# REVIEW OF THE REPORT ON <br> THE INQUIRY INTO THEFAMILT <br> BUDJETSOF <br> INDUSTRIAL WORKERS <br> $4 N$ <br> - COCHIN STATE 



# PROCEEDINGS OF THE GOVERNMENT OF HIS HIGHNESS THE MAHARAJI OF COCHIN 

No: 66.-

## Family budget enquiry-Report regarding

Read again Government Proceedings R-4-1065/1119, dated 14th December 1943.
(2) Correspondence ending with Diwan Peishkar's report, ST. 10421/1119; dated 14th July 1946.
(3) Sarvadhikariakar's communication C. 6584/21, dated 5th August 1946.

Order E-5-21290/1121, dated 16th August 1946
In the Government Procsedings read as first paper above Government had approved the Diwan Peishkar's suggestion to carry out an enquiry into the family budgets of Industrial workers in the State and the work was entrusted to Messrs. Joseph Pettah, and T. C. Sankara Menon, Professors of Economics of the St. Thomas' College, Trichur and the Maharaja's College, Ernskulam respectively. The Professors have completed their reports and submitted them to Covermment.
2. Their reports along with the Diwen Peishkar's review on them are herewith published for general information.
3. Government are pleased to place on record their warm appreciation of the work dono by the two Professors.
(By order of the Government of Cochin)
C. J. MATHEW

Secretary to Government
To
The Diwan Peishkar
The Comptroller of Finance and Accounts
The Information Officer
The Gazette
Mr. Joseph Pettah
Mr. T. C. Sankara Menon

# REVIEW OF THE REPORT <br> ON <br> THE ENQUIRY INTO THE FAMILY BUDGETS <br> OF <br> INDUSTRIAL WORKERS 

IN
COCHIN STATE
The question of the "Cost of Living" especially of working classes came into prominence in industrial and statistical investigations during the world war of 1914, when, as a result of the price upheavals, measurement of changes in the cost of living became of first rate importance on account of the persistent demands of workers for increased wages to compensate for the increases in prices of the necessaries of life. The industrial unrest during the world war No. I pnd in subsequent years, led many economists and Governments to undertake cost of living studies, especially in respect of industrial workers for the ascertainment of their standard of life and measurement of the extent of rise in their cost of living as compared to that in prewar times.
2. The term "Cost of Living" means "the cost in a defined region, to persons of a defined social or industrial class, of goods of a kind usually purchased at frequent intervals, by the consumption of which, a certain standard of economic welfare is reached". The method generally adopted for measuring the change in the cost of living is as follows.-Detailed particulars of expenditure are collected from a number of working class households and an average budget is framed exhibiting the quantities of food articles, etc., consumed with the prices and expenditure in considerable detail and the relative consumption of the different commodities. The average. prices of the same commodities are ascertained from time to time and the expenditure required to purchase the former quantities at the new price is computed. The expenditure on food is then taken as having increased or decreased in the same ratio as this average budget. A standard of the same kind is more or less worked out for clothing, fuel and light, rent and other miscellaneous items and the cost of the aggregate, including food is computed from time to time. The result thus obtained would be the comparative cost of maintaining a defined standard constant in every detail. It is usually expressed as a percentage, as shown below; if the costs were Rs: 20 : and Rs. 25 at two dates, the ratio is $100=125$; the cost of living index number at the second date is 125 and the percentage increase is 25 .
3. This method of the measurement of the change in the cost of life necessitates an elam: borate study of family budgets with a view to ascertain the actual quantities of the different kinds of food, clothing, fuel and lighting and miscellaneous items consumed by any class of people and the actual expenditure incurred on that account. The cost of living studies, besides furnishing the information as to the standard of living of any class of people, also supply valuable data for the fixation of weights to be used in the construction of the cost of living indices. "The weights have to be determined on the basis of the relative consumption of the different commodities by the families. Some commodities are consumed more than others and when measuring changes in the cost of living, greater importance. should be attached to price changes in a commodity which enters largely into consumption than in one, the consumption of which is small". The investigations will give an idea of the 'fair living wage' and provide some valuable information as to the conditions of life among the labouring classes.
4. The cost of living studies were undertaken for the first time. in India by the Labour Bureau of Bombay just after the war of 1914 for the purpose of the compilation of a scientifi- . cally constructed cost of living index number. A few other Provinces subsequently followed suit. In the Madras City, an elaborate enquiry into the family budgets of low paid industrial workers was conducted in 1935-36 and similar investigations were made in a few mofussil centres in the Madras Province in 1940. It needs no mention that the question of the cost of living has become all the more prominent now than at any other time as a result of the recent economic developments on account of the World War No. Il. The cry for higher wages to
offset the increase in prices of the necessaries of life has become most acute in all quarters. The necessity therelore of ascertaining accurate information in regard to the standard of living of the different classes of people, especially of industrial workers in all important and industrial towns has become all the mnre pressing with a view to measure the changes in the cost of living, and the Covernment of Cochin, on my recommendation ordered in the Government Proceedings R 4. 1065/19, dated 14th December 1943, Revenue Department that an elaborate enquiry into the fomily budgets of industrial workers should be taken up immediately in the State and that the work might be entrusted to the Professors of Economics in the St. Thomas' College, Trichur and the Maharaja's College, Ernakulam.
5. Accordingly, a scheme of the budget enquiry referred to above was drawn up by me in due consultation with the two Professors Messrs. Joseph Pettah and T. C. Sankara Menon and detailed proposals were submitted to Government for the conduct of the investigation which were approved in the Government Proceedings EF.4. 19798/19, dated 21st June 1944, Education and Finance Department.
6. According to the scheme, the State was divided into two zones, Cochin North and Cochin South for purposes of the enquiry. An industrial region in each was taken to represent the zone. Thus Cochin South was represented by the towns of Ernakulam, Mattancheri and Palluruthy and Cochin North was represented by the towns of Trichur, Ollur, Puducad and Chalakkudi. But since t'ie p'aces of Ollur, Puducad and Chalakkudi are only industrial mofussil centres outside the limits of Trichur town, it was decided to have a separate tabulation of the budgets for these places as representing mofussil area as distinct from the urban area of Trichur. The enquiry was generally on the lines of the one conducted in the Madras City in 1935-36. Mr. T. C. Sankara Menon, Professor of Economics of the Maharaja's College was the Officer-inCharge of the work in respect of the Ernakulam Centre and Mr. Joseph Pettah, Professor of Economics of the St. Thomas College, was in charge of the work in respect of the Trichur urban and mofussil centres. They were each given the services of three investigators on a pay of Rs. 75 plus a consolidated Travelling Allowance of Rs. 15 par mensem and a peon:. All the investigators selected were eilher graduates in economics or mathematics or graduates in Law. The enquiry practically commenced in Karkadagam 1119 corresponding to July 1944 and closed in Mcdam 1120 corresponding to May 1945. The staff of the Investigators was disbanded on 30th Medam 1120 . The analysis and tabulation of the results of the enquiry and the writing up of the reports involved much time and labour especially since the Officers-in" Charge happened to be full time officers in Colleges and could not in consequence devote their full attention to this item of work alone. They were given the necessary assislance of my Statistical Staff for the compilation and checking of the several tables.
7. The final results of the budget enquiry at the two centres are embodied in the two reports comfiled by Messra. Joseph Pettoh and T. C. Sankara Menon. These reports are sufficiently comprehensive and provide adequate statistical data for the construction of the cost of living indices for the three centres in respect of low paid industrial workers. They also contain valuable information as to the earnings of the families of industrial workers, as to how the income of the families used to be expended on food, clothing, fuel and other necessaries and comforts, the degree of well being cijoyed by the workers and the adequacy or inadequacy of their wages to pay for the things needed for their families, etc. Nothing more remains to be done by me except drawing out certain comparisons of the standard of living at the different centres.
8. The industries dealt with in the two reports cume under the two categories of "organised" and "unorganised". The following are the main organised industries in the State, viz. Cotton Textiles, Rice and Oil Mills, Saw Mills, Enṣineering Workshops, Printing Presses, Tile Factories, Oil Installations and Harbour Workshops. Unorganised industries include the following classes of labourers. viz. Beedi workers, Tailors, Handcartmen and headload coolies, sawyers, cobblers, workmen loading and unloading steamers and country crafts, Harbour coolies and persons employed on boats engaged in cargo and human transport. The conditions of the life of the labourers engaged in all the above industries were got enquired into in detail; but in so doing the random sampling method was adopted for detailed study of the family budgets of workers in organised industries and more or less an intensive method in the case of those engaged in unorganised indastries. The income limit of the main wage earner was fixed at Rs. 30 per mensem, due regard being had to the considerably lower standard of life prevailing in Cochin as
compared to the City of Madras, Bombay, etc. The basic year was fixed as $1939-40$ (Malayalam year 1115) eventhough the enquiry was taken up only in 1944-45, for the reason that the base period to be adopted should always be one of generally normal living conditions. The years subsequent to 1940 could not be taken as normal, as the living conditions then had completely changed on account of the war and the consequent rise in the prices of commodities etc. It may be noted that if the year of enquiry itself had been taken as the basic year, the base prices and "weights" would have inevitably been distorted and would have had no relation to normality on account of the abnormal conditions of life prevailing then, and it would not have served as a standard period for comparing living conditions in any given year. The abnormal conditions of the war period have necessitated the introduction of the rationing system, which has affected the normal standard of life of all classes of workers. The prices of all commodities have soared up considerably, and the tendency of a frugal family has generally been to abstain from purchasing certain articles which it used to purchase during normal years, nay, even to give up certain items or at any rate, reduce the rate of consumption, wilh a view to balance its budget. Consequently, the "weights" determined on the basis of the relative consumption of the different commodities could never have been normal and a further elaborate enquiry would have had to be taken up immediately the normal conditions set in. It should be noted that the very object of the compilation of the cost of living index is to indicate strictly the changing cost of maintaining a certain fixed standard of living, the standard being one which obtained during a standard period called the base period. In the Madras City the base period was taken as 1935-36; it was also the original idea here to take the same year as base; but on account of insuperable difficulties to coilect the necessary data for this period, the attempt was given up and the year just preceding the war period $1939-40$ corresponding to 1115 M . E. was fixed as the base period. The conditions of life in the State during these two periods were practically the same, eventhough the prices of a few commodities showed signs of a slight increase in the latter part of 1940 when compared with 1935-36.
9. Adopting the random sampling method, the number of family budgets in organised industries collected and accepted for tabulation in the Emakulam Centre was 261 as shown below.


This represents 10 percent of the total number of families in organised industries eligible for the enquiry and can claim to be sufficiently representative. The number so far as the Trichur town is concerned is 184 and that in respect of the Trichur Mofussil centre is also 184 as detailed below.

|  | Industry |  | Number of budgets |  |
| :---: | :---: | :---: | :---: | :---: |
|  |  |  | Trichur Town | Trichur Mofussil |
| Coton Textiles |  |  | 118 | 64 |
| Rice and Oil Mills | . | .. | 26 | 10 |
| Saw. Mills | .. | .. | 12 | 19 |
| Engineering workahops | $\cdots$ | .. | 10 | 12 |
| Printing Preses | - | - | 11 |  |
| Tile factorics Potteries | $\therefore$ | $\ldots$ | 7 | 60 19 |
| Potteries | $\cdots$ | .. |  | 19 |
|  | .. | $\cdots$ | 184 | 184 |

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This number takes in 20 per cent of the total number of families in each of the organised industries included in the enquiry in the Trichur Town and 25 per cent in Trichur Mofussil and can claim to be quite representative of all the organised industries in both the centres.
10. In the case of unorganised industries too, all the budgets collected have been included in the final analysis made by the two Professors. The number collected in each of the centres is given below.

| Industry |  |  | Number collected in |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Trichur Town | Trichur Mofussil | Ernakulam Town |
| Sswyers .. .. | $\cdots$ |  | $\cdot \cdot$ | 42 | 69 | 10 |
| Handcartmen and headload coolies .. | . | $\cdots$ | 39 | 13 | 20 |
| Tailors .. .. |  | .. | 27 | 21 | 25 |
| Cobblers - - |  | $\cdots$ | 22 | 18 |  |
| Beedi workers .. | - | $\cdot$ | $\cdots$ | 18 | 135 |
|  | $\cdots$ | $\cdots$ | $\cdots$ | - .. | 16 |
| Persons employed in cargo and human transport Workmen loading and unloading country crafta | $\cdots$ | $\cdots$ | $\cdots$ | .. | 65 |
|  | Total | $\cdots$ | 130 | 121 | 301 |

