colony of twenty-two buildings, each containing two semi-detached dwellings built by the Vankar Co-operative Society and known as Priyatampur.† Each building covers, with its attached garden, some 500 square yards, that is, 250 square yards to each dwelling. The cost price of the land allotted to each dwelling is Rs. 400 and has already been paid off by the workers. The dwellings consist of two rooms $15' \times 10'$ and $10' \times 7\frac{1}{4}'$, a kitchen $7\frac{1}{4}' \times 7\frac{1}{4}'$, a front verandah $23' \times 8'$ and a side verandah $10' \times 8'$. The plinth is two feet above the ground level and the floors are paved with stone. The contractor waived his profit and as a result the cost of each dwelling worked out to only Rs. 800. The occupants pay a rent, on the hire-purchase system, of Rs. 10 per month in addition to interest on the borrowed capital, rates and maintenance charges, etc.

Despite these efforts, as already pointed out, owing largely to the brisk activity of the cotton mill industry in Ahmedabad and the improvement in the employment position, the problem of providing decent and sanitary working class housing accommodation in Ahmedabad appears to be getting more difficult day by day. No doubt new chawls are springing up, some of them displacing old dilapidated tenements, tin sheds or tenements of corrugated iron sheets; but the question of constructing self-contained dwellings with *nhanis* and proper drainage and sewerage facilities amidst clean and healthy surroundings does not appear to have received sufficient attention even in the new chawls.

MISCELLANEOUS EXPENDITURE

It has already been mentioned that the average monthly family expenditure on the "miscellaneous" group accounted for Rs. 9-9-8 or 23.58 per cent. of the total expenditure. The "miscellaneous" group includes all items of expenditure not included in any of the other important groups, namely, food, fuel and lighting, clothing, bedding and household necessaries and house-rent but excludes such items as interest on debts, occasional expenditure on festivals, marriages, etc., regarding which satisfactory information was not available in the budgets. Working class families are either not willing or not able to supply accurate figures of expenditure on certain other items like liquor and the information regarding the miscellaneous group cannot therefore be said to be as

* For further details regarding this scheme, see pages 428-429 of the February 1933 issue of the *Labour Gazette*.

† For further details regarding this scheme, see pages 769-772 of the June 1933 issue of the *Labour Gazette*.

complete as in the case of the other groups. The table below gives the average monthly expenditure of families on miscellaneous items separately for all families and for families spending on the different items.

Expenditure on the Miscellaneous Items

Items 1	Average monthly expenditure for		Percentage of budgets on which the figures in column 3 are based 4
	All families 2	Families spending 3	
	Rs. a. p.	Rs. a. p.	
Barber	0 11 9	0 11 10	99·00
Dhobi or washing soap	0 11 11	0 12 1	99·00
Hair oil	0 2 6	0 2 7	96·37
Medical fees and medicines	0 2 9	1 14 3	9·13
Pansupari	0 11 2	1 1 0	65·82
Bidis, cigarettes and matches	1 4 1	1 8 9	81·13
Gudakhu for hukka	0 2 8	0 11 2	23·82
Liquor	0 9 9	3 0 10	20·03
Amusements	0 2 4	0 8 1	28·69
Bangles and combs	0 1 11	0 2 1	92·73
Postage	0 1 11	0 2 7	75·17
Travelling to and from native place	1 0 10	1 6 7	74·40
Payments to dependants	1 5 1	7 4 5	18·10
Trade union subscriptions	0 5 6	0 12 11	42·15
Charges for grinding cereals and pulses	0 5 9	0 6 0	94·74
Charity	0 3 3	0 5 5	60·79
Travelling to and from work	0 4 5	2 3 11	12·22
Others*	1 2 1		
Total	9 9 8		

* Includes expenditure on tooth-sticks, tinning, toilet requisites, toddy, bhong or opium, other subscriptions, servants for looking after children, newspapers, flowers for worship, snuff, education, luxuries and toys, repairs to house, gifts, etc.

The first thing that catches the eye in the above table is that the average monthly family expenditure on medical fees and medicines was only annas 2 pies 9; that only about 9 per cent. of the families reported

expenditure on this item in 1933-35 as compared with nearly 26 per cent. families in 1926 ; and that the expenditure incurred by families spending was Rs. 1-14-3 per month. This would appear somewhat strange in this mosquito infested city with its unsatisfactory housing conditions, in which during 1934-35 the death-rate was 38·58 per thousand on the census population of 1932. No doubt a large number of workers are taking advantage of the medical facilities which have been made available to the poor in the municipal and charitable dispensaries in the city and also by some of the mills and the Textile Labour Association* but even so the decline in the expenditure on this item is difficult to understand.

74·40 per cent. of the families reported expenditure on travelling to and from their native place. This is not surprising in view of the fact that, as already pointed out, over three-fourths of the industrial population of Ahmedabad is migratory in character and the workers therefore incur some expenditure for making periodical trips to their villages. The average monthly expenditure reported on this item was Rs. 1-0-10 for all families and for families spending Rs. 1-6-7.

It has been mentioned in the discussion of the composition of the family that the number of dependants living away from the family, for whose maintenance the head of the family is at least partly responsible, is 0·32. About 18 per cent. of the families reported expenditure on this account and the monthly remittance of these families was, on an average, Rs. 7-4-5.

A large majority of the workers live within a radius of about a mile or so from their place of work while some other workers prefer living in particular localities along with their relatives and friends even though the localities may be at some distance from the places where they work. The latter type of workers now find it convenient to use the recently developed bus services in the city for travelling to or from their places of work ; but a small percentage of these workers, who cannot afford the bus fares, usually walk even three or more miles at a stretch to and from their place of work every morning and evening. The percentage of families reporting expenditure on travelling to and from the place of work was 12·22 and their expenditure on this item averaged Rs. 2-3-11 per month.

Nearly 66 per cent. of the families reported expenditure on pansupari. The average monthly expenditure of all families on pansupari was Rs. 0-11-2 while the average for the families spending on this item was Rs. 1-1-0. Smoking also appears to be very common among the working classes in Ahmedabad and no fewer than 81 per cent. of the families incurred expenditure on " bidis, cigarettes and matches " and about 24 per cent. on " gudakhu for hukka ". The monthly expenditure on " bidis, cigarettes and matches " and on " gudakhu " averaged Rs. 1-4-1 and Rs. 0-2-8 respectively for all families and Rs. 1-8-9 and Rs. 0-11-2 respectively for families reporting expenditure on the items.

*During 1934, in the Hospitals and Dispensaries maintained by the Textile Labour Association, 685 patients were admitted for indoor treatment and 59,968 was the aggregate number of the patient days. There is accommodation for 30 patients in all. Seventy-five operations were performed and there were ten maternity cases. (See page 25 of the Annual Report of the Textile Labour Association for 1934.)

As regards expenditure on liquor, only 20·03 per cent. of the families reported expenditure on that item in 1933-35 as compared with 26·26 per cent. in 1926. According to the 1926 family budget enquiry, the average monthly expenditure on liquor for families spending was Rs. 2-1-6 while the present enquiry gives a figure of Rs. 3-0-10. The information on this item is not very reliable and no generalisation is therefore possible as regards the drink habits of the working classes in Ahmedabad.

Only 28·69 per cent. of the families reported expenditure on amusements—usually cinema shows—the average expenditure for families spending being about annas 8 per month.