The number of budgets collected from unorganised industries can also claim to be sufficiently representative. It may, however, be noted here that for unorganised labour there is very little stability of income and consequently very little steadiness in the matter of expenditure. So the analysis and tabulation of these budgets made by the two Officers-in-Charge are more for purposes of comparative study with those of the organised industries which are more important from our stand-point. A detailed study of the family budgets of workers in organised industries alone will give us reliable data for ascervaining the standard of life of the industrial labourers. The following paragraphs therefore deal with only organised industries in the three centres of the State.
11. A general analysis of the budgets of labourers in organised industries shows that 52.71 per cent of the labourers in Trichur Town are Hindus, as against 40.99 per cent in the Ernakulam centre and 42.39 per cent in the Trichur Mofussil centre; 46.75 per cent Christians as against 57.86 per cent and 55.44 per cent and 0.54 per cent Muslims as against 0.77 per cent and 2.17 per cent in Emakulam and Trichur Mofussil centres respectively. In the Ernakulam town, there was also an element of other castes amounting to 0.38 per cent. The Christian workers therefore predominate in Ernakulam. This is quite in accord with the communal distribution of population in the Cochin-Kanayannur Taluk which has the highest proportion of Christians. Again, among the Hindu workers in the Ernakulam and Trichur mofussil centres Ezhuvas preponderated, the percentage being 23.76 and 22.82 respectively. This distribution also is quite in accord with the numerical importance of the Ezhuva conmunity among the Hindus. In the Trichur town, however, a slight variation is noticed presumably on account of the fact that a majority of the Hindu workers in the Sitaram Spinning and Weaving Mills Ltd. happen to be caste Hindus.
12. In point of literacy among tho industrial workers, the budget enquiry has revealed, that 64.67 per cent of the main wage earners in the families in organised industries were literate in the Trichur Town Centre, 79.29 per cent in the Ernakulam Centre and 56.52 per cent in the Trichur mofussil centre. The corresponding figure for organised industries in the Madras City in 1935-36 was 69.27 per cent. The above figures bespeak of the high standard of general literacy maintained by Cochin. It is also interesting to note that the percentage of literacy is greater in the urban areas than in mofussil areas and that it increases as the family income increases. The percentages of literacy according to the census for the towns of Trichur and Ernakulam were 54.1 and 53.8 as against 64.67 per cent and 79.29 percent for the industrial workers in organised industries in these two centres. This shows that the degree of literacy among regular industrial workers is really higher than among the body of casual workers in these towns.
13. As regards the composition of the families of workers, the average number of persons residing with the family was 6.14 for the Trichur town centre as against 6.69 for the Ernakulam centre and 5.98 for the Trichur mofussil centre. In addition, there are also $0.08,0.09$ and 0.03 persons living away from the family but depending upon it for monetary help. Thus the economic responsibility of the principal wage earner at each of the centres extends to $6.22,6.78$ and 6.01 individuals respectively. A comparison of the size of the family in the three centres of Cochin with that. obtained in several other important cities in India clearly shows that an industrial worker in the towns of Trichur and Ernakulam has to support a much bigger family than a labourer in the several other Indian cities.

|  |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Name of the city |  |  |  |  |  |
|  |  |  |  |  |  |

The system of the joint family life that obtains among Hindus in Cochin and the high percentage of birth rate among Christians are to a great extent responsible for the bigger size of the workers' family. In the family composition it will also be noticed that the female element predominates more in the Trichur town than in Ernakulam. Out of the 6.14 members in an average family in Trichur town, 2.81 happened to be males and 3.33 females, whereas in the Ernakulam centre, in a family of $6 \cdot 69$ members $3 \cdot 29$ were males and $3 \cdot 40$ were females. The preponderance of female folk over males in the State in general is of course quite in conformity with the position obtained at the latest census of Cochin. This is also the feature obtained in the Madras Presidency. Further the sex proportion in the workers' families in the Trichur and Ernakulam Centres bears out the fact that there is a gradual diminution in the sex proportion as one proceeds from the north to south' in the State. This also shows that generally industrial centres afford scope for the gainful occupation of women who consequently flock to those place9. It will also be noticed from the tables appended to the reports of the Professors that eventhough a labourer in Trichur and Ernakulam has on an average a bigger family to support than a labourer in other centres in India, he has fewer dependants living elsewhere, to look after.
14. Another feature revealed by the analysis of family composition at the two centres is that the size of the family increases with the income. There is a steady increase in the members from $3^{3} 80$ for the income group of Rs. 10 and below to 9.63 for the income group more than Rs. 50 in the Trachuri town whereas in Ernákulam the increase is from $4: 94$ Ior the income group less than Rs. 20 to 10.59 for the income group more than Rs. 50 . There is also a regular rise in the average number gainfully employed as the family is larger. The average number of the adult males per family resulting from an application of the Lusk Scale of distribution of size and composition of families is 4.95 for all the 184 families in the Trichur town, 5.56 for the 261 families of Emakulam Centre and $4: 83$ for all the 184 families of the Trichur mofussil centre as against $4^{\circ} 92$ for the 641 families in the Madras city.
15. The following table gives paticulars of the average monthly income per family of all the families of industrial workers in the three centres of Ernakulam, Trichur town and Trichur mofussil analysed according to source.

| Items | No. of families |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Trichur Town Centre 184 |  | Ernakulam Centre 261 |  | Trichur Mofussil 184 |  |
|  | Rs A. P. | Percent | Rs. A. P. | Percent | Rs, A. P. | Percent |
| Income from employment- <br> Earnings of the principal wage earner <br> Others <br> Income from other sources- <br> Land <br> House <br> Gifte and presents Help from relatives Othera | $\begin{array}{rrr}13 & 3 & 4 \\ 5 & 15 & 2\end{array}$ | $54 \cdot 24$ $24 \cdot 43$ | $\begin{array}{rrr}17 & 8 & 9 \\ 8 & 0 & 5\end{array}$ | 54.68 25.01 | $\begin{array}{rrr}10 & 3 & 1 \\ 5 & 1 & 8\end{array}$ | $52 \cdot 73$ 26.40 |
|  |  |  |  | $5 \cdot 57$ |  | 8.20 |
|  | 012 1 1 9 | 3.14 6.61 | 255 | $7 \cdot 29$ | $010 \cdot 5$ | $3 \cdot 37$ |
|  | 0411 | $1 \cdot 26$ |  |  | 0011 | 0.30 |
|  | 01411 | $3 \cdot 83$ | 073 | 141 | 0101 | 326 |
|  | 193 | $6 \cdot 49$ | 1150 | 6.04 | 119 | $5 \cdot 74$ |
| Total income | 2457 | 100.00 | 3215 | 100.00 | $19 \quad 5$ | $100 \cdot 00$ |

The average income per family, taking all the 184 families in the Trichur town was Rs. 24-5-7 of which 78.67 per cent was derived from employment and 21.33 per cent from other sources, such as income from lands, houses, contribution from relatives, sale of milk, hire of rickshaws, occasional sales of domestic animals like goats, pigs, etc. The greatest single source of income was of course the earnings of the principal wage earner, which amounted to 54.24 per cent of the total family income. In the Ernakulam centre the average income per family of the 261 families amounted to Rs. 32-1-5. Out of this, 79.69 per cent was earned from employment and 20.31 per cent from other sources, such as land, houses, etc. The income of the main wage earner alone amounted to 54.68 per cent. The average income per family of the 184 families of the Trichur mofussil centre was Rs. 19-5-3 as against 24-5-7 of the Trichur town. i.e., 20.83 per cent less than in Trichur town. Analysed by source 79.13 per cent of the average income is derived from employment and 20.87 per cent from other sources. The earning of the principal wage earner alone amounted to 52.73 per cent of the total income. From the above facts and figures, it can be inferred that the main source of income in all the centres was from employment and the main wage earner in each family contributed the major share of the income. It is however a fact that the relative contribution of the main wage earner tends to decrease as the income of the family increases. For example, in the lowest income group of the Trichur Town, the main wage earner's earnings constitute 71.55 per cent of the total income whereas in the highest, they account for only $32 \cdot 37$ per cent. The relative contribution of the other members of the family on the other hand increases as the income advances. This is also the case with respect to the other two centres as will be evidenced from the tables of the monthly incomes per family by income groups given in the reports of the two Professors.
16. As regards income from other sources, the only items which show a definite trend are incomes from land and houses. So far as the Trichur town is concemed, the relative contribution of income from land to the total family income increases from 0.61 per cent in the lowest income group to $5 \cdot 22$ in the Rs. 30 to 40 group, but drops slighty in the last two income groups. In the Ernakulam town it shows a definite trend to rise from 2.07 per cent in the lowest income group to 10.84 in the highest income group. except in the Rs. $40-50$ group. The income from houses also rises from $2.13 \%$ in the lowest income group to $8.20 \%$ in the Rs. $40-50$ group but talling to $6.13 \%$ in the last group in the Trichor town. It practically remains at a fairly constant percentage at the Ernakulam Centre for all the income groups except the second highest where it drops.
17. It will be seen from the tables of analysis of monthly income per family given in the reports of the two Professors, that there is great variation in the average income in the different income grades in each centre. A study of this variation alone will not however he!p us to institute a correct comparison of the standard of living of all the families in the different income groups, unless it is followed by a study of the relationship of the family incomes to the differing size of the families. It is therefore important to know what the average incomes per equivalent
adu't male is in the families falling under each income group. The following table exhibits this relation, so far as the three centres are concerned.

| Income group | Average income per family |  |  | Average number of equivalent adult males per family |  |  | Average income per equivalent adult male |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Trichur town Rs. A. P. | Ernakulam town <br> Rs A. P. | Trichur mofussil <br> Rs. A. P. | 点喜 |  |  | Trichur town <br> Rs. A. P. | Ernakulam town <br> Rs. A. P. | Trichur mofussil <br> Rı. A. P. |
| Rs. 10 and below Over Rs. 10 to | 885 | - | $\begin{array}{lll}7 & 8 & 5\end{array}$ | 2.99 | . | 2.94 | 2 13 7 | -• | 290 |
| Over Rs. 20 | $\begin{array}{lll}15 & 9 & 5\end{array}$ | 1698 | $\begin{array}{llll}14 & 8 & 3\end{array}$ | 3.97 | 4.02 | $4 \cdot 13$ | 31410 | 421 | $\begin{array}{lll}3 & 8 & 3\end{array}$ |
| Over Rs. 20 to Rs. 30 | $\begin{array}{llll}24 & 1 & 1\end{array}$ | $25^{\prime} 76$ | 23158 | 5.08 | 5.05 | $5 \cdot 69$ | 4119 | 508 | 435 |
| Over Rs. 30 Rs 40 | 34411 | 25   <br> 34 3 2 | 24 115 |  |  |  | $\begin{array}{lll}5 & 3 & 8\end{array}$ | 606 |  |
| Over Rs. 40 to | 34411 | 3432 | 34115 | $6 \cdot 56$ | $5 \cdot 67$ | 6.94 | $\begin{array}{llll}5 & 3 & 8\end{array}$ | 606 | 500 |
| $\text { Rs. } 50$ |  | 4503 | $46 \quad 14$ | 6.83 | 7.97 | 7.36 | $610 \quad 3$ | 5104 | $\begin{array}{lll}6 & 4 & 2\end{array}$ |
| Over Rs. 50 | 6165 | 6712 | 5470 | 780 | 8.82 | 10.47 | 714 | 798 | 5 |
| All incomes | $24 \quad 5 \quad 7$ | 3215 | 1953 | 4.95 | $5 \cdot 56$ | 4.83 | 4148 | 5124 | 400 |

It will be noticed from the above table that the higher income has generally to support a larger family; and very cften an average family in a higher income group, is, when account is taken of the number of members to be supported, poorer than an average family in a lower income group, with only fewer numbers to support. An average family in the income group of Rs. $40-50$ in the Ernakulam centre and that in the income group over Rs. 50 in the Trichur mofussil centre are instances of the kind. Ihe average incomes per equivalent adult male for families in the above two income groups in the two centres is really less than that of the families in the income group above them, eventhough it would appear from the average income per family in the former two groups that they are more prosperous than the latter. The effect of the size of the families in estimating the relative prosperity of fami ies in the different income groups is thus very striking. It will also be seen from the above table that an average labourer in the Ernakulam town gets a higher income than his "confrere" in the Trichur town and an average worker in the I richur town gets a higher income than his "confrere". in the Trichur mofussil area. An average Madras labourer gets an income of Rs. 7-9-6.
18. As against the average monthly income of Rs. 24-5-7 per family in the Trichur town, the average monthly expenditure per family amounts to Rs. 25-7-9. In the Ernakulam town, the average expenditure per family comes to Rs. 34-3-6 as against an average income of Rs. 32-1-5, whereas in the Trichur mofussil centre, it amounts to Rs. 19-12-1 as against a monthly average income of Rs. 19-5-3. Thus in all the three centres in the State, the budget per family of all the families of the industrial workers taken up for investigation reveals a uniform deficit as agoinst a small surplus in the Madras budget. This deficit amounts to an average of Rs. 1-2-2, in the Trichur Town, Rs. 2-2-1 in the Ernakulam town and Rs. $0-6-10$ in the Trichur mofussil centre. This is not however peculiar to the budgets of our local labourers alone. In the plantations of Assam, a labourer was spending Rs. 24-4-0 as against an income of Rs. 21-11-0. So also in the Coimbatore Textiles, the average expenditure was Rs. 33-0-3 as against the income of Rs. 23-3-2. The deficit is genera!ly financed by small borrowings from neikhbours, by getting an accommodation from the shops which supply the daily needs of the families and in a few cases by borrowing from money lenders. Scrutinising the expenditure it will, however be found that some adjustments could be made without much inconvenience to balance the family budgets of our workers, as will be explained later on.
19. The expenditure in a worker's family comes broadly under the folowing groups, viz., food, fuel and lighting. clothin3, rent and miscellaneous. The reports of the two Professors contain detailed tables showing the analysis of family expenditure in the three centres according
to the several income groups. It will be seen therefrom that the maximum expenditure is on food in all the centres. The following statement compares the average monthly expenditure incurred per family by the families of industrial workers in the three centres in the State.