Two other items mentioned in the footnote to the above table call for comment, namely, expenditure on education and on newspapers. Primary education is free in the whole of the Municipal borough of Ahmedabad since 1st October 1922 and the local Textile Labour Association also spent on its educational work during 1934 about Rs. 53,000 including Rs. 15,000 received from the Millowners' contribution to the Tilak Swaraj Fund. The newspaper reading habit is gradually growing among the workers and the "Majoor Sandesh", the weekly organ of the Textile Labour Association had an average circulation of 16,500 copies per week during 1934.

INDEBTEDNESS.

During the first family budget enquiry in Ahmedabad it was not found possible to obtain details regarding the indebtedness of the working classes. It was, however, found even at that time that in spite of the fact that the average family was able to balance its budget and to show a small surplus, a large section of the working classes in that centre was heavily indebted, the amounts of debt varying from a few rupees to many times the monthly income. That enquiry also showed that the main cause of indebtedness was the social and the religious customs of the industrial classes.

During the present enquiry, special efforts were made to obtain data regarding indebtedness and these have been analysed in four separate tables. As in 1926, so also in the present enquiry, it is seen that the average family is not only able to balance its budget but to show a surplus amounting to about 12 per cent. of the average monthly income. This surplus, however, does not take into account items of expenditure such as interest on debts, occasional expenditure on festivals, marriages, etc.

Of the 1,293 families studied, 889 or 68·75 per cent. were indebted, the average indebtedness per family in debt being Rs. 322-5-7, the average debt for all families being Rs. 221-10-1 and the average monthly income per family being Rs. 46-5-0. The ratio of indebtedness to monthly income for families in debt comes to 6·96 while for all families it works out to 4·79. The indebtedness of indebted families with monthly incomes "below Rs. 20" "Rs. 20 and below Rs. 30" and "Rs. 30 and below Rs. 40" works out to about 14, 10 and 8 times respectively the monthly

income. The ratio of indebtedness to monthly income would be still higher if some allowance is made for the reduction in the earnings of workers owing to the 6½ per cent. cut in their wages introduced in January 1935 when the hours of work were also reduced from 60 to 54 per week. The following table contains an analysis of indebtedness by income groups :—

Analysis of indebtedness by income groups.

Income groups.	Number of families studied.	Number of families in debt.	Percentage of column 3 to column 2.	Average indebtedness per family for
				Families in debt.
1	2	3	4	5
				Rs. a. p.
Below Rs. 20 ..	40	30	75·00	235 11 9
Rs. 20 and below Rs. 30 ..	208	144	69·23	246 15 0
Rs. 30 " " Rs. 40 ..	309	207	66·99	273 11 6
Rs. 40 " " Rs. 50 ..	302	203	67·22	279 10 3
Rs. 50 " " Rs. 60 ..	176	132	75·00	366 13 10
Rs. 60 " " Rs. 70 ..	86	61	70·93	399 8 2
Rs. 70 " " Rs. 80 ..	71	51	71·83	381 2 10
Rs. 80 " " Rs. 90 ..	49	29	59·18	555 8 3
Rs. 90 and over ..	52	32	61·54	693 9 6
Total ..	1,293	889	68·75	322 5 7

Income groups.	Average indebtedness per family for	Average monthly income.	Ratio of indebtedness to monthly income for	
	All families.		Families in debt.	All families.
1	6	7	8	9
	Rs. a. p.	Rs. a. p.		
Below Rs. 20 ..	176 12 10	17 0 9	13·83	10·37
Rs. 20 and below Rs. 30 ..	170 15 4	25 5 4	9·75	6·75
Rs. 30 " " Rs. 40 ..	183 5 10	33 15 8	8·06	5·40
Rs. 40 " " Rs. 50 ..	187 15 6	43 5 9	6·45	4·33
Rs. 50 " " Rs. 60 ..	275 2 4	53 12 4	6·82	5·12
Rs. 60 " " Rs. 70 ..	283 5 11	63 0 5	6·34	4·50
Rs. 70 " " Rs. 80 ..	273 12 10	73 5 4	5·20	3·73
Rs. 80 " " Rs. 90 ..	328 12 5	83 4 0	6·67	3·95
Rs. 90 and over ..	426 13 2	118 8 6	5·85	3·60
Total ..	221 10 1	46 5 0	6·06	4·70

Contrary to expectations it is seen that so far as families in debt are concerned, indebtedness increases progressively with the increase in the income and although in the first three income groups the ratio of indebtedness to monthly income for families in debt is somewhat higher, this ratio remains almost steady in the other income groups which seems to suggest that the extent of indebtedness is not very much affected by the increase or decrease in the regular income of the industrial classes. The following table compares the extent of working class indebtedness in Bombay with that in Ahmedabad as revealed by the results of the latest family budget enquiries conducted at these centres :—

Income groups.		Average monthly income of a working class family in		Average indebtedness per indebted family in
		Bombay.*	Ahmedabad.	Bombay.*
		Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	Rs. 20	} 25 3 8 {	17 0 9	} 122 1 10 {
Rs. 20 and below	Rs. 30		25 5 4	
Rs. 30	Rs. 40		33 15 8		136 6 6
Rs. 40	Rs. 50	43 4 3	43 5 9	153 1 1
Rs. 50	Rs. 60	53 3 5	53 12 4	173 0 8
Rs. 60	Rs. 70	63 1 8	63 0 5	216 6 6
Rs. 70	Rs. 80	73 3 4	73 5 4	283 12 6
Rs. 80	Rs. 90	82 15 8	83 4 0	281 4 10
Rs. 90 and over		114 9 4	118 8 6	295 5 0
Total ..		50 1 7	46 5 0	174 9 2

Income groups.		Average indebtedness per indebted family in	Ratio of indebtedness to monthly income for indebted families in	
		Ahmedabad.	Bombay.*	Ahmedabad.
		Rs. a. p.		
Below Rs. 20	Rs. 20	235 11 9	} 4.84 {	13.83
Rs. 20 and below	Rs. 30	246 15 0		9.75
Rs. 30	Rs. 40	273 11 6		3.99	8.06
Rs. 40	Rs. 50	279 10 3	3.54	6.45
Rs. 50	Rs. 60	366 13 10	3.25	6.82
Rs. 60	Rs. 70	399 8 2	3.43	6.34
Rs. 70	Rs. 80	381 2 10	3.88	5.20
Rs. 80	Rs. 90	555 8 3	3.39	6.67
Rs. 90 and over		693 9 6	2.58	5.85
Total ..		322 5 7	3.48	6.96

*See page 31 of the Report on an enquiry into working class family budgets in Bombay City, 1932-33 (Published in 1935).

The above figures show that in the matter of indebtedness, the Ahmedabad worker is definitely worse off than his confrère in Bombay. Though 75 per cent. of the working class families in Bombay are indebted as compared with 69 per cent. families in Ahmedabad, the average debt for indebted families and for all families works out to about Rs. 175 and Rs. 130 respectively for Bombay as against Rs. 322 and Rs. 222 respectively for Ahmedabad. Considered in relation to the monthly income, the indebted family's liability in Ahmedabad is nearly twice as much as that of the indebted family in Bombay. The figures in the previous table become far more revealing when they are read in the light of the figures given in the following table which analyses the causes of indebtedness. It will be seen that in no fewer than 32·16 per cent. or nearly one-third of the cases, the cause of indebtedness was marriage. It is understood that in Gujarat the celebration of a marriage is a particularly expensive affair because of the system of paying a purchase price for the bride which in some cases amounts to a fairly big sum and a substantial portion of which is usually spent on the dinners and other festivities connected with the marriage. The next two most important causes of indebtedness relating to 17·62 per cent. and 17·28 per cent. cases respectively are sickness and unemployment. Although sickness and unemployment are reported to be the causes of indebtedness in such a large percentage of cases they are really not so important when it is seen that their actual effect on the monetary resources of the families studied are comparatively insignificant.

Causes of Indebtedness.

Causes.	Number of instances.	Percentage to total.
Marriages	376	32·16
House-building or repairs	58	4·96
Old outstanding debts	26	2·23
Funerals	78	6·67
Sickness	206	17·62
Unemployment	202	17·28
Caste dinner	18	1·54
Ordinary wants	87	7·44
Business	8	0·69
Agriculture	9	0·77
Surety for others	9	0·77
Anniversaries	13	1·11
Others	70	6·76
Total ..	1,169*	100·00

- * (1) In 644 cases one cause was shown.
 (2) In 215 cases two causes were shown.
 (3) In 26 cases three causes were shown.
 (4) In 3 cases four causes were shown.
 (5) In 1 case five causes were shown.

The total amount of debt of families covered by the enquiry comes to Rs. 2,86,569 of which about Rs. 1,47,660 or 51·53 per cent. had been incurred for purposes of marriage. "Funerals, caste dinners and anniversaries", "sickness and unemployment" and "old outstanding debts" accounted for 10·64, 10·64 and 6·75 per cent. respectively of the total indebtedness while the remaining debt was reported to have been incurred on account of house-building or repairs, day-to-day expenses, business, agriculture, standing surety for others and such other causes. The table below which gives the details regarding the extent of indebtedness by causes shows that out of the average debt of about Rs. 222 for all families, Rs. 114 was attributed to expenditure incurred on marriages while expenses connected with "sickness and unemployment" and "funerals, caste dinners and anniversaries" were responsible for indebtedness to the extent of nearly Rs. 24 each.

Extent of Indebtedness by Causes.

Causes.	Amount of debt.	Average for all families (1,293).			Average for families in debt (889).		
		Rs.	Rs.	a.	p.	Rs.	a.	p.
Marriages	1,47,660 *	114	3	3	166	1	7
House-building or repairs	26,395	20	6	7	29	11	1
Old outstanding debts	19,340	14	15	4	21	12	1
Funerals	18,992 †	14	11	0	21	5	10
Sickness	18,674 †	14	7	1	21	0	1
Unemployment	11,820 §	9	2	3	13	4	9
Caste dinner	8,150	6	4	10	9	2	8
Ordinary wants	7,713	5	15	5	8	10	10
Business	5,281	4	1	1	5	14	8
Agriculture	4,600	3	8	11	5	2	8
Surety for others	4,119	3	3	0	4	10	2
Anniversaries	3,360	2	9	7	3	12	6
Others || .. .. .	10,485	8	1	9	11	12	8
Total	2,86,569	221	10	1	322	5	7

* This includes Rs. 2,000 for marriage and building in one case, Rs. 1,900 for marriage and funeral in two cases, Rs. 1,600 for marriage and caste dinner in two cases, Rs. 1,300 for marriage and sickness in two cases, Rs. 700 for marriage and unemployment in one case, Rs. 700 for marriage, funeral and caste dinner in one case.

† This includes Rs. 1,446 for sickness and funeral in 13 cases and Rs. 650 for funeral and anniversaries in two cases.

‡ This includes Rs. 7,423 for sickness and unemployment in 94 cases, Rs. 450 for sickness and delivery in three cases, Rs. 350 for sickness and insufficient income in two cases, Rs. 150 for sickness and "chau" in one case and Rs. 100 for sickness, unemployment and ordinary wants in one case.

§ This includes Rs. 200 for unemployment and insufficient income in one case and Rs. 60 for unemployment and credit purchases in one case.

|| This includes debts on account of arrears to shopkeepers, delivery, festivals, breaking marriage, education, religious ceremonies, litigation, fine imposed by community, trips to villages for finding out wife, etc.

In a very large majority or 83·35 per cent. of the cases the security furnished was "personal". The other kinds of securities furnished were landed property, pawning of ornaments, passing of promissory notes, furnishing sureties, etc. In a few cases no security was furnished. The following table contains details regarding the nature of the security furnished by families in debt.

Nature of Security furnished by Families in Debt.

Nature of security.	Natural families.		Households.		Total.	Per-centage to total.
	Textile workers.	Others.	Textile workers.	Others.		
Personal	360	63	266	42	731	83·35
Landed property	22	1	24	8	55	6·27
Ornaments	16	1	10	2	29	3·31
Promissory note	1	2	10	..	13	1·48
Sureties	3	2	2	..	7	0·80
No security	21	1	20	..	42	4·70
Total ..	423	70	332	52	877*	100·00

*Excludes 12 cases in which information regarding the nature of security was not available.

The rates of interest on loans showed considerable variations and in the majority of cases varied from 12 to 25 per cent. Rates of 37½ per cent. to 75 per cent. were also reported in not a few cases and sometimes the rates reported were as high as 150 per cent. per annum. Nor were the rates charged on loans against sound securities necessarily lower and there were cases in which rates of 37½ per cent. per annum were charged against the security of ornaments. Loans taken from the *bania* who deducts one year's interest in advance and takes an agreement that the amount should be repaid in instalments within a year cost the worker a much higher rate than the apparent rate.

The problem of industrial indebtedness has been discussed at great length in Chapter XIII of the Report of the Royal Commission on Indian Labour which was published in 1931. A number of Indebtedness Acts have also been recently passed by the Central and Provincial Legislatures with a view to giving greater measure of protection to honest debtors

against money-lenders and decree-holders. The economic side of the problem has, however, not yet received the attention that it should. Much misunderstanding about the economics of the small-loan business is often caused by the usual comparison of the money-lenders' rates with those charged by banks, although there is very little in common between the two, as banks usually give large *credits* against sound security to people who are credit-worthy and the closing of many of their transactions therefore becomes merely a matter of form—in contrast to which every unsecured small-loan *cash* transaction of the money-lender presents an individual collection problem. Another aspect of the small-loan business is that while in the case of other businesses, the return on the investment generally increases in proportion to the turnover, a large number of clients in a small-loan business only increases the cost of a lender.

At present, only one cotton mill in Ahmedabad has provided a co-operative credit society for its workers. And although the need for such societies is all the greater in the case of the Ahmedabad workers who are heavily indebted, Ahmedabad is still somehow lagging behind the other industrial centres in the Presidency in the matter of adequate co-operative credit facilities for its working classes. The Payment of Wages Act, 1936, permits deductions for payments to co-operative societies approved by the Local Government and the deduction of the instalments of loans at the paydesk should enable such societies to charge a low rate of interest by reducing the possibility of bad debts to a minimum.

TABULAR APPENDIX

TABLE No. 1.

Monthly Expenditure on Education and the Number of Children attending School per Family.

Income groups	Average number per family of		Average monthly expenditure on education
	Children of school-going age	Children attending school	
			Rs. a. p.
Below Rs. 20	0·38	0·13	0 0 3
Rs. 20 and below Rs. 30	0·36	0·14	0 0 7
Rs. 30 „ „ Rs. 40	0·41	0·15	0 0 8
Rs. 40 „ „ Rs. 50	0·50	0·20	0 1 1
Rs. 50 „ „ Rs. 60	0·58	0·31	0 1 7
Rs. 60 „ „ Rs. 70	0·76	0·31	0 1 9
Rs. 70 „ „ Rs. 80	0·57	0·23	0 5 2
Rs. 80 „ „ Rs. 90	0·51	0·24	0 2 8
Rs. 90 and over	0·54	0·44	0 5 2
All incomes	0·48	0·21	0 1 5

TABLE No. 2.