(a) Including expenditure on liquor, tobacco, etc.
(b) Including expenditure on house requisites.

The expenditure on food works out 1061.37 per: cent of the average expenditure for all families in the Trichur town as against 64.23 per cent in the Ernakulam town and 68.24 per cent in the Trichur mofussil area. The percentage of expenditure on housing is $11: 59$ per cent in the Trichur town as against 9.91 and 8.67 per cent in the centres of Ernakulam and Trichur mofussil. Clothing takes up an average of 6.50 per cent of the total expenditure in Trichur town as against 6.03 per cent in the Ernakulam town and 5.74 per cent in the Trichur mofussil centre. There is not much difference in the percentage of expenditure on fuel and lighting, the percentages being 6.25 per cent, 6.54 per cent and 6.46 per cent respectively. In the case of miscellaneous items, the expenditure is 14.29 per cent in the Trichur town, 13.29 per cent in the Ernakulam town and 10.89 per cent in the Trichur mofussil centre.
20. We shall now compare the percentages of expenditure on the different groups of items, obtained in the present enquiry at the three different centres of the State with those in other centres in India.

| Group |  |  |  |  |  |  | 會 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Food | $61 \cdot 37$ | 64.23 | 68.24 | 48.12 | 52.04 | 56.53 | 52.63 | $46 \cdot 60$ | 57:70 |
| Housing | 11.59 | 9.91 | 8.67 | 10.51 | $8 \cdot 19$ | 5.33 | 11.14 | 12.94 | $5 \cdot 49$ |
| Clothing | 6.50 | 6.03 | $5 \cdot 74$ | 7.44 | $8 \cdot 16$ | 10.50 | 4.50 | 7.75 | $6 \cdot 21$ |
| Fuel and Light | 6:25 | 6.54 | 6.46 | 6.02 | 7.38 | . 6.64 | 6.67 | 7:11 | $6.81{ }^{\prime \prime}$ |
| Miscallericous ${ }^{-}$ | $\bigcirc 14.29$ | 7329 | $\because 10.89$ | 27.91 | 2423 | $21.00^{\circ}$ | 25.06 | 25:60 | 23:79. |
| Total | $100 \cdot 00$ | 100:00 | $100 \cdot 00$ | 100.00 | $100 \cdot 00$ | $100 \cdot 00$ | $100 \cdot 00$ | 100'00 | $100 \cdot 00$ |

For food, the local labourer in the 3 centres of the State utilises a greater percentage of the family expenditure when compared to the lat ourer in the other centres mentioned above: But it has to be noted that the local labourer has to feed a larger number of individuals, than his "confrere" in the other centres. The percentage expenditure on "miscellaneous" is however strikingly less than in all other centres. The percentages of expenditure on other groups also show slight variations from centre to centre. These differences are probably attributable to price levels, modes of life, sizes of families and family incomes.
21. According to the generalisation laid down by Dr. Emest Engel, the smaller the income of a family, the bigger will be the proportion spent on food. As the income increases, the expenditure on a vital necessity like food usually shows an increase in amount but decrease in percentage. The proportion spent on comforts and luxuries increases. The law lays down that as the income of a family increases, "the expenditures on different items of the budget have changing proportions and the proportions devoted to the more urgent needs (such as food) decreaswhile those devoted to luxuries and semi luxuries increase". This law is accepted as universal applicable. It will be seen from the reports of the two Professors that the mode of expenditur in the three centres in the State also illustrates generally the fundamental principles of th Engel's Law.
22. It has been already noticed that among the several items of family expenditure, the most important item is food, which takes in a greater percentage of expenditure. It will therefore be interesting to know the details of the food budget in each of the three centres in the State. The following statement gives particulars of the food expenditure per family and per equivalent adult male in all the three centres.


| Vi. | Condiments: Chillies Tamarind Other condiments | $\cdots$ | $\begin{array}{lll}0 & 4 & 0 \\ 0 & 3 & 5 \\ 0 & 3 & 3\end{array}$ | $\begin{array}{lll}0 & 0 & 10 \\ 0 & 0 & 8 \\ 0 & 0 & 8\end{array}$ | 160 1.43 1.30 | $\begin{array}{lll}0 & 6 & 1 \\ 0 & 3 & 2 \\ 0 & 7 & 3\end{array}$ | $\begin{array}{lll}0 & 1 & 1 \\ 0 & 0 & 7 \\ 0 & 1 & 4\end{array}$ | 1.73 0.90 2.06 | $\begin{array}{lll}0 & 3 & 9 \\ 0 & 2 & 6 \\ 0 & 2 & 6\end{array}$ | $\begin{array}{lll}0 & 0 & 9 \\ 0 & 0 & 6 \\ 0 & 0 & 6\end{array}$ | 1.74 1.16 1.16 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Salt Total | - | 0108 | 022 | $4 \cdot 33$ | 106 | 030 | $4 \cdot 69$ | 089 | 019 | 406 |
| VII. |  | .. | 039 | 009 | $1 \cdot 49$ | 033 | 007 | 0.92 | 0311 | $0 \quad 010$ | 182 |
| VIII. | Sugarts: Sugar Jaggery | $\cdots$ | $\begin{array}{lll}0 & 4 & 3 \\ 0 & 1 & 2\end{array}$ | $\begin{array}{lll}0 & 0 & 10 \\ 0 & 0 & 3\end{array}$ | 1.69 046 | $\begin{array}{llll}0 & 8 & 11 \\ 0 & 2 & 2\end{array}$ | $\begin{array}{lll}0 & 1 & 7 \\ 0 & 0 & 5\end{array}$ | 2.53 0.62 | $\begin{array}{lll}0 & 2 & 10 \\ 0 & 1 & 3\end{array}$ | $\begin{array}{lll}0 & 0 & 7 \\ 0 & 0 & 3\end{array}$ | 1.31 0.58 |
| IX. | Total <br> Coffee and Tea; Coflce Tea | .. | 055 | 011 | $2 \cdot 15$ | 0111 | 020 | $3 \cdot 15$ | 041 | $0 \quad 010$ | 1.89 |
|  |  | $\cdots$ | $\begin{array}{lll}0 & 0 & 9 \\ 0 & 2 & 3\end{array}$ | $\begin{array}{lll}0 & 0 & 2 \\ 0 & 0 & 6\end{array}$ | 0.30 090 | $\begin{array}{lll}0 & 2 & 10 \\ 0 & 3 & 1\end{array}$ | $\begin{array}{lll}0 & 0 & 6 \\ 0 & 0 & 7\end{array}$ | 0.81 0.88 | $\begin{array}{lll}0 & 0 & 5 \\ 0 & 1 & 5\end{array}$ | $\begin{array}{lll}0 & 0 & 1 \\ 0 & 0 & 4\end{array}$ | 0.19 066 |
|  | Liquor Total | -• | 030 | 008 | $1 \cdot 20$ | 0511 | 011 | 1769 | 0110 | 005 | 085 |
| X. |  | . | 051 | 010 | 203 | 103 | 0211 | 462 | 0102 | 021 | 4.71 |
| XI. | Tobacco: For smoking For Chewing | .. | 0 3 8 <br> 0 5 11 | 0 0 9 <br> 0 1 2 | $\begin{array}{r} 1.46 \\ 2.36 \\ \hline \end{array}$ | 0 9 6 <br> 0 3 9 | $\begin{array}{lll} 0 & 1 & 9 \\ 0 & 0 & 8 \\ \hline \end{array}$ | $\begin{array}{r} 2.70 \\ 1.07 \\ \hline \end{array}$ | $\begin{array}{lll} 0 & 4 & 0 \\ 0 & 6 & 2 \\ \hline \end{array}$ | 0 0 10 <br> 0 1 3 | $\begin{array}{r} 185 \\ 2.86 \\ \hline \end{array}$ |
| - | Total <br> Other foods: Refreshments Others Pansupari | $\cdots$ | 097 | 0111 | $3 \cdot 82$ | 0133 | 025 | $3 \cdot 77$ | 0102 | 021 | 471 |
| XII. |  | $\cdots$ | $\begin{array}{lll}2 & 5 & 0 \\ 0 & 2 & 3 \\ 0 & 6 & 2\end{array}$ | $\begin{array}{lll}0 & 7 & 6 \\ 0 & 0 & 5 \\ 0 & 1 & 3\end{array}$ | 14.79 0.90 2.46 | $\begin{array}{ccc}2 & 10 & 4 \\ 0 & 7 & 7\end{array}$ | $\begin{array}{ccc} 0 & 7 & 7 \\ 0 & 1 & 3 \end{array}$ | $\begin{array}{r} 12.04 \\ 2.0 i \end{array}$ | $\begin{array}{lrl}1 & 10 & 2 \\ 0 & 1 & 1 \\ 0 & 6 & 8\end{array}$ | $\begin{array}{lll}0 & 5 & 5 \\ 0 & 0 & 3 \\ 0 & 1 & 4\end{array}$ | 12.14 0.50 3.09 |
|  | Total | -• | 2135 | 092 | 18.15 | 315 | 0810 | 14.05 | 2111 | 070 | 15.73 |
|  | Grand Total | . $\cdot$ | 15103 | 327 | $100 \cdot 00$ | 21158 | 3153 | 100.00 | 1378 | 2128 | 100.00 |

A characteristic feature of the above budgets is the very high proportion of expenditure given to cercals. The most important item of expenditure which in fact dominates the whole budget is rice which accounts for $41 \cdot 93 \%$ of the total expenditure in the Trichur towa: and $44.82 \%$ in the Trichur mofussil. It accounts only for $34.31 \%$ in the Ernakulam town. But this decrease is mode up by the higher percentage in the fish and meat diet. Taking the percentages of expenditure on rice, fish, meat and mutton together in the three centres, they compare as follows.

| Trichur Town | 49.44 |
| :--- | :--- |
| Ernakulam Town | 47.22 |
| Trichur_mofussil | 51.92 |

This clearly shows that the industrial workers in the Ermakulam centre take more of fish and flesh and therefore consume less rice. This will also be proved by the fact that the Christian element predominates among the industrial workers of this town. As regards the variations in other items which constitute the food budget, they are more on account of the fact that the worker in the Ernakulam town takes in more nutritive diet than his co-worker in the Trichur town and the worker in the Trichur town a better diet than his brother in the mofussil centre.
23. The comparison of the above percentages of expenditure. on food also proves. the principle of the Engel's Law that as the income increases there is the tendency of the percentage of expenditure on the more essential foodstuffs like cereals and pulsés to decrease.. The family of industrial workers in the Trichur-mofusill with an average-monthly - income of Rr. 19-12-1 spends $46 \div 21 \%$ of its total expenditure on cereals, whereas the family of such workers in the Trichur town with a monthly income of Rs. 25-7-9 spends. only $43.36 \%$ and such a family in the Ernakulam town with a monthly income of Rs. 34-3-6, spends only $35.76 \%$ of its total expenditure. The same applies to the group of condiments and salt which also form an essential foodstuff. On the other hand there is a noticeable increase in the relative importance of ghee and oils, sugar, coffee and tea and fish and meat. The comparison of the percentages of expenditure on the above items in the different income groups of the industrial workers in the three centres has already been made in detail and inferences drawn by the Professors, and therefore there is no necessity to repeat or reiterate them here.
24. A study of the food budget will also reveal that there is sufficient scope in the family of the industrial workers in the three centres to balance its budget as far as possible. The expenditure per family on liquor, tobacco and refreshments and pansupari alone amount to Rs. 4-14-11, 3-12-1 and 3-6-3 respectively in the three centres of Ernakulam town, Trichur town, and Trichur mofussil as shown below.