Ages and Earnings of Heads of Families.

Earnings of the head of the family	Age below 20	Age between 20 and 30	Age between 30 and 40	Age between 40 and 50	Age 50 and above	Total
Below Rs. 20 ..	14	69	42	29	11	165
Rs. 20 and below Rs. 25 ..	6	71	51	28	10	166
Rs. 25 .. , Rs. 30 ..	10	109	97	40	12	268
Rs. 30 .. , Rs. 35 ..	1	79	56	30	7	173
Rs. 35 .. , Rs. 40 ..	..	55	55	19	3	132
Rs. 40 .. , Rs. 45 ..	..	81	77	35	4	197
Rs. 45 .. , Rs. 50 ..	..	24	34	9	2	69
Rs. 50 .. , Rs. 55 ..	..	20	19	10	2	51
Rs. 55 .. , Rs. 60 ..	..	2	2	2	..	6
Rs. 60 .. , Rs. 65 ..	..	5	9	8	3	25
Rs. 65 .. , Rs. 70 ..	..	1	1	1	..	3
Rs. 70 .. , Rs. 75 ..	..	3	2	4	..	9
Rs. 75 .. , Rs. 80 ..	..	..	2	3	..	5
Rs. 80 .. , Rs. 85 ..	..	..	..	3	..	3
Rs. 85 .. , Rs. 90 ..	..	..	..	..	..	..
Rs. 90 and over ..	..	4	8	5	4	21
Total ..	31	523	455	226	58	1,293
Percentage to total ..	2.39	40.45	35.10	17.48	4.49	100.00

TABLE No. 3.

Classification of Families by Earning Strength and Number of Dependants.

Number of dependants of all ages	Number of earners						Total
	One	Two	Three	Four	Five	Six	
Nil	..	56	16	4	..	..	76
1	197	121	23	5	..	..	346
2	197	101	25	..	1	..	324
3	145	82	13	5	..	..	245
4	98	39	15	3	1	..	156
5	41	30	12	1	..	1	85
6	16	14	3	..	..	..	33
7	10	7	3	1	..	..	21
8	..	2	2	..	..	..	4
9	..	..	1	..	..	..	1
11	..	..	1	..	..	..	1
13	..	..	1	..	..	..	1
Total	704	452	115	19	2	1	1,293

TABLE

Frequency distribution of monthly earnings of cotton

Monthly earnings of workers.	Weavers.	Siders.		Doffers.	
	M.	M.	F.	M.	F.
Below Rs. 10	1	3	..	2	1
Rs. 10 and below Rs. 15 .. .	5	1	..	1	2
.. 15 20	6	2	3	83	27
.. 20 25	17	15	3	3	1
.. 25 30	11	171	38	2	2
.. 30 35	79	7	1	1	..
.. 35 40	122	2	..	..	..
.. 40 45	184	5	..	..	..
.. 45 50	44	..	1	..	..
.. 50 55	25	..	..	..	..
.. 55 60	1	..	..	..	..
.. 60 65	5	..	..	..	..
.. 65 70 .. .. .	..	..	..	..	..
.. 70 75	1	..	..	..	..
.. 75 80 .. .. .	..	..	..	..	..
.. 80 85 .. .. .	..	..	..	..	..
.. 85 90 .. .. .	..	..	..	..	..
.. 90 and over .. .. .	..	..	..	..	..
Total	501	206	46	92	33

M = Males.

No. 4.

mill workers—by sex and main occupations.

Windors.		Frame tenters.		Jobbers and Mukadams.		Bigarees and coolies.	
M.	F.	M.	F.	M.	F.	M.	F.
..	4	..	..	..	..	2	1
15	54	..	..	..	..	1	..
12	26	..	..	1	..	5	4
4	1	11	..	..	..	28	..
1	..	39	2	..	1	9	..
..	..	21	2	4	..	4	..
..	..	3	..	10	..	..	..
..	..	..	..	7	..	..	..
..	..	..	..	5	..	..	..
..	..	..	..	6	..	..	..
..
..	..	..	..	7	..	..	..
..	..	..	..	1	..	..	..
..	..	..	..	4	..	..	..
..	..	..	..	2	..	..	..
..	..	..	..	2	..	..	..
..
..	..	..	..	20	..	..	..
32	85	74	4	69	1	49	5

F = Females.

TABLE

Monthly earnings of workers.	Reelers.		Oilers.	Basketmen and toplawallas.	
	M.	F.	M.	M.	F.
below Rs. 10 .. ..	..	3	..	..	..
Rs. 10 and below Rs. 15	7	16	..	..	..
„ 15 „ „ „ 20	2	1	..	2	..
„ 20 „ „ „ 25	4	1	3	17	1
„ 25 „ „ „ 30 .. ..	..	..	7	4	..
„ 30 „ „ „ 35 .. ..	..	..	21	2	..
„ 35 „ „ „ 40 .. ..	..	..	2	..	..
„ 40 „ „ „ 45 .. ..	..	..	1	..	..
„ 45 „ „ „ 50 .. ..	..	..	..	..	..
„ 50 „ „ „ 55 .. ..	..	..	..	..	..
„ 55 „ „ „ 60 .. ..	..	..	..	..	..
„ 60 „ „ „ 65 .. ..	..	..	..	..	..
„ 65 „ „ „ 70 .. ..	..	..	..	..	..
„ 70 „ „ „ 75 .. ..	..	..	..	..	..
„ 75 „ „ „ 80 .. ..	..	..	..	..	..
„ 80 „ „ „ 85 .. ..	..	..	..	..	..
„ 85 „ „ „ 90 .. ..	..	..	..	..	..
„ 90 and over .. ..	..	..	..	..	..
Total	13	21	34	25	1

M = Males.

No. 4—contd.

Sizers.	Warpers.	Folders.	Others.		All workers.			Percentage to total.
			M.	F.	M.	F.	total.	
•	..	..	2	5	10	14	24	1.50
..	..	..	3	10	33	82	115	7.19
..	..	2	25	13	140	74	214	13.38
4	..	3	40	2	158	9	167	10.44
5	..	9	53	6	311	49	360	22.52
2	8	3	21	..	173	3	176	11.01
..	1	2	9	..	151	..	151	9.44
3	3	7	16	..	220	..	220	13.76
2	3	..	7	..	61	1	62	3.88
4	4	..	8	..	47	..	47	2.94
1	1	..	2	..	5	..	5	0.31
1	2	..	5	..	20	..	20	1.25
..	..	..	3	..	4	..	4	0.25
..	..	..	4	..	9	..	9	0.56
..	..	..	1	..	3	..	3	0.19
..	..	..	..	..	2	..	2	0.13
..
..	..	..	..	..	20	..	20	1.25
22	22	20	208	36	1,367	232	1,599	100.00

F = Females.

TABLE

Frequency Distribution of Monthly Earnings of Workers (other than

Monthly earnings of workers.	Municipality		Railways	
	M.	F.	M.	F.
Below Rs. 10	2	..	..	..
Rs. 10 and below Rs. 15	2	2	3	1
Rs. 15 Rs. 20	31	12	6	..
Rs. 20 .. * .. Rs. 25	2	..	8	..
Rs. 25 Rs. 30	1	..	2	..
Rs. 30 Rs. 35	1	..	4	..
Rs. 35 Rs. 40 .. .. .	..	..	..	..
Rs. 40 Rs. 45 .. .. .	..	..	1	..
Rs. 45 Rs. 50 .. .. .	..	..	..	..
Rs. 50 Rs. 55	3	..	..	..
Rs. 55 Rs. 60 .. .. .	..	..	..	..
Rs. 60 Rs. 65 .. .. .	..	..	..	..
Rs. 65 Rs. 70 .. .. .	..	..	1	..
Rs. 70 Rs. 75 .. .. .	..	..	..	..
Rs. 75 Rs. 80	1	..	..	..
Rs. 80 Rs. 85 .. .. .	..	..	..	..
Rs. 85 Rs. 90 .. .. .	..	..	..	..
Rs. 90 and over .. .. .	..	..	1	..
Imperfectly specified .. .. .	..	..	..	..
Total	43	14	26	1

* Includes a case in which a combined.

† In this case the earner gets 2 seers of

M = Males.

No. 5.

Textile Workers) by Sex and Class of Establishment .

Servants in shops		Motor, lorry and bus drivers.		Others		Imperfectly specified		Total	Percentage to total
M.	F.	M.	F.	M.	F.	M.	F.		
17	4	..	..	14	49	..	2	88	19.73
10	2	..	..	11	28	..	..	59	13.23
13	1	3	..	29	14	1	..	110	24.66
11	..	6	..	27	3	..	..	57	12.78
8	..	3	..	23	..	..	..	37	8.30
2	..	3	..	26	..	..	..	36	8.07
1	..	2	..	10	..	..	..	13	2.92
2	..	2	..	6	..	..	..	11	2.47
..	..	3	..	8	..	..	..	11	2.47
..	..	1	..	3	..	..	..	7	1.57
..	..	1	..	1	..	..	..	2	0.45
..	..	1	..	3	..	..	..	4	0.90
..	1	0.22
..
..	4	..	..	..	5	1.12
..	1	..	..	..	1	0.22
..
..	1	0.22
..	2*	..	1†	3	0.67
64	7	25	..	166	96	1	3	446	100.00

figure for two earners is given.

mixed corn per day.

F — Females.

TABLE

Average Monthly Income of Families of Cotton Mill Workers

Income groups	Natural	
	Textile	
	Number of budgets	Income
		Rs. s. p.
Below Rs. 20	14	17 4 6
Rs. 20 and below Rs. 30	111	25 7 2
Rs. 30 ,, ,, Rs. 40	166	34 1 11
Rs. 40 ,, ,, Rs. 50	172	43 5 1
Rs. 50 ,, ,, Rs. 60	76	53 10 2
Rs. 60 ,, ,, Rs. 70	26	62 2 7
Rs. 70 ,, ,, Rs. 80	15	71 12 11
Rs. 80 ,, ,, Rs. 90	4	84 5 3
Rs. 90 and over]	10	108 7 4
Total ..	594	41 0 8

No. 6.

and of other Workers by Income Groups.

families		Households				All families	
Others		Textile		Others		Number of budgets	Income
Number of budgets	Income	Number of budgets	Income	Number of budgets	Income		
	Rs. a. p.		Rs. a. p.		Rs. a. p.		Rs. a. p.
13	16 12 6	9	17 15 5	4	15 0 0	40	17 0 9
38	25 3 9	47	25 2 9	12	25 2 10	208	25 5 4
53	32 9 8	67	34 14 0	23	33 8 8	309	33 15 8
22	44 4 1	93	43 4 4	15	43 1 4	302	43 5 9
8	53 0 6	83	54 0 4	9	53 4 11	176	53 12 4
5	61 8 0	51	63 9 8	4	63 3 0	86	63 0 5
3	73 5 4	48	73 13 7	5	73 0 0	71	73 5 4
3	83 1 4	38	83 3 8	4	82 8 0	49	83 4 0
..	..	40	119 5 1	2	153 2 0	52	118 8 6
145	35 0 6	476	56 8 8	78	45 0 9	1,293	46 5 0

TABLE No. 7.

Average Monthly Income and Expenditure of Families of Textile Workers by Income Groups.

Income groups	Natural families.		Households.
	Average monthly.		Average monthly.
	Income.	Expenditure.*	Income.
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	17 4 6	23 13 9	17 15 5
Rs. 20 and below Rs. 30.. ..	25 7 2	25 10 9	25 2 0
" 30 " " " 40.. ..	34 1 11	32 9 5	34 14 0
" 40 " " " 50.. ..	43 5 1	39 3 0	43 4 4
" 50 " " " 60.. ..	53 10 2	43 15 9	54 0 4
" 60 " " " 70.. ..	62 2 7	51 3 10	63 9 8
" 70 " " " 80.. ..	71 12 11	56 0 7	73 13 7
" 80 " " " 90.. ..	84 5 3	65 2 7	83 3 8
" 90 and over.. ..	108 7 4	74 2 6	119 5 1
All incomes	41 0 6	36 12 7	56 8 8

Income groups	Households —contd.	All families of textile workers.	
	Average monthly —contd.	Average monthly.	
	Expenditure.*	Income.	Expenditure.*
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20	20 14 1	17 8 10	22 11 1
Rs. 20 and below Rs. 30.. ..	27 4 10	25 5 10	26 2 6
" 30 " " " 40.. ..	36 1 11	34 5 5	33 0 8
" 40 " " " 50.. ..	40 11 3	43 4 10	39 11 6
" 50 " " " 60.. ..	44 14 0	53 13 5	44 7 2
" 60 " " " 70.. ..	53 0 4	63 1 11	52 6 8
" 70 " " " 80.. ..	59 12 8	73 5 10	58 14 4
" 80 " " " 90.. ..	65 6 4	83 5 4	65 6 0
" 90 and over.. ..	89 4 0	117 2 4	86 3 8
All incomes	48 6 1	47 14 11	41 15 2

* Relating only to those items of monthly family expenditure which were included in the budgets and excluding instalments and interest paid on account of loans, occasional expenditure on festivals, marriages, etc.

TABLE No. 8,

Comparison of the Group Percentage Expenditure ascertained during the present enquiry with that of similar enquiries conducted by the Labour Office.

Working class family budget enquiries.	Date of enquiry.	Number of budgets.	Percentage expenditure on	
			Food.	Fuel and lighting.
1. The first Bombay enquiry * ..	1921-22	2,473	56·32	7·29
2. The Sholapur enquiry * ..	1925 ..	1,055		
(i) Sholapur proper .. ..	.. ..	902	52·76	10·28
(ii) Criminal Tribes Settlement .. ..	.. ..	153	56·94	11·72
3. The first Ahmedabad enquiry ..	1926 ..	872	57·90	7·04
4. The Bombay enquiry (Cotton Mill operatives).	1930	85	57·11	7·12
5. The Bombay Suburban District enquiry (Match Factory workers).	1932 ..	185	49·86	6·16
6. The second Bombay enquiry ..	1932-33	1,469	46·60	7·11
7. The second Ahmedabad enquiry (the present enquiry).	1933-35	1,293	49·31	6·65

Percentage expenditure on—contd.

Working class family budget enquiries.	Percentage expenditure on—contd.				
	Clothing, foot-wear, etc.	Bedding and household necessaries.	House rent.	Miscellaneous†	Total‡
1. The first Bombay enquiry * ..	8·40	2·26	7·67	18·06	100·00
2. The Sholapur enquiry * ..					
(i) Sholapur proper	12·70	1·08	6·72	16·46	100·00
(ii) Criminal Tribes—Settlement	12·08	1·11	2·52	15·63	100·00
3. The first Ahmedabad enquiry ..	9·45	1·16	11·74	12·71	100·00
4. The Bombay enquiry (Cotton Mill operatives).	7·33	3·14	10·58	14·72‡	100·00‡
5. The Bombay Suburban District enquiry (Match Factory workers).	10·07	0·31	11·39	22·21	100·00
6. The second Bombay enquiry ..	7·75	0·13	12·81	25·60	100·00
7. The second Ahmedabad enquiry (the present enquiry).	9·12	0·37	10·97	23·58	100·00

* The figures relating to these enquiries are not the same as those given in the respective reports. Adjustments have been made to make the figures comparable.