Observing the nature of the items, we can say that some adjustments can be made without serious inconvenience in these outgoings and the family budgets balanced. The above amounts are more than double the excess of the worker's expenditure over his income. Over and above these, the expenditure on feasts and festivals is also capable of some slight adjustment. It is therefore high time that some social workers take up the problem of educating these
workers with a view to avoid this wasteful expenditure as far as possible. A careful study of the food budget of the industrial workers in the 3 centres will also enable students of nutrition pro-blems to draw many inferences which will prove valuable to labour welfare workers and the public authorities.
25. In the family budget of industrial workers, the important item next to food from the stand point of percentage of expenditure, is the miscellaneous group. The expenditure on this group accounts for $14^{\circ} 29 \%$ of the total monthly expenditure in the Trichur town, $13.29 \%$ in the Ernakulam town and $10.89 \%$ in the Trichur mofussil area. The items comprised in this group and the average monthly expenditure incurred on them by all the families of industrial workers at the three centres are given below.-


The items which call for special remarks are (1) Religious observances, feasts and festivals (2) medical charges (3) Education and (4) Payments to Provident Funds, trade unions, subscription to kuries, etc. About cent percent of the families surveyed have incurred expenditure on religious observances, feasts, etc., in all the three centres ranging from Re. $0-11-1 \mid$ in the Trichur mofussil centre to Re. 0-13-9 in the Trichur Town centre. Among the Madrasi labourers only 64.43 per cent of the families spent for this purpose as revealed in the budget enquiry conducted in 1935-36. It is also noticed that more than 95 per cent of the labourers in the State spend for medical aid as against 46.96 per cent of the Madras industrial families. 57.85 per cent of the families in the Ernakulam town spend for education as against 50 per cent in the Trichur town and 42.39 per cent in the Trichur mofussil. It may, however, be noted in this connection that vernacular primary education is free in the State. In the Ernakulam town $54 \cdot 79$ per cent of the families have spent towards payment to kuries, Provident Fund, etc., as against 19.02 per cent in the Trichur Town and 13.04 per cent of the families in the Trichur mofussil. In the case of repayment of debts, eventhough generally speaking, it is not the habit of our working classes to make repayments regularly, 14.94 per cent of the families of the Ernakulam town are seen making payment on an average of Rs. 3-4-6 per month as against $\mathbf{9 . 2 4}$ per cent of the families in the Trichur town making payments on an average of Rs. 2-4-7 a month, and 9.78 per cent of the families in the mofussil area with a monthly average payment of Re. 0-15-11. The number of families who contribute towards the up keep of their dependants living outside forms 5.43 per cent of the total in the Trichur town, 2.68 per cent in the Ernakulam town and 3.26 per cent in the Trichur mofussil and the average monthly expenditure on remittarice is Rs. 2-10-2, Rs. 2-4-7 and 2-4-0 respectively taking only the families who incur expenditure on this account which cannot be regarded as anything negligible for a working class family. No expenditure is seen incurred by the workers in travelling to and from place of work in the mofussil area; only 1.09 per cent of the families in the Trichur town
spend on this item and the average expenditure for all families comes to only Re. 0-0-2 on this account ; in the Ernakulam town however, 29.50 per cent of the families incur this expenditure just to cross over to Mattancheri and other places of work, the average expenditure for all $f_{a}$ milis being $\mathrm{Re}, 0-4-7$ per month. Indulgence in amusements is not uncommon amongst the working classes. The most common form of amusement is the cinema and no less than 86.59 per cent of the families in the Ernakulam Centre show expenditure on this item as against 36.96 per cent of the families in the Trichur town and 23.37 per cent in the mofussil and spend on an average Re. $0-4-10$ per month as against Re. $0-4-8$ and Re. $0-2-11$ in the latter two.
26. The next important item of expenditure in the family budget of industrial workers is on "housing". It takes in a percentage of 11.59 of the total expenditure of a family in the Trichur town. 9.91 per cent in the Ernakulam town and 8.67 per cent in the Trichur mofussil, the secual amounts spent per femily being Rs. 2-15-3, Rs. 3-6-3 and Rs. 1-11-5 respectively. The working c'asses in Trichur town incur a greater percentage of expenditure on "housing", than those in the Ernaku am town, the mofussil area and the Madras city. The reason for this is not far to seek. It may be noted that out of the 184 families surveyed in Trichur town, only 109 have their own houses. The remaining 75 families $i$ e., 42.76 per cent of the total, live in rented houses and the $\mathrm{r} \in \mathrm{n}$ ' ranges 'rom Ke. 1 to Rs. 3 for 73 families and from Rs. 3 to 5 for 2 families. In the case of the Ernakulam town, however, 230 families out of the 261 surveyed own their own houses; and only 30 or 11.49 percent of the total are put up in rented houses. Consequently the expenditure in "housing" takes in only a lesser percentage; but it has to be noted that the familics living in rented houses in this town have to pay more rent, as will be evidenced by the fact that only 16 are put up in houses fetching a rent of Rs. 3 and below whereas 14 families have to pay rent ranging from Rs. 3 to 6 and above. So also in the case of the mofussil, the percentage of expenditure on "housing" is less than in Ernakulam town, eventhough the percentoge of families put up in rented houses is 16.30 percent of the total as against 11.49 per cent in the Ernakulam town. This is because, 20 out of the 30 families living in rented buildings have to pay only a rent of Re .1 and below. In the case of the Madras City, the expenditure on rent represents only 10.77 per cent of the total expenditure of the family as against 11.59 per cent of the total expenditure in the Trichur town. It may be remarked here that this is partly because, in Madras, employers like the Buckingham and Carnatic Mills have provided large numbers of their workers with quarters on nominal rates of rent. Further the houses of our working families are, in general, of a better standard than the majority of working class tenements in Madras. Nevertheless, the housing conditions of the industrial workers in the State cannot be said to be very satisfactory as will be seen from the reports of the two Professors. It is time that enlightened employers take up this question and provide several amenities of life such as housing. recieation, medical aid etc., to workers as has been done by the Cochin Textiles in Amballur (Puducad).
27. Clothing is the rext item of expenditure in the family budget of industrial workers which takes in a percentage of 6.50 per cent of the total exrenditue in the Trichur town, 6.03 per cent in Ernakulam town and 5.74 per cent in the Trichur mofussil, the expenditure per equivalent adult male in each of the centres being Re. $0-5-4,0-5-11$ and $0-3-9$ respectively. Unlike the labourers in the city of Madras or towns in the eastern districts of the Madras Presidency, both men and women workers in the State generally use white linen and not coloured fabrics. Women folk be onging to communities like Christians. Nairs, Ezhuvas etc., invariably dress themselves in white cloth like mull or jaganathan (called grey shirting in technizal language) and do not use coloured sarees. The use of white 'inen involves frequent washing and consequently less durability for clothes which in its turn entails greater expenditure on clothing.
28. As regards the expenditure on fucl and lighting there is no marked variation in the percentages of expenditure in the three centres. The expenditure is 6.25 per cent of the total expenditure in the Trichur town, 6.54 per cent in the Ernakulam town and 6.46 per cent in the Trichur mofussil, the amount spent per equivalent adult male being Re. $0-5-2,0-6-5$ and $0-4-3$ respectively in the 3 centres.
29. From the above account of the family income and expenditure in a representative family of low paid industrial workers in the three centres, we see that the families are not in a position to cover the expenditure with their monthly income. It is true that some slight adjustments in the expenditure on wasteful items may improve matters to some exten'; but this alone will not suffice to improve the standard of lite of the workers. Their average income should be raised and they must be so placed as to be above the need to borrow. The indebtedness of the families in general is an impertant feature of the living conditions of the workers in India. The budget enquiry in our State has also shown that indebtednes occupies a prominent place here in the case of the working class families. In the Trichur town, out of the 184 families interrogated, as many as 108 have edmitted il debtedness. This works out to 58.70 per cent as ag iinst 51.30 per cent of the families in the Ernakulam town, 50 per cent of the family in the Trichur mofussil and 90 per cent of the families in the Madras City. The averaze indebtedness per family is Rs. $68-10-6$ or 2.82 times of the average monthly income for all families in the Trichur town, Rs. 86-1-5 or 2.68 times of the monthly income in Ernakulam town, 51-5-9 or 2.66 times of the average monthly income in the Trichur mofussil centre and Rs. 236 or 6.32 times the average monthly income of the families in the Madras city. The average amount spent towards repayment of debts each month is only 0.88 percent. 1.53 per cent ard 0.51 per cent of the total income in the Trichur town, Ernakulam Town and the Trichur mofussil respectively as against $13^{\circ} 2$ per cent of the average income in the Madras City. The main causes of this state of indebtedness are found on anals sis to be (1) ordinary every day wants, (2) sickness, (3) marriage and (4) old outstanding debts. In the case of the Trichur rural area, the purchase of cattle and land also happens to be one of the reasons for indebtedness. The terdency of the korrowers among these workers is also generally not to make repayments of debts regularly, as will be evident trom the percentages of the expendi ure incurred for such repayments. This may be partly due to sheer incapacity to repay if er mahing both ends meet; but there are at the same time several instences of families in higher income groups taking but little advantage of their better resources to reduce their indebtedness At any rate, indebtedness is indeed a sad fsature in the worker's life in the State as elsenhere in India and it has to be remedied if his life is to be lived free from want.
30. Some of the above features are more or less revealed by an analysis of the family budgets of workers in unorganised industries a'so in the three centres of the State. There are of course some differences, but they are mainly due to the insecurity and unsteady nature of their employn.ent and the consequent unsteady habits. The Officers-in-Sharge of the budget enquiry have given a succinct account of the salient features of the unorganised industries in the three centres, the conditions of labour and the ways of living of these workers nith details of their average income and expenditure. It is sell-explanatory and requires no further elucidation or comparison. The only thing which deserves notice is the high perc-ntage of expenditure incurred on "food" by the workers in unorganised industries like hand cartmen and headload coolies, sawyers and workmen loading and unloading steamers and cra!ts which is mainly due to the high expeniture on "drink". In fact the expenditure incurred on drink by these workers ranges between 5 to 12 per cent of the total expendiure on food. It is therefore time enough for soiial workers to take steps in right earnest to free these workers from drink habit.
31. The reports of the two Professors who with the investigators conducted this enquiry and the short review of these reports which I have added above will thow that the conditions of life of the industrial labourers of the State are not substantially different $f$ om those of their brethren in the Madras Presidency. Their indebtedness, however, is lower than that of their brethren in Madras though the average income of the family in Madras is higher than the income of labourer's family in the State. This is probably due to their simple modes of life. This does not however maan that the wages that the labourer gets and the conditions of life in which he lives are up to a standard which one would wish.
32. I wish to conclude this review by recording my deep sense of gratiture to and high appreciation of the work which the Professors and the Investigators did in this enquiry he magnitude of which can be realised only by a close study of the figures which are found in the
various tables appended to the reports. My thanks are also due to the Statistical Officer and his staff for the strenuous work they did in attending to every detail connected with this enquiry and specially in checking the various tables appended to the reports of the Professors.

Office of the Diwan Peishkar, Trichur.
14th July 1946,
A. MADHAVA PRABHU

Diwan Peishkar.

# REPORT <br> ON <br> THE ENQUIRY INTO THE FAMILY BUDGETS <br> OF <br> THE INDUSTRIAL WORKERS 

IN

## COCHIN STATE

## ERNAKULAM CENTRE <br> INTRODUCTION

"HOW do we live?" "How do they live ?". When people sought answers to these questions, not out of mere neighbourly curriosity or jealousy, but out of social enthusiasm, details of the incomes and expenditures of families began to be collected and studied. These details are called family budgets. From them we get an idea of the standards of life among the different groups of people. It is difficult to define the term standard of life, but it is indicated by the type of food, clothing, living accommodation, education, medical care, recreation, etc, which an individual provides for himself and his dependants. Information about the standard of life of a people is necessary to plan for better, nutrition, and health among them and to increase their efficiency. It is very useful also to maintain equity and so improve social relations between different groups in a society, as creditors and debtors, employers and employees, the affluent and the destitute.
2. The details of family expenditure are required also for the construction of Cost of Living Index Numbers which are heard of so often in these days. They are mentioned in connection with wage determination or legislation, adjudication of trade disputes, poor relief, price control, currency management and such matters of economic and social policy. These index numbers show whether the cost of living is fluctuating, and if so in which direction, by how much, and in what time. The best. index numbers are "weighted," that is, in the course of their construction, prices of such commodities as are widely consumed will be "weighted." As a result, changes in the prices of such articles will be reffected more strongly, as they should be, in the. Index Numbers, than changes in the prices of commodities used only by a few. Obviously, prices can be correctly weighted only after knowing how much and how widely the commodities are consumed in a community. The necessary knowledge is provided by family budgets.
3. In the western countries family budgets have been collected often since the 19th century. We note from them that the first investigators experimented with different methods of making these budget surveys. Gradually the methods have been systematised.
4. One method is known as the intensive method. The earliest investigators like Le Play adopted it. According to this, the investigation was confined to a few families, but it was most exhaustive. It was not a process of gleaning some casual information by a few questions to some member of the family. On the other hand the investigators spent much time with these families to observe things themselves and contacted the different members of the family to collect all possible details regarding the evoryday life of the family. However, from such details relating only to a few families, generalisations which would be useful for any public policy affecting many could not be safely made. Probably, the earliest investigators, conducting the survey in a private capacity could not do much more.
5. When, however, Governments and public authorities realised the value of such surveys, the work was planned on a wider scale. Budgets began to be collected from large numbers of families in a locality or group, so that features really characteristic would be clearly brought out and the abnormalities submerged. As may be expected, isuch extensive investigation will not yield much detailed or complete information as the intensive method. However, what is collected can be considered more typical of the group.
6. Subsequently, other methods also have been tried. The ideal method would certainly be the "census method", according to which all details are collected concerning every family in the group which is the object of investigation. This, unfortunately may prove an impracticable ideal, if the group or "universe" to be investigated is of any considerable size, because by the time the last families are interrogated, the facts relating to the first ones may go out of date.

Where the universe is big, a good method is to select representative samples from it and atudy the samples in detail. To select samples which are truly representative is the problem and to solve it plans have to be carefully drawn up.
7. In India, in recent years, when metters relating to labour efficiency, industrial relations, poverty, rural reconatruction, etc., became increasingly important, family budgets have been collected frequently and for different groups of pepole. Based on these, cost of living index numbers are now constructed for many industrial centres in the Punjab, United Provinces, Bengal, Central Provinces, Bombay, Bihar, Orissa and Madras. The States of Hyderabad and Mysore publish such index numbers in their Information Bulletins. Now the Government of India is contemplating the compilation of cost of living index numbers on a centralised basis and a special officer has been appointed. The idea is to conduct family budget investigations in each Province and all the Provinces concurrently, using the same schedules and questionnaire forms.
8. In Madrás Presidency alone the index numbers are published for the Madras City, Vizagapatam, Ellore, Bellary, Cuddalore, Trichinopoly: Madura, Coimbatore and Calicut. To facilitate the construction of these mumbers a detailed budget enquiry was conducted in the Madras Cily in 1935 by the Statistical Officer to the Covernment of Madras. It was in 1940 that in the other eight centres in the Madras Presidency the enquiries into the family budgets of low paid employees in different walks of life were conducted under the general supervision of the Collector. These enquiries provided information as to how the labourers spread out their incomes to obtain the different types of goods they needed for daily life.
9. The method of using the information for the construction of weighted index numbers is explained by the Statistical Officer, Cuchin State, as follows. - "This formed the basis for the determination of the weights to be assigned to the various commodities to be taken into account in constructing the index. Weights have been assigned to all items included in the index in proportion to their relative importance in the average low paid employee's family budget at each centre." The average of prices, from July 1935 to June 1936, of selected commodities have been taken as the base index number, i. e., 100 . The price data for these same commodities are collected every week at each centre and the average for the month is calculated. "These prices are expressed as a percentage of the corresponding price in the base year.... $\because \div \ldots \ldots \ldots \ldots .$. The percentage of prices thus arrived at are multiplied by weights which show the relative importance of each of the items in the group. The weights are arrived at by equating the expenditure on the items in selected group to 100, and working out the percentage of the expenditure on the several items. The group index number is derived by dividing the sum of the products of the price relatives and the corresponding weights by 100 . For'arriving at the final composite index number, the group index numbers are weighted on a percentage basis in proportion to the total expenditure pertaining to each group and the sum of the products is divided by 100." * (Diwan Peishkar's reference M2. 12040 /ld dated 14th October 1943).

## Genesis of the Enquiry in the State

10. In Cochin State the need for an enquiry into the family budgets of the industrial workers has long been felt. The abnormal increase in the cost of living, the difficulties to get essential consumption goods, the purchase and rationing of such goods by the Covernment during these extraodinary years, all made such an enquiry more desirable than ever. A central machinery to organise the investigntion seemed to be provided when, the Revenue Department of the State started a Statistical Section. Its endeavour to construct a Cost of Living Index for the low paid employees in the State was the immediate occasion for this survey. The Covernment in their Proceedings R4. 1065/19, dated 14th December 1943, approved the suggestion of the Diwan Peishkar that an enquiry should be conducted and that the work should be entrusted to the Professors of Economics in the St. Thomas College. Trichur and the Maharaja's College, Emakulam. After discussing with Prof. Joseph Pettah of the St. Thomas College and myself, the Diwan Peishkar submitted detailed proposals for the çonduct of the :investigation. The
[^0]Covernment accepted the proposals and passed orders that the work be taken up. (Government Proceedings EF. 4. 19798/ 19, dated 21 st June 1944).
11. Scope of the enquiry.-For purposes of the enquiry the State was divided into two zones, Cochin North and Cochin South. An industrial region in each was taken to represent the zone. Thus Cochin South was represented by the towns of Ernakulam, Mattancheri and Palluruthy. I was put in charge of the enquiry in this area, and three investigators were to assist me. The investigation was to be completed in six months.
12. The enquiry was to be on the lines of the one conducted in the Madras City in 1935-1936. ( $\ddagger$ ) The lobourers were to be broadly classified into those engaged in (a) Organised industries and (b) Unorganised industries.

The first group was to take the following industries.-

1. 'Textiles.'
2. Rice Mills.
3. Saw Mills.
4. Oil Mills.
5. Printing Presses.
6. Oil installations.
7. Engineering workshops.
8. Tile Factories.
9. Coir Factories.
10. Harbour Workshops.

The second group was to include the following classes of labourers.-

1. Hand cartmen and head load coolies.
2. Beedi workers.
3. Tailors.
4. Workmen loading and unloading steamers end country crafts.
5. Workmen loading and unloading country cargo, not on steamers but for inland trade.
6. Harbour coolies, whether working on contract or direct employment system.
7. Sawyers.
8. Persons employed for work on boats used for cargo or human transport.
9. Among the labourers engaged in these industries, the investigation was to be confined to those who were the main bread-winners in their families and received Rs. 30 or less per month as wages. This is less than the maximum of Rs. 50 suggested by the Whitley Report on Indian Labour Problems and adopted for the Madras enquiry. The lower maximum for the local investigation is justified because incomes in general are lower in Cochin compared to Madras. Further, the local enquiry was to be into the family budgets of "low paid employees". The main bread-winner getting Rs. 30 or less might heve supplementary reccipts from other sources. The total family income might be bigger also by contributions from the other members in the family. However, these details about subsidiary occupations and incomes would be known only when the "sample labourers" selected are interrogated., It is obvious that betore the samples themselves can be properly selected, a group or "universe" has to be defined. Hence the main income limit was fixed at Rs. 30, and a group of labourers segregated by applying this test. Out of this group, representative samples for the detailed enquiry were to be selected.
10. The base period suggested was the year July 1935/June 1936, which was the same as in Madras and some other mofussil centres in the Presidency.
11. As many family budgets as were necessary to be quite representative of the workers in each industry were to be collected. The numbers of workers employed at this centre in the organised and unorganised industries mentioned above were at first roughly estimated at 5,000 and 6,500 respectively. Working on a 5 per cent basis the number of budgets to be collected for a preliminary study was laid down as 250 and 325 respectively or roughly a total of 600 . The final analysis could, if necessary, be confined to some 360 budgets, 200 for the orgsnised and 160 for the unorganised-selected from out of the bigger sample of 600 obtained by applying the "nth" method of sampling, the value of " $n$ " being fixed at 32. These figures were of course, subject to modification after the verification of the number of workers:
12. The Enquiry.-Three full time investigators were appointed on Rs. 75 per month. They received, besides, a monthly conveyance allowance of Rs. 15 and the allowances granted to

[^1]all Government officers during the years of inflated prices. Two of the investigators Messrs. M. Abdul Kadir and V. Narayanankutty Menon were Bachelors of Arts and Mr. M. V. Joseph a Master of Arts, Mr. Abdul Kadir was fresh from the College, Mr. Narayansnkutty Menon came from the Revenue Department and Mr. Joseph, from the Statistical ${ }_{2}{ }^{5}$ Department. They had, however, as yet little experience in field work or statistical work. A peon also was allowed for us.
17. A questionnaire as used for the Madras Enquiry was prepared for use by the investigators.
18. Preliminary surveys were first begun in July 1944. These showed that reliable details could not be obtained for the base year suggested, namely 1935-1936. To the average labourer and to some of the employers the period naturally seemed to be so long ago and conditions substantially different. To them, ten years back sounded almost like "once upon a time" as in the fairy tale. On being interrogated they only shook their heads and smilingly confessed their inability to give reliable answers to the questionnaire. So after a joint discussion with the Diwan Peishkar on 16th Karkadagam 1119 (31st July 1944) it was decided to collect the details of family budgets for the period July 1939 to July 1940, i.e., 1115 according to the Malayalam Era, as living conditions and commodity prices continued to be fairly normal during that year also taken as a whole. Normality of conditions had to be considered because the purpose of the enquiry was to obtain information to fix the weightages and construct a base Index Number. The mad upward flight of prices, rationing of commodities, occasional disappearance of civilian goods from the market and such unusual developments substantially affected living habits in this locality as war advanced, fbut those habits were fairly normal even in 1939-1940 and so that period was acceptable as a standard or base.
19. The investigations regarding the labourers' incomes and expenditures in 1940 were made in 1944. Some may raise their brows at this, contemplating many difficulties created by the time-gap. We are told, however, that in the different centres in South India where family budgets of low paid employees have been collected for 1935-1936, the actual investigation was conducted only late in 1940. Some difficulties might have arisen during the investigation but only such as could be overcome with care. Here also as might be expected the enquiry was not easy. The investigators were, however, prepared, and they carried on the survey carefully and patiently interrogating the labourers, their families and sometimes even neighbours to get accurate details. While a loyal, forgiving wife might remain silent about her husband's drinking bouts, a talkative neighbour drawn into conversation by the offer of betel or beedi would supply useful information.
20. The collection of data for 1935 to 1936 was given up and investigation was started afresh with the new base year 1939-1940. The first step was to ascertain the total number of labourers who, in 1939-1940, were employed in each of the specified industries on a monihly remuneration of Rs. 30 and less. To obtain this information the various employers were contacted. Almost all were interviewed by the investigators. I met some of them for discussion and to prepare the wayfor the investigators. We discovered that some concerns working in 1939-1940 had closed down since. As many as 14 printing presses had thus stopped work in this area. This instance illustrates the dislocation that has taken place in some industries during the interval between 1939 and the current year. Some concerns had changed hands and the present owners were not in possession of the details for 1939. Such of the 1939 owners who could be got at were either addressed or interviewed, but mostly they were both addressed and interviewed. The present whereabouts of some owners could not be ascertained. Most of those who were contacted proved helpful. A few did not respond, while some could not furnish the required details of the ventures they had given up years ago. Only some of the industrial concems had anything like a fixed wage roll. In a majority of cases the labourers were employed on some contract basis under different contractors or "mooppans" as they were called. The numbers employed at a time in these industries depended on the volume and urgency of the work just then on hand, and so varied considerably month to month or even week to week. We, therefore, accepted the list of employees in each of these concerns as it stood in a particular period which was considered normal for the year 1939-1940.
21. This probing into the past in order to reconstruct the labour world of this region as it was five years ago necessarily meant delay and trouble. These were not experienced in Madras, because the 1935 enquiry was about conditions in the same year.
22. All employers whom we had to approach gave us readily the information which we sought, if they themselves had it. Two or three of them even prepared for us the lists , of labourers and also allowed us to meet a few of their labourers on the workspot for preliminary investigation, to save us the trouble of trekking often to their houses. We desire to record our gratitude to the employers for the co-operation they gave us.
23. The lists of labourers getting Rs. 30 and less per month in 1939-1940, obtained from the various concerns engaged in one and the same industry, were consolidated into one list for the industry as a whole. The names of the labourers were arranged in a continuous series of their wages. The lists thus prepared showed the following distribution of labourers.