† Excludes expenditure on "interest on debts".

‡ Excludes remittances to dependants also.

TABLE No. 9.

Comparison of Group Percentage Expenditure ascertained during the Present Enquiry with that of Similar Enquiries conducted by certain other Countries.

Country.	Date of enquiry.	Number of budgets.	Percentage expenditure on	
			Food.	Heating and lighting.
Finland ..	1920-21 ..	437	62.5	4.9
Irish Free State (1) ..	1922 ..	308	57.1	7.0
Netherlands ..	1923 ..	89	43.4	6.3
Sweden* ..	1923 ..	747	42.7	4.3
Switzerland (Basle) ..	1923 ..	18	49.5	6.9
Estonia ..	1925 ..	283-322	57.9	....
California (San Francisco, East Bay Region).	June and July 1925.	98	38.0	....
Hamburg ..	1925 ..	26	47.7(4)	3.8
Do. ..	1926 ..	26	45.6(4)	4.0
China ..	1926-27 ..	48	72.2	11.3
Japan* ..	1926-27 ..	3,210	38.8(7)	4.5
Hamburg ..	1927 ..	26	43.3(4)	3.8
Czechoslovakia ..	1927-28 ..	79	55.6	4.9
Germany ..	1927-28 ..	896	46.3	3.7
Norway ..	1927-28 ..	135	44.3	4.8
Poland ..	1927-29 ..	192	63.2	4.6
Russia ..	1928 ..	....	49.2	5.1
Hamburg ..	1928 ..	26	42.1(4)	3.8
Belgium ..	1928-29 ..	809	58.2	4.9
United States ..	1929 ..	100	33.4	6.0
Hamburg ..	1929 ..	26	42.7(4)	4.0
China (Shanghai) ..	1929-30 ..	305	57.4(7)	6.4
Czechoslovakia ..	1929-30 ..	262	56.6	5.7
England (Merseyside) ..	1929-31 ..	332	47.8	9.3
Japan* ..	1931-32 ..	992	33.8(7)	4.4
Do. * ..	1932-33 ..	1,068	33.9(7)	4.3
Sweden* ..	1933 ..	610	35.9	4.0
Latin America (Argentina) ..	October 1933 ..	196	59.9†	4.5
Japan* ..	1933-34 ..	1,083	34.1	4.6
Latin America (Brazil) ..	April and June 1934.	88	47.7(13)	2.8
Latin America (Mexico) ..	July and September 1934.	281	56.4	9.5
India (Ahmedabad City) ..	1933-35 ..	1,293	49.3	6.6

TABLE No. 9—contd.

Comparison of Group Percentage Expenditure ascertained during the Present Enquiry with that of Similar Enquiries conducted by certain other Countries—contd.

Country.	Percentage expenditure on—contd.				Total.
	Clothing.	Bedding and household necessities.	Housing.	Miscellaneous.	
Finland ..	15·6	..	6·4	10·6	100·0
Irish Free State (1)	17·5	..	5·4	13·0	100·0
Netherlands ..	9·3	..	17·5	23·5	100·0
Sweden*	13·9	..	13·9	25·2	100·0
Switzerland (Basle)	10·8	..	16·3	18·5	100·0
Estonia ..	18·2	..	14·3(2)	9·6	100·0
California (San Francisco, East Bay Region).	11·2	3·6	24·9(3)	22·4	100·0
Hamburg ..	13·1(5)	..	11·4(6)	24·0	100·0
Do. ..	11·1(5)	..	12·3(6)	27·0	100·0
China ..	6·8	..	8·0	1·7	100·0
Japan*	12·7	..	15·4	28·6	100·0
Hamburg ..	11·5(5)	..	14·3(6)	27·1	100·0
Czechoslovakia ..	13·0	..	7·0	19·5	100·0
Germany ..	13·0	..	14·2	22·8	100·0
Norway ..	13·6	..	14·4	22·9	100·0
Poland ..	12·9(8)	..	6·6	12·7	100·0
Russia ..	20·2	..	10·4	15·1	100·0
Hamburg ..	11·9(5)	..	14·8(6)	27·4	100·0
Belgium ..	15·4(5)	..	9·1(9)	12·4	100·0
United States ..	12·5	..	27·8	20·3	100·0
Hamburg ..	10·4(5)	..	15·5(6)	27·4	100·0
China (Shanghai)	7·5	..	11·2(10)	17·5	100·0
Czechoslovakia ..	14·4(5)	..	9·0(11)	14·3	100·0
England (Merseyside)	9·2	..	19·5(12)	14·2	100·0
Japan*	12·2	..	16·6	33·0	100·0
Do. *	11·8	..	16·4	33·6	100·0
Sweden*	13·0	..	17·9	29·2	100·0
Latin America (Argentina)	..	..	24·7	10·9	100·0(15)
Japan*	11·6	..	16·0	33·7	100·0
Latin America (Brazil)	10·0	..	22·3(14)	17·2	100·0
Latin America (México)	6·6	..	9·7	17·8	100·0
India (Ahmedabad City)	9·1	0·4	11·0	23·6	100·0

(1) In the absence of detailed particulars it is not possible to know whether the classification of expenditure is the same as that adopted in other countries. (2) Heating and lighting included. (3) House operation included. (4) Includes drink and tobacco. (5) Including laundry. (6) Including expenditure on furnishing. (7) Including expenditure on wine, tobacco, etc. (8) Excluding laundry. (9) Rent, furniture and household goods. (10) Including expenditure on water, furniture, utensils, and repairs. (11) Including furnishing and up-keep of home. (12) Rent and rates. (13) Including drink. (14) Including light. (15) Excluding clothing.

*The figures for Japan during 1926-27 and for Sweden in 1923 and 1933 as published in the Report relating to Bombay City have since been modified so as to make them comparable with the later figures of those countries.

† Corrected.

TABLE No. 10.

Average monthly expenditure on Food per Capita.

Income groups.	Average number of persons in family including boarders.	Average monthly expenditure on food.					
		Per family.		Per head.			
		Rs.	a.	p.	Rs.	a.	p.
Below Rs. 20	3·08	10	3	5	3	5	1
Rs. 20 and below Rs. 30	3·38	12	5	11	3	10	7
Rs. 30 „ „ „ 40	3·63	15	15	8	4	6	5
Rs. 40 „ „ „ 50	3·96	19	8	11	4	15	0
Rs. 50 „ „ „ 60	4·53	22	9	5	4	15	9
Rs. 60 „ „ „ 70	5·06	26	13	4	5	4	10
Rs. 70 „ „ „ 80	5·59	29	6	6	5	4	2
Ra. 80 „ „ „ 90	5·49	31	15	5	5	13	2
Rs. 90 and over	6·02	42	7	10	7	0	11
All incomes	4·14	20	1	5	4	13	7

TABLE No. 11.

Average monthly expenditure on different Articles of Food.

Articles.	Number of families spending.	Average monthly expenditure for		Percentage of figures in column 4 to total monthly family expenditure.
		Families spending.	All families.	
1	2	3	4	5
		Rs. a. p.	Rs. a. p.	
Rice	1,203	2 8 4	2 5 6	5.75
Wheat	1,111	3 10 9	3 2 6	7.75
Khichdi	45	2 9 10	0 1 5	0.22
Jowari	25	2 2 3	0 0 8	0.10
Bajri	414	2 3 6	0 11 4	1.74
Wheat flour	21	2 7 11	0 0 8	0.10
Turdal	1,045	0 14 0	0 11 4	1.74
Gram	265	0 4 2	0 0 10	0.13
Mugdal	371	0 10 1	0 6 10	1.05
Udid dal	190	0 4 7	0 0 8	0.10
Other pulses (including combined pulses, masurdal, kathol, etc.).	272	0 10 9	0 2 3	0.35
Total—Cereals and pulses ..	.....	.....	7 12 0	19.03
Raw sugar (gul)	932	0 10 11	0 7 10	1.20
Sugar (refined)	797	0 15 7	0 9 6	1.46
Tea	710	0 7 6	0 4 1	0.63
Sweetmeats	572	1 4 4	0 9 0	1.38
Fish	135	0 11 3	0 1 2	0.18
Mutton	488	1 7 11	0 9 0	1.38
Other meat (including beef, eggs and poultry).	274	1 3 8	0 4 2	0.64

TABLE No. 11—contd.

Average monthly expenditure on different Articles of Food—contd.

Articles.	Number of families spending.	Average monthly expenditure for		Percentage of figures in column 4 to total monthly family expenditure.
		Families spending.	All families.	
1	2	3	4	5
		Rs. a. p.	Rs. a. p.	
Milk	967	1 8 9	1 2 6	2·84
Curds and butter milk ..	551	0 4 3	0 1 10	0·28
Ghee and butter	1,238	2 11 11	2 10 1	6·46
Salt	1,277	0 1 10	0 1 10	0·28
Chillies	1,214	0 4 10	0 4 7	0·70
Condiments and spices ..	1,234	0 6 9	0 6 5	0·98
Turmeric	737	0 1 4	0 0 9	0·12
Tamarind and kokum ..	525	0 2 5	0 1 0	0·15
Vegetables (including potatoes and onions).	1,293	1 15 9	1 15 9	4·87
Fruits	114	0 7 6	0 0 8	0·10
Gingily oil	1,207	0 11 1	0 10 4	1·58
Other oils (ground nut, mustard and cocoanut).	69	0 8 7	0 0 5	0·06
Pickles and preserves ..	283	0 4 9	0 1 1	0·17
Readymade tea	496	1 15 4	0 12 0	1·84
Refreshments (mows, aerated waters, etc.).	627	2 7 0	1 2 11	2·90
Other food articles (bread, biscuits, etc.).	47	0 13 1	0 0 6	0·08
Total—Other food ..	.....	.....	12 5 5	30·28
Total—All food ..	.....	.....	20 1 5	49·31

TABLE No. 12.

Classification of budgets according to ownership of Tenements and Materials used for their construction.

Ownership.	Pucca.	Kuchcha.	Unspeci- fied.	Total.	Percentage to total.
Private landlords ..	587	420	11	1,018	78·73
Owned by self ..	77	61	..	138	10·67
Employers and millowners ..	66	44	1	111	8·59
Others ..	9	5	1	15	1·16
Imperfectly specified ..	5	1	5	11	0·85
Total ..	744	531	18	1,293	100·00

TABLE NO. 13.

*The average surpluses and deficits in family budgets by
Income Groups.*

Income groups.	Number of families.	Total income minus expenditure.*				Average surplus (+) or deficit (-).
		Surplus.		Deficit.		
		Number of families having	Average amount.	Number of families having	Average amount.	
			Rs. a. p.		Rs. a. p.	Rs. a. p.
Below Rs. 20 ..	40	13	1 5 5	27	6 2 9	- 3 11 8
Rs. 20 and below Rs. 30	208	106	3 1 8	102	4 2 1	- 0 7 1
Rs. 30 „ „ Rs. 40	309	200	4 10 4	109	5 6 8	+ 1 1 6
Rs. 40 „ „ Rs. 50	302	221	6 7 11	81	4 0 11	+ 3 10 8
Rs. 50 „ „ Rs. 60	176	158	10 13 1	18	4 8 11	+ 9 3 11
Rs. 60 „ „ Rs. 70	86	75	13 5 11	11	6 13 9	+10 12 6
Rs. 70 „ „ Rs. 80	71	68	14 14 11	3	3 11 7	+14 2 3
Rs. 80 „ „ Rs. 90	49	45	19 2 2	4	4 2 2	+17 3 9
Rs. 90 and over ..	52	49	33 0 1	3	5 1 9	+30 12 11
All incomes ..	1,293	935	9 8 7	358	4 12 4	+5 9 2

* Relating only to those items of monthly family expenditure which were included in the budgets and excluding instalments and interest paid on account of loans, occasional expenditure on festivals, marriages, etc.

APPENDIX A.

(Information for use in the Labour Office,
Secretariat, Bombay)

WORKMEN'S FAMILY INCOME AND
EXPENDITURE

in the month of _____ 193

Ward

Street

Tenement No.

Reference No.

- (1) Cause of migration
- (2) Is the head of the family literate ?
- (3) Was each earner regularly and continuously employed during the month of enquiry ?
If not, please state the period and cause of each absence ..
- (4) How many children of school-going age are attending school ? ..
- For what reason are those of school-going age not attending school ? ..

(5) General Remarks

District and Province of the place of birth
 Family income and Expenditure for Month of
 Name and address of the head of the family
 Religion and caste of family

193

Number and ages of persons in Family

	Men.	Women.	Children under 14 years.		Relationship of each to the head of the family and age.
			Male.	Female.	
Number of persons residing at above address ..					
Dependants not living at above address ..					
Number of boarders ..					
Number of lodgers ..					

Family income of those residing at above address during the Month of 193

Wage-earners.			Earnings in above month.				
	Occupation (1).	Age.	Wages.	Over-time pay.	Additional income.		Total.
					Amount.	Source.	
			Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.
Men ..							
Women ..							
Children	{ Male { Female						
Total amount of family income (2) ..							

NOTES—

(1) *Occupations.*—The description of the occupation should be as definite as possible. Thus cotton mill worker is too general. The particular occupation should be specified, for example, cotton weaver or cotton spinner, or again, not mechanic but fitter, blacksmith, etc. whatever it is. Give name of mill also.

(2) *Family Income.*—The monthly wages should include all bonuses regularly received, but overtime pay should be entered in the separate column provided. In the column for additional income should be entered any income which was received otherwise than in the regular course of employment, e.g. income from agricultural land, boarders, etc., grain or other things in kind received from the village, etc.

Expenditure on food

COMMODITIES. (1). (Note.—This list may be altered according to what is purchased.)	Bought at private shops.		Specify grade of article wherever available.
	Total quantity in month.	Total cost in month (2). Rs. a. p.	
Rice			
Bread			
Wheat			
Wheat flour			
Biscuits			
Jawar			
Bajra			
Turdal			
Udid dal			
Gram			
Mugdal			
Raw Sugar (gul)			
Sugar (refined)			
Tea			
Sweetmeats (consumed at home)			
Fish			
Beef			
Mutton			
Eggs			
Fowls			
Other meat.. .. .			
Bottled food (glaxo, mellin's, etc.)			
Milk			
Curds and butter milk			
Ghee			

NOTES—

(1) *Commodities.*—Particulars should only be given for the commodities actually bought by the family in the month referred to.