| Industry |  | No. employed |
| :---: | :---: | :---: |
| Oil Mills |  | 1,517 |
| Printing presses . : , |  | 360 |
| Oil installations |  | 285 |
| Engineering workshops, ${ }_{\text {, }}$. | . | 193 |
| Harbour workshops |  | 604 |
|  | Total | 2,959 |

24. Of the other industries ordered to be enquired into in the Government Proceedings' cited above, textile factories, rice mills and tile factories did not exist in this centre in 1939-40, The coir industry had been badly dislocated and almost all the labourers engaged in it had left the trade. Their former employers were contacted and a list, as in the case of the other industries was prepared in view of the importance which the industry once had in this area. However, we found subsequently that since work in the coir factories used to be done on a contract basis; the employers could not furnish us with the addresses of their labourers of five years ago. With the very meagre details it was found impossible to select truly representative samples. All the same, a few budgets were tentatively collected. Then they were seen to be of a few income groups only, 'To generalise from these would have been absurd. The industry was therefore left out of the enquiry and the budgets collected have not been tabulated. In the sawing business the Luiz Saw Mills and the Saw Mills : managed by Messrs. The South India Corporation Ltd., could not furnish the lists of their 1939-1940 employees, since they did not have the necessary records.' Messrs. Tata Oil Mills Co. Ltd., 'used to employ sawyers. They were however engaged by a contractor and the Company did not have their addresses. The contractor was dead, the labourers had all left the Mills at the time of the enquiry and so here too we came up againist a wall.
25. In the consolidated list of printing presses, a number of employees in the lowest income group were found to have been only young apprentices without dependent families, but belonging to families where the main wage-earners were either their parents or elder brothers. These apprentices were eliminated as being not eligible for the enquiry. We came across such instances in the oil mills also. Among the oil mills, The Ernakulam Oil Mills working in 1939 was closed down subsequently, The former management informed us of the number of labourers employed, but did not know anything of their present whereabouts. It was therefore impossible to contact these labourers also. On account of such circumstances a number of names had to be eliminated from the list of oil mill coolies. Thus the number of labourers eligible for the enquiry at the time was as follows.-

| Industry , |  |  | Number of workers |  |
| :---: | :---: | :---: | :---: | :---: |
| Oil Mills | . | - | - | 1,267 |
| Printing Preaces ¢ . .. | $\cdots$ | - | .. | 260 |
| Oil Installations .. | .. | . | -. | 285 |
| Engineering Workshops | .. | .. | - | 193 |
| Harbour Workshops .. | .. | .. | .. | 604 |
|  |  |  | . | 2,609 |

26. Sampling. -The Government had ordered that about 250 family budgets of labourers in the organised industries should be collected for preliminary study, and that if necessary, a sub-sample of some 200 could be selected from among them for final analysis. This was the procedure odopted in Madras. But the total number of labourers involved here being only about one-eighth of that in Madras it was proposed to select all cases for investigation by the " $n$ 'th" method of sampling. This consists in the selection of every " $n$ 'th" labourer from the
list of all the employees who are eligible for enquiry, that is, who come within the 'universe' dofined by the income limits. To select the samples systematically, the same procedure as in Madras was to be adopted. First, for each factory in an indiustry; a list was to be made of the employees in it who received the stipulated maximum or less and the names or roll-numbers were to be arranged according to a continuous series of wages. Next, the various factory lists pertaining to each Industry were to be consolidated and a comprehensive list for that industry as a whole was to be prepared, the names being arranged, again, according to a continuous series, of wages. Such lists give a useful idea of the volume of employment in that industry. Thus one can also determine the size of the sample which would be fairly representative. From the lists for each industry, the requisite number of samples were to be selected by the "n'th" method.
"If the number of workers in the consolidated list was N , and if the families of ' r ' workers were to be investigated, " n " would be equal to the nearest integral value of $\frac{\mathrm{N}}{\mathrm{r}}$, and the application of the " $n$ "th method of sampling would consist in sampling out every " $n$ "th individual from the consolidated list for each industry. As " $r$ " such individuals would by that means be sampled out, the families of the " r " sampled workers, were to be taken up for investigation in so far as the particular industry was concerned.". In these words the Madras Report describes the technique of finding the value of " n " and spotting the sample.
27. After selection, the method has to be checked and the samples tested for adequacy and representative quality. To do this, the average wage in the industry calculated from the consolidated list of workers is compared with the average wage for the sampled lot. If the two averages agree or the variation is trifing the samples can be considered readily acceptable.:
28. In the local enquiry the number of family budgets to be collected had been fixed at about 250 assuming the total number of labourers to be about 5,000 , that is, the idea was to select a 5 per cent for study. Since preliminary investigations showed that the total number was actually only a little over half of the original estimate, it was decided, in consultation with the Diwan Peishkar to adhere to the number originally fixed, of budgets to be collected, that is, about 250 . This secures a 10 per cent instead of a 5 per cent representation. Thus the family. budget of every tenth man in the consolidated list of employees for each industry has been collected and analysed. Five years have passed, five long years with extra-ordinary changes in industry, labour and employment everywhere, and Cochin is no exception. Labourers in large numbers have changed their occupations and places of occupation. So it has not always been possible to get at exactly the tenth man who was at work in 1939 for interrogation. In such cases the family budget of the next available labourer in the same wagegroup has been collected and studied.
29. The adequacy of the sampling method was tested by comparing the average wage of the labourers included in the sample with the average wage worked out from the full consolidated list of all the workers in that industry. The test showed that the !sampling was satisfactory.
30. The difficulties inherent in an enquiry of this sort have been accentuated in this case by a voriety of causes. The difficulties in drawing a picture of the labour world as it was five years ago have been alluded to. The normal dislocation of so long a period and specially the abnormal changes brought about by circumstances of war had scattered local labourers far and wide. Therefore it was only after patient and protracted investigation that the present where-abouts of the sampled labourers. could be known. In some cases they would be away. Then a substitute sample had to be selected and the investigations repeated. When a sample had been traced there was difficulty to get at him and interrogate him. Because, for seeurity reasons during war, entry into certain labour centres was forbidden except with special permits. Thanks to the help. from the proper authorities the necessary passes were not difficult to get, but red tape sometimes meant delay. Further, the labourers were working at high pressure, overtime and in different shifts, because of war effort. So, again, when after repeated yisits, an investigator got a labourer at home he was sometimes too tired and impatient to be interrogated on how much rice and chillies he used to buy five years agol Or, an investigator had to retreat according to plan and wait till Philip drunk became Philip sober! In some cases refreshments had to be supplied to the "sample", and suspicions had to be allayed. before relevant and correct information could be elicited. Third degree methods may not yield
satisfactory results in social investigation! Time, tact and patience were required to take the average labourer back to his conditions of life five years ago and persuade him to supply information. The investigators were eager but had to gain the necessary experience as they worked.
31. These difficulties upset our time-schedule and. it was found impossible to finish the work within the period of the six months originally allowed. When the, Government was addressed through the Diwan Peishkar, the time was kindly extended by three months.
32. The number of budgets from organised industries accepted for tabulation are as shown below.:

|  |  | No. of budgets |
| :---: | :---: | :---: |
|  |  | 125 |
| Oi Mills |  | 27 |
| Oil Installations : 30 |  |  |
| Engineering workshops Harbour workshops |  |  |
|  |  |  |
|  | Total | 261 |

33. The method of the local enquiry into the unorganised industries had to be different from that adopted in Madras. In Madras the study of unorganised industries was an intensive one of all the labourers involved residing in a defined area in that city. Here, however the number of labourers is very small and they live scattered over a wide area. So the restriction of the enquiry' to"any particular area would not have given us a representative selection of the labourers in the specified industries.
34. There was no organisation of either the employees or employers in unorgenised industries and it proved difficult to find out the total number employed in each of the industries in 1939-40. We therefore contacted some of the long established tailoring firms, stevedores, sawing contractors, tobacco licensees, boat owners, etc. and obtained a rough idea of the number , of labourers in the respective trades. As for the coolies engaged in the Harbour works, the Chief Accountant of the Port kindly supplied us the figures.
35. The number of budgets "collected and analysed from each industry is given below. The budgets can be considered sufficiently representative.

| Industrí | No. of Budgets |  |
| :---: | :---: | :---: |
| Hand cartmen and head load coolies | - | 20 |
| Beedi workers | .. | 30 |
| Tailors | -• | 25 |
| Workmen loading and unloading steamers and |  |  |
| - country crafts | . | 65 |
| Harbour coolies | $\cdots$ | 135 |
| Sawyers. | - | 10 |
| Persons employed on boats engaged in cargo and human transport | .. | 16 |
| Total | -• | 301 |

36. In the Government order relating to the enquiry. "workmen losding and unloading of country cargo not on steamers but for inland trade". appears as the fifth category among unorganised labourers. Actual investigation proved that these have no numerical importance as distinguished from the head load coolies and those loading and unloading country craft. So their budgets have not been analysed separately.
37. By the end of the extended period the collection of budgets from organised and unorganised industries was finished. Tabulation of the collected data still remained. The Government was pleased to sanction one month for tabulation. The Diwan Peishkar intimated that the following were the most essential tables.
38. Statement showing distribution of families by caste.
39. Analysis of family composition by income groups.
40. Analysis of monthly income per family, by source.
41. Analysis of average expenditure per family by income groups.
42. Analysis of food expenditure per family by income groups.
43. Details of expenditure on miscellaneous items.
44. Statement showing frequency distribution of rents paid by families according to income groups.
All these tables have been prepared for the Organised industries as a whole and are presented in the body of Part I of the report. The tables specified above have been worked out also for each of the organised and unorganised industries and are appended to this report. Some details regarding indebtedness and literacy among the labourers have also been examined.
45. In the preparation of cost of living indices however it is desirable to take into consideration the family budgets of organised industries only since in the case of unorganised labour there is very little stability of income and consequently very little steadiness in the matter of expenditure. The various tables prepared for unorganised industries are intended for comparative study only and are not recommended to be adopted as the bases for the purpose of preparing the index numbers.
46. The results of the enquiry are presented in three parts. 1

Part I is a study of the organised industries as a whole based on 261. budgets of families of labourers employed in the specified industries.

Part II provides brief descriptions of the features of employment in the, unorganised, industries and the general conclusion.

Part III is the appendix with the many tabular statements for all the budgets collected.,
40. It will be noticed that even though employees with wages higher than Rs. 30 were excluded from the enquiry, yet income groups of above Rs. 30 appear in the final tables. This is because of the fact that in all families incomes from other sources supplement the main income : and the totals are well over Rs. 30. The families are arranged in different income groups as below Rs. 10 , between Rs. 10 and Rs. 20, Rs: 20 and 30, Rs. 30 and Rs. 40 , between Rs. 40 and Re. 50, and above Rs. 50. Such grouping is very useful to make comparative studies of the many details in the budgets.
41. It will be noticed also that members of families are reduced to "equivalent adult males." This is in accordance with the general principle that for any true comparative study all materials must be reduced to the same denomination. Details of family budgets cannot be properly compared when the different family units consist of men and women, abults and children in different numbers and proportions. Thus in two families of five members each; one may spend Rs. 20 for food out of an income of Rs. 30 and the other Rs. 25 out of Rs. 30. This may be considered strange till we know that the first is a family of two adults with three children and the second of five adults.

To make correct comparisons, therefore it is insual in the case of such budget enquiries to reduce the data for families of different sizes and compositions in terms of ${ }_{z}$ a common unit, namely, "the equivalent adult male." Different scales can be used for this process of reduction, as can be seen from the "Reports on Methods of conducting Family Budget Enquiries," published by the International Labour Office. (*) In this enquiry we have adopted the Lusk Scale, following the Madras lead. It is a scale worked out by Prof. Lusk of the Medical School Cornell, United States, calculating the physiological requirements of food of people of different ages and sexes. According to this scale, the adult male is unity, the adult woman is 0.83 , a child between ten and fourteen is also 0.83 , between six and ten is 0.70 , and, below six is 0.50 . All above fourteen years of age are regarded as adult men or women.

This scale is recognised not only in America, but is of intemational reputation. It was used by the Interallied Food Commission. It was used for family budget enquiries in England, Egypt and Burma. In India it was adopted not only for the Madras Enquiry of 1935, but also for the enquiry by the Bombay Labour Office in 1926.

[^2]
## PART, I.

## ORGANISED INDUSTRIES .

## The Picture at a Glance

1. According to instructions five industries were to be enquired into under the 'organised' group. They were the Oil Mills, Oil Installations, Printing Presses, Engineering Workshops and Harbour Workshops situated in Ernakulam, Mattanchery and Palluruthy: Employed in these five industries, were 2609 labourers eligible for enquiry. Out of these, on the $10 \%$ basis, 261 labourers were sampled out and interrogated, and their family budgets "collected.
2. These budgets show that 151 or 57.86 per cent of the labourers are Christians and 107 or 40.99 per cent are Hindus. Among the Hindus the Eahuvas predominate.
3. The labourer's family, on the average, has 6.69 members, and seems to be the biggest in India.,. The monthly income of this family is Rs. 32-1-5. Of this amount, the main employment of the chief wage-earner brings $54: 68$ per cent, that is, Rs. 17-8-9. . Part of the remainder is earned by the women and other members, of the family; still another part is derived from other sources like land and houses. Compare this income with the average of Rs. 52-4-6 for the Bombay (all industries-according to Mukherjee) labourer's family with 4.80 members. According to Dr. Mukherjee, the highest average income for the Indian labourer is Rs. 55-0-9 per month enjoyed by the families of the textile workers of Calcutta. The lowest average for industrial workers is Rs. 23-0-0. per, month among the pottery and textile workers of Jubbulpore. In the plantations of Assam the average is only Rs. 21-12-0. The local income of Rs. $32-1-5$ for a family of 6.69 members may be compared also to the national minimum wage of Rs. 30-13-0 for a family of four.: This minimums is computed by Dr. Mukherjee on the basis of pre-war prices.
4. The average monthly expenditure in the local labourer's family is Rs. 34-3-6. The costiof food alone comes to Rs. 21-15-8, that is $64 \cdot 23$ per cent of the family expenditure. The other main heads under which information is available are Housing, Clothing, Fuel and Light, andMiscellaneous. In the average family, the expenses under these heads are, for housing Rs. 3-6r3, clothing Rs. 2-1-0, fuel and light Rs. 2-3-10 and miscellaneous Rs. 4-8-9. These items account for respectively $9.91,6.03,6.54$ and 13.29 per cent of the total expenses.
5. The analysis of food expenditure shows that the percentage of expenditure on essential food-stuffs is less per equivalent adult as the income is higher. Thus, whereas the expenditure on this account is 15.61 per cent in the lowest income group, it is only 6.75 in the highest income group. In the case of luxury foods the feature is not noticed.

The study of expenditure on food also shows that our food is badly balanced and of poor nutritive quality. Census reports tell us that literacy in Cochin is more than three times as wide as in the Punjab; nutrition reports inform us that the Punjabi enjoys about the best diet in India, whereas we take about the worst. It is so easy to argue that literacy has nothing to do with diet, but one may desire that education will enable people to know, choose and enjoy good food, when it is available.'
6. As for housing, it was seen that, of the 261 labourers, 231 lived in their own houses with their families.. Labour enquiries, in other parts of India show that most of the labourers have to stay in rented rooms. Thus, in Madras, out of the 641 labourers interrogated, only 31 lived in their own houses. Perhaps the "Wishing, Tree" or "Tree of Wealth" as the cocoanut palm has been variously called, comes to the rescue of the local labourer, and enables him, with liftle or no expense to put up a small cottage to house his family.
7. The family balance-sheet shows the income of Rs. 32-1-5 opposite the expenditure of Rs. $34-3-6$. The expenses are more than the income. by a margin of Rs. 2-2-1. Scrutinising the expenditure we note items as follows.


These items cost Rs. 5-11-11, which is more than double the excess of the worker's expenditure over his income. Observing the nature of the items one feels that some adjustments can be made without inconvenience in these outgoings and the family budget balanced.

## A Closer Survey

8. In the following pages a more detailed analysis of the organised industries is given under seven heads.
9. Religion and caste.
10. Family composition.
11. Income of the family.
12. Expenditure.
13. Expenditure on food
14. Miscellaneous expenditure.
15. Housing.
16. Religion and casle-The survey shows that 57.86 per cent of the labourers are Christians. Hindus constitute 40.99 per cent. This percentage is made up of 23.76 per cent Ezhuvas, 6.51 per cent Va'as, 4.21 per cent Nairs and 6.51 per cent other Hindus. Muslims come to 0.77 per cent and there is 0.38 per cent of other communities. ' The analysed table of the 261 samples collected from the organised industries is given below.

TABLE I
Statement uhowing distribution of families by caste

| . Income groups |  | Nairs, | Ezhuvas | Valas | Others | X'ians | Mualims | Others | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Rs. 10 and below | . |  |  |  |  |  | $\cdots$ | .. |  |
| $\cdots \stackrel{10-20}{ }$ " $20-30$ | ... | 3 5 | 14 | 4 | 4 3 | 22 | i | $\because$ | 104 |
| " $30-40$ | $\cdots$ | 1 | 16 | 3 | 4 | 32 | 1 | .. | . 57 |
| ${ }^{3}$ 40-50 | .. | 2 | 3 | 2 | 3 | 13 | .. | ' | 23. |
| Above Ra. 50 | .. |  | 6 | 3 | 3 | 16 |  | I | 29 |
| All incomea |  | 11 | 62 | 17 | 17 | 151 | 2 | 1 | 261 |
| Percentage to total | .. | 4.21 | 23.76 | 6.51 | $6 \cdot 51$ | 57.86 | $0 \cdot 77$ | 0.38 | $100 \cdot 00$ |

10. Literacy.-Only 54 of the main wage earners profess to be illiterate. As many as 180 are literate in Malayalam and another 27 in both English and Malayalam. Thus 79.29 per cent of the main wage earners are literate in this centre. The high percentage among labourers seems only natural considering the high percentage of literacy in general in the State.
11. Composition of the family.-It is seen that 6 ' 69 members on the average live together as a family. Of these 2.01 are men, 2.09 women, 1.28 boys and 1.31 girls.; The female element seems slightly to predominate. This feature is noticed in Madras also, where according to Mr. Adhyantayya's report, in the average family of 6.03 persons, 2.96 are males and 3.07 females. It is noticed that the local labourer has a bigger family to support than the Madras labourer and a very much bigger family than the Bombay labourer. In Ernakulam itself a survey of 150 labourers families in 1931 showed an average of only 5.26 in each family. The local labourer in 1939 has 0.09 dependants living elsewhere. The average number gainfully employed in his family is 1.64 .
12. The family is larger as the income is higher. There is a steady rise in the numbers from 4.94 in the families with incomes less than Rs. 20, to 10.59 for the group with more than Rs. 50 incume. There is also a regular increase in the average number gainfully employed, as the family is larger, a regularity which is not noticed in Madras. It must, however, be said that whereas in the two highest income groups the increase in the family is from 7.82 to 10.59 , the increase in the earning members is from 2.26 to $2 \cdot 41$.
[^3]How the labourer in the organised industries spends a rapee for food materials


How he spends a rupee


ORGANSED INDUSTRIES
TABLE II
Analycis of family composition by income groups

| Income group | No. of familice | Average number of persons per family |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls | Total |  |  |  |
| Ra. 10 \& below |  |  |  |  |  |  |  |  |  |
| Rs. ${ }_{\text {Rs }}$ 10-29 | - 488 | 1.40 | 1.71 |  | 0.83 1.25 1.8 | 4994 6.08 | 4.04 504 | 0.25 | 1.10 1.44 |
| Rs. ${ }^{\text {Re }}$ 20-30 Re 30 | [ 104 | 1.73 2.11 | 1.94 <br> 2.07 | $\stackrel{1}{1.16}$ | 1.25 | $6 \cdot 08$ 6.83 | $5 \cdot 04$ 5.67 | 0.09 | 1.44 1.99 |
| Re. ${ }_{\text {Res }}$ 40-50 |  | 2.78 | 2.48 | 1.52 | 1.04 | $7 \cdot 82$ | 6.65 |  | 2:26 |
| Above Rs. 50 , | , 29 | $3 \cdot 21$ | $3 \cdot 03$ | $2 \cdot 14$ | $2 \cdot 21$ | 10.59 | $8 \cdot 82$ | 0.24 | $2 \cdot 41$ |
| All incomes | - 261 | 2.01 | $2 \cdot 09$ | $1 \cdot 28$ | $1 \cdot 31$ | 6.69 | 5:56 ! | 0.09 | 1.64 |

It may be interesting in this connection to compare the local family with the working class family elsewhere in India.: A table is given below.

Average size of working class families in different centres

| Locality \& Industriea | Persons living in the family |  |  |  | Dependante living away | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Men | Women | Children | Total |  |  |
| Bombay (21-22) all induatries Cawnpore-Textiles, leather. Engineering | $1 / 10$ $1 / 30$ | 1.10 0 | $2: 00$ $1: 20$ | 4.20 3.40 | 0.60 1.08 | 480 4.48 |
| Lucknow-Railway workshops | 1:15 | 0.91 | 1:42 |  |  |  |
| Nagpur-Texiles | $1 \cdot 41$ | 141 | 1.72 | 4.54 | 0.17 | 4.71 |
| jomuhedpur. | 1.32 | 1.63 | $2 \cdot 20$ | $5 \cdot 15$ | 0.25 | $5 \cdot 40$ |
| Bengal-Railwaya | $1 \cdot 16$ | $1 \cdot 11$, | 1.51 | 3.78 | 1.53 | $5 \cdot 31$ |
| Coimbatore-Texiles | $1 \cdot 36$ | 1.48 | 2.05 | 4.89 | 0.25 | $5 \cdot 14$ |

13. Income of the family.-The average income of the families of the labourers in organised industries is Rs $32-1-5$. Of this amount 79.69 per cent is oarned by the men and women in the family from employment. The main wage-earner brings 54.68 per cent, the women 1.61 per cent and the other adult members in the family 23.40 per cent. Taking their different contributions in the different groups, it is seen. that the earnings yof the main wage earner come to only 33.52 per cent in the highest income group, whereas it is $82 \cdot 09$ per cent in the lowest. In Madras, the figures are $41 \cdot 26$ per cent and $94 \cdot 18$ per cent respectively. Here the contribution of the women is the lowest, that is 0.50 per cent in the Rs. 10 to Rs. 20 income group. and highest that is 2.08 per cent in the second highest income group. The women are employed in sweeping and washing work in the more well-to-do houses, coir spinning etc. There are no instances of children being gainfully employed in the samples for organised industries.
14. The table given below shows that the family income is derived not only from employment but other sources also. The house itself brings $7 \cdot 29$ per cent. Land brings to the local labourers as much as 5.57 per cent of the family income, whereas the Madrassi family gets only 0.29 per cent. In Madras the "unspecified incomes". come to 1.00 per cent, and here to 6.04 per centThese are received usually, by poultry keeping, selling cows' and goats' milk or milk products letting of boats, fshing nets. etc. The labourers also receive some financial help from relatives and friends. The income in this centre from this source is $1 \cdot 41$ per cent of the total family income. Incomes from houses remain at a fairly constant percentage for all income groups except the second highest where it drops. In the case of income from lands, however, there is an increase from 2.07 per cent in the lowest income group to 10.84 in the highest.

## ORGANISED INDUSTRIES

TABLE III
Analysis of monthly income per family by tource ${ }^{-}$

15. The income of the local labourer may be compared to the national minimum wage estimated by Dr. Radhakamal Mukerjee on the basis of the minimum fixed for each of the labourer's requirements by various authorities.