If any commodities were bought which are not entered in the list please specify the names of such articles and give particulars of quantities and cost.

(2) *Total cost.*—The total cost of articles on this page should be added to the total cost of articles on page 4 to give total expenditure on food.

Expenditure on food, fuel, lighting and rent

COMMODITIES. (<i>Note.</i> —This list may be altered according to what is purchased.)	Bought at private shops.		Specify grade of article wherever available.
	Total quantity in month.	Total cost in month. Rs. a. p.	
Butter			
Salt			
Chillies			
Turmeric			
Tamarind and kokum			
Cocoanut and copra			
Other condiments and spices			
Potatoes			
Onions			
Vegetables			
Fruit			
Pickles and preserves			
Cocoanut Oil			
Gingily Oil			
Ready-made tea			
Refreshments bought and consumed away from home			
Aerated waters			
Mewa (almonds, dates, etc.)			
<i>Total expenditure on food</i>			
Charcoal			
Soft coke			
Firewood			
Kerosene			
Castor Oil			
Match boxes			
Candles			
Cowdung cakes			
Other fuel and lighting (e. g. spirit)			
<i>Total expenditure on fuel and lighting</i>			
Rent (1) including municipal tax			

NOTE—

(1) *Rent.*—Where more than one family occupies the same tenement, special care should be taken to enter only the share of the rent actually paid by the family to which the budget refers.

Expenditure on clothing, shoes and other necessities not bought every month.

ARTICLES. (Note.—The list of articles should be extended so as to include all those in use.) 1	Number of articles in use. 2	Cost per article when bought. 3	Total cost of articles. 4	Estimated number of months that each article will last. 5	Estimated cost per month on average. 6
	No.	Rs. a.	Rs. a.	Months.	Rs. a. p.
CLOTHING.					
FOR MEN.					
Dhotis					
Lungies (pants)					
Pagris or phethas					
Caps					
Bandis					
Pahirans					
Shirts					
Ganjifrocks (vests)					
Coats					
Handkerchiefs					
Socks					
Total					
FOR WOMEN.					
Saris					
Odhanics					
Cholis					
Pyjamas					
Sadaras or kurtas					
Ghagaras					
Vijars					
Total					
FOR MALE CHILDREN.					
Dhotis					
Coats					
Pants					
Half Shirts or Kurtas					
Zablis					
Baby Caps					
Total					

*Expenditure on clothing, shoes and other necessities
not bought every month—contd.*

ARTICLES. (Note.—The list of articles should be extended so as to include all those in use.)	Number of articles in use.	Cost per article when bought.	Total cost of articles.	Estimated number of months that each article will last.	Estimated cost per month on average.
1	2	3	4	5	6
	No.	Rs. a.	Rs. a.	Months.	Rs. a. p.
CLOTHING—contd.					
FOR FEMALE CHILDREN.					
Odhanies					
Cholis or Polkas					
Ghagaras					
Zablis					
Baby Caps					
Total					
<i>Total expenditure on Clothing</i>					
UMBRELLAS					
SHOES OR SANDALS :—					
FOR MEN					
FOR WOMEN					
FOR CHILDREN					
<i>Total expenditure on Clothing and Shoes or Sandals</i>					

Instructions for filling up form on pages 5 and 6.

List of articles.—All the articles used should be entered in column 1. The articles named are only inserted as samples.

Number of articles.—In column 2 should be entered the number of each article actually in use at the time of investigation, including changes of dress, possessed by the family.

Cost per article.—In column 3 should be entered the price per article when purchased. If similar articles were purchased at different prices, the prices should be entered separately and the number of articles at each price shown.

Total cost.—Column 4 will be obtained by multiplying the number in column 2 by the price in column 3.

Duration of articles.—In column 5 should be entered the total time which each article may be expected to last from the date of its purchase to the date when it is finally discarded as useless.

Cost per month.—Column 6 will be obtained by dividing the total cost in column 4 by the number entered in column 5.

*Expenditure on bedding and household necessities
not bought every month.*

ARTICLES. (The list of articles should be extended so as to include all those in use.)	Number of articles purchased.	Total cost of articles.
	No.	Rs. a. p.
BEDDING.*		
Cot or Charpoy		
Mattresses (Godadas and takias) ..		
Blankets		
Sheets		
<i>Total expenditure on Bedding</i> ..		
Cooking pots†		
Earthen pots		
Lamps and chimnies		
Pictures		
Furniture (chairs, table, swing) ..		
Other household necessities		
<i>Total monthly expenditure on bedding and household necessities</i>		

* Here only show the items purchased during the month and the expenditure incurred on them.

† Please state whether brass, aluminium or enamelled iron utensils are more in use.

Miscellaneous Expenditure.

Items.	Cost per month.	Items.	Cost per month.
	Rs. a.		Rs. a.
Tooth-sticks (datan)	Postage .. ..	..
Barber	Gifts and presents .. ..	..
Dhobi	Charity .. ..	..
Soap for washing	Travelling expenses to and from native place .. ..	..
Toilet Soap	Servants for {	1. looking after children
Hair oil (dhupel)		2. bringing meals to place of work.
Medical fees and medicines	Payments to dependent members of family not residing at address given on page 2 .. ..	..
Education (books and fees)	Land Revenue .. ..	..
Travelling expenses to and from work	Income-tax .. ..	..
Pan-Supari	Trade Union subscriptions .. ..	..
Chewing tobacco	Other subscriptions (ughrana) .. ..	..
Snuff	Lottery .. ..	..
Bidis and matches	Luxuries such as watches, toys, etc. .. ..	..
Cigarettes	Newspapers .. ..	..
Gadagu for hukka	Flowers, etc. for worship .. ..	..
Liquor*	Charges for grinding cereals and pulses .. ..	..
Toddy	Tinning .. ..	..
Bhang	Here note any other items of miscellaneous expenditure—	
Opium		
Amusements (cinema, drama, etc.)			
Bangles		
Combs	Total monthly expenditure on miscellaneous items .. ..	..

Summary of Income and Expenditure.

	Rs.	a.	p.
Total Family Income in the month investigated (see page 2).			
Expenditure—			
Food (see page 4)
Fuel and Lighting (see page 4)
Rent (see page 4)
Clothing and Shoes or Sandals (see page 6)
Bedding and household necessaries (see page 7)
Miscellaneous expenditure (see page 8)
Total expenditure of family in the month
Excess of income over expenditure
How are the savings invested
or			
How is the excess of expenditure over income met

* State whether the liquor consumed is country or foreign.

Indebtedness—

Causes. To what extent due to expenditure incurred on.	Amount.	From whom borrowed.	Rate of interest per cent. per annum.	Nature of security.	Terms of repayment.
	Rs. a. p.				
(a) Festivals ..					
(b) Marriages ..					
(c) Funerals ..					
(d) Sickness ..					
(e) Unemployment.					
(f) Other causes ..					
Total debt ..					

Housing—

- (i) Description of dwelling; materials used in construction and state of repair including roofing ..
- (ii) Landlord* ..
- (iii) Distance from place of work ..
- (iv) Number of rooms occupied by family and approximate dimensions of each room (length, breadth and height) ..
- (v) Dimensions of verandah, if any ..
- (vi) Water-supply ..
- (vii) Sanitation (municipal, private or panoh privies)
- (viii) General sanitary condition ..
- (ix) Ventilation ..
- (x) Plinth above the ground level ..

*State whether Government, Municipal, Employer, Private Landlord or owned by self.