The National Minimum wage standard for a worker's family of four persons
(Pre-war prices)*

1. Physiologically adequate dietary

|  | $R s$. | $A$. | $P$. |
| :---: | ---: | ---: | ---: |
| .. | 14 | 4 | 8 |
| $\cdots$ | 4 | 12 | 4 |
| $\cdots$ | 2 | 0 | 0 |
| .. | 3 | 4 | 0 |
| . | 1 | 8 | 0 |

6. Ceremonies and festivals
7. Clothing
8. Fuel and light
9. Rent
$\begin{array}{llll}. & 3 & 4 & 0 \\ \cdots & 1 & 4 & 0 \\ \cdots & & 0\end{array}$
10. Education

|  | $R s$. | $A$. | $P$. |
| ---: | ---: | ---: | ---: |
| .. | 1 | 0 | 0 |
| $\because$. | 1 | 0 | 0 |
| $\cdots$ | 1 | 0 | 0 |
| .. | 2 | 0 | 0 |
| .. | 30 | 13 | 0 |

16. Expenditure.-Following the Madras pattern, in this enquiry also expenditure in the labourers' families is analysed under five main heads, viz., food, housing, clothing, fuel and light and others.
[^4]Analytis of average expenditure per family by income groups

| No. of families | All families |  | Family with a monthly income of |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 261 |  | Rs. 10 and below |  | Rs. $10-20$ |  | R. 20-30 |  | Rs. 30-40 |  | Rs. $40-50$ |  | Above Rs. 50 |  |
|  |  |  | Ni |  | 48 |  | 104 |  | 57 |  | 23 |  | 29 |  |
|  | Rs. A. P. | Per cent | Rs. A. P. ${ }^{\text {! }}$ |  | Rs. A. P. | Per cent | Rs. A. P. | Per cent | R. A. P. | Per cent | Rs. A. P | Per cent | Rs. A. P. | Per cent |
| I. Expenditure- |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Food | 21158 | 64:23 | - | . | $\begin{array}{ll}13 & 310\end{array}$ | 63.05 | 1870 | $65 \cdot 98$ | 221510 | 64:83 | 301010 | 68.11 | $\begin{array}{lll}40 & 4\end{array}$ | 59.55 |
| Housing | 363 | 9.91 | -• | . | 2110 | 10.07. | 2127 | 9.97 | 3118 | 10.51 | 3144 | 8.65 | 699 | 9.78 |
| Clothing | 210 | 6.03 | . | - | 178 | $7 \cdot 04$ | 1111 | 6.06 | 206 | 5.73 | 2108 | $5 \cdot 92$ | 3154 | $5 \cdot 85$ |
| Fued and light .. | 2310 | 6.54 | . | - | 1119 | $8 \cdot 26$ | 1155 | 7.03 | 2. 510 | 6.67 | 294 | $5 \cdot 74$ | 3811 | 5.27 |
| Miscellaneous | 489 | 13.29 | - | .. | 2611 | 11.58 | 310 | 10.96 | 457 | 12.26 | 536 | 11.58 | $13 \quad 36$ | 19.55 |
| Total expenditure.. | 3436 | 100.00 | $\cdots$ | . | 2100 | 100.00 | 27151 | $100 \cdot 00$ | 3575 | $100 \cdot 00$ | 4508 | $100 \cdot 00$ | $67 \quad 98$ | $100 \cdot 00$ |
| II. Expenditure in relation to income |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total expenditure | $34 \quad 36$ | 106.64 |  |  | 2100 | $126 \cdot 47$ | 27151 | 109.71 | 35.75 | 103.70 | 4508 | $100 \cdot 06$ | 67 - 98 | 100.79 |
| Cash in hand .. | $-2 \begin{array}{lll}-2 & 1\end{array}$ | -6.64 | - |  | -4.6.4. | $-26.47$ | -2 778 | $-9.71$ | $\begin{array}{llll}-1 & 4 & 3\end{array}$ | -3.70 | $-0005$ | -0.06 | -0 818 | $-0.79$ |
| Total income .. | $\begin{array}{lll}32 & 1 & 5\end{array}$ | 100.00 |  |  | $16-98$ | 100:00 | $\ldots 25 \quad 7 \quad 6$ | $100 \cdot 00$ | $\begin{array}{lll}34 & 3 & 2\end{array}$ | 100.00 | $45 \quad 0 \quad 3$ | $100 \cdot 00$ | $\begin{array}{lll}67 & 1\end{array}$ | 100.00 |

17. The general average income for all families is Rs. 32-1-5, and the average expenditure Rs. 34-3-6. Thus an average deficit of Rs. 2-2-1 is revealed. No general income-group shows a surplus, but the deficit is only $\mathrm{Re} .0-8-6$ in the highest income group, whereas it is Rs. 4-6-4 in the lowest. The adjustment between income and expenditure seems to be the best in the second highest income group where the deficit is only 5 pies; with an income of Rs. $45-0-3$ and an expenditure of Rs. 45-0-8. Probably, with an income of over Rs. 50 per month there is a sense of affluence and a spurt of expenditure which ends, unfortunately with a deficit of Rs. 0-8-6. Every family, however, does not suffer from a deficit budget. In the cases of 30 families we were informed that there were savings. The total savings come to Rs. 2,081 giving an average of Rs. 69-5-10 for families with savings, and an all round average of Rs. 7-15-7 for all families.
18. Expenditure in General.-It is observed that out of Rs. 34-3-6 spent by the family. 64.23 per cent is spent on food. In the different income groups, however, the percentage varies between a maximum of 68.11 and a minimum of 59.55 . Housing accounts for 9.91 per cent, the maximum of 10.51 per cent being noticed in the fourth income group and the lowest 8.65 per cent in the second highest income group. The average expenditure for clothing is 6.03 per cent, with a maximum of 7.04 in the lowest income group, and a minimum of 5.73 in the fourth. It is for fuel and light that 8.26 per cent of the expenditure is incurred in the lowest income group. This is the maximum percentage and it falls steadily as the income increases, Naturally the minimum percentage of expenditure, that is 5.27 for this head is seen in the highest income group. The over-all average for this item is 6.54 per cent. Expenditure on general or miscellaneous items averages 13.29 per cent, rising from a minimum of 10.96 per cent in the lowest income group to 19.55 per cent in the highest income group. Thus the fluctuation under this heading is substantial; it is less in the case of expenditure on housing clothing, fuel and light as between the different groups.
19. The expenditure of the local labourer mav be compared to that of labourer in some other centres in India as shown in the following table.

Analysis of Family Budgets of Industrial.workers in India

20. Food.-The expenditure on food deserves some special consideration. After all, a driving motive for the labourer to take up work is the anxiety to obtain enough to fill that span of the stomach. Also, in many cases the way is paved for industrial disputes by the payment of wages too low for the employees to procure enough food for themselves and their families.

## ORGANISED INDUSTRIES

Analysis of monthly food expenditure per family by income groups



For food the local labourer utilises 64.23 of the family expenditure. The Bombay labourers' average for food is 46.60 per cent. and that of t'ie Madrasi is 52.63 . Note, however that the average Bombay family is only 3.70 strong, whereas the Madrasi has to feed 5.03 individuals. The local labourer has to feed 6.69 members in his family group. Further the average expenditure of the Madrasi labourer is Rs. 37-0-2, whereas that of the local labourer is only Rs. 34-3-6. Naturally, a higher percentage of expenditure on food may be expected here.
21. According to the generalisation laid down by Doctor Earnest Engel, the smaller the income of a family, the bigger will be the proportion spent on food. As the income increases, the expenditure on a vital necessity like food usually shows an increase in amount, but decrease in percentage. The proportion spent on comforts and luxuries like entertainments increases. Engel's law is accepted as almost universally epplicable. Obviously the law can be tested only when applied to families of the same size and similarly constituted, that is, with the same number of adults, women and children, or alternatively, to a single unit, for example, an adult. When, from the budgets collected locally, an analysis is made of the monthly expenditure per equivalent adult male by income groups, it is found that in the successive higher income groups, the percentages spent for food are $15 \cdot 61,13 \cdot 09,11 \cdot 44,10.24$ and 6.75 respectively. As the income rises from Rs. 10 per month to Rs. 50 and above, the percentage expenditure on food is steadily less and less in comformily with the famous law.

Again, taking the family unit itself, let us calculate the expenditure on the more essential food stuffs; the expenditure on tobacco, refreshments and pansupari being separated from food proper and added to the miscellaneous expenditure. Then we get the following results:-

Percentage expenditure in different income groups

| Items | Rs. $10-20$ | Rs. $20-30$ | Rs. $30-40$ | Rs. $40-50$ | Above Rs. 50 |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Food | 49.88 | 52.47 | 51.33 | 48.82 | 44.75 |
| Miscellaneous | 24.75 | 24.47 | 25.76 | 30.87 | 34.35 |

This calculation also proves that Engel's law is generally applicable here. Still another test can be made after classifying the normal food items themselves into the more necessary and less necessary. Cereals and salt may be considered as more necessary. The percentage expenditure on these articles for the different income groups are.-

| Itemı | .. | .. | Ri. $10-20$ | Rs. $20-30$ | Rs. $30-40$ | Rs. $40-50$ | Above Rs. 50 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Cereals | .. | .. | 40.27 | 42.31 | 39.48 | 36.29 | 33.96 |
| Salt | .. | .. | 1.14 | 0.99 | 0.98 | 0.77 | 0.71 |

The table shows the general tendency for the percentage of expenditure on these necessities to decrease as income increases. Engel's law is again confirmed.

Milk and po'atoes may be considered as less necessary, that is, belonging to the "comfort" or "luxury group" according to Indian standards. The percentage expenditure on these items in the different income groups are.-

| Item | - | .. | Re. 10-20 | Rs. 20-30 | Rs. 30-40 | Rs. 40-50 | Above Rs. 50 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Milk | - | . | $1 \cdot 77$ | $3 \cdot 03$ | $3 \cdot 42$ | $3 \cdot 50$ | 3.74 |
| Potstocs | - | , | 0.34 | 0.47 | 0.97 | 0.76 | $1 \cdot 25$ |

Here again Engel's law is proved because that law refers to the tendency for increasing percentage of expenditure on the less urgent needs, that is, comforts and luxuries as income increases. Considering the freedom which people have to spend their incomes, the differences in tastes and habits as between the sexes, the wide variets of commodities available, one should not expect that the law would be applicable to every detail. Considering, however, some of the fundamental principles, we find, that Engel's law is illustrated in some degree by the mode of expenditure in this locality.

A careful scrutiny of Table $V$ shows many interesting features of the food habits of the labourers. The percentage of expenditure in the family on some food items which may be considered as necessaries is low as the income is high.


Another group of items shows an increase in percentage as the income increases.


The values involved in some of the above is tabled below and the increase in expenditure in terms of amounts can be noticed.


Generally as income increases there is a considerable increase in the expenditure on the better types of food stuffs and also on liguor.
22. We give below the analysis of the monthly food expenditure per equivalent adult male among local labourers alongside that of Madrasi labourers, for comparison.


From these tables，students cf nutrition problems will be able to draw many inference which will prove very valuable for public authorities and labour welfare workers．

23．In passing，however，it may be mentioned that recently a broad cast speech on Nutri－ tion in India＇began with stating that＂The best f－od in India is that of the Punjabi；the worst that of the South Indian．＂One may note in the following table from a Behar Labour Enquiry Report． the percentage expenditure and the per capita consumption，in seers，each month，of different food materials by workers in different Provinces．

| Province | Cereals． |  | Pulses |  | Ghee and Oils |  | Meat ond fish |  | Milk |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \text { 总 } \\ & \text { B } \end{aligned}$ |  | $\begin{aligned} & \text { ed } \\ & \text { 唇 } \end{aligned}$ |  | 空 |  | 㢐 | 淢 |
| Pathan <br> worker <br> Panjabi <br> United <br> Provinces <br> Central <br> Provinces <br> Madrassi－ <br> Ernakulam | 21．69 | 29.13 | $1 \cdot 45$ | $2 \cdot 41$ | 0.82 | $15 \cdot 32$ | 2：86 | 10.87 | $4 \cdot 25$ | $10 \cdot 70$ |
|  | 19．94． | $32 \cdot 17$ | $2 \cdot 43$ | $5 \cdot 19$ | 1.04 | $20 \cdot 18$ | 0.96 | 7.34 | 4.76 | $13 \cdot 38$ |
|  | 16.71 | 34－18 | $2 \cdot 64$ | 7－21 | 0.48 | 12.45 | 0.58 | 5.55 | $3 \cdot 30$ | 12.67 |
|  | 19.71 |  | 2.61 |  | 0.19 |  |  |  |  |  |
|  | 1446 | 36.64 | $1 \cdot 26$ | 4 4．80 | $0 \cdot 13$ | 4.96 | $0 \cdot 80$ | $10 \cdot 23$ | $1 \cdot 60$ | 8.79 |
|  |  | $34 \cdot 43$ |  | 1.33 |  | $4 \cdot 5$ |  | 12.91 |  | $3 \cdot 18$ |

The South Indian food seems to be badly balanced and of low nutritive value．Vegeta－ian food will be of still poorer quality than the diet shown in the table because the loss of meat and fish is not made up by the gain in pulses，ghee and milk，certainly not in Malabar．

Again note from the following table how much richer is the food of worker in the West than even the best food（i．e．Panjabi）taken by the Indian worker．

Monthly per Capita food consumption in Kilograms among workera


It is unfortunate that many advertisements about drimks and drugs are makimg people ＂stimulant－minded＂．Certainly it is good for business，but often it is bad for the people． Stimulants may not be bad，and may be even welcome as supplement after nutritious，full meals． I fear，however，that some stimulants are now taken as a substitute for food and such a policy can have only tragic results．Therefore there is a great need to make the people＂nutrition＂ minded＂．

24．Miscellaneous Expenditure．－The local labourer devotes 13.29 per cent of the family expenditure for miscellancous purposes．In the following table is a detailed analysis of the expenditure under this head．Two averages are shown－one for all families and the other for spending families．

## ORGANISED INDUSTRIES

TABLE VI


Contributions to Provident Fund, Kuries, etc., constitute the biggest item, with religious festivals coming a close second. It is seen that 57.85 per cent of the families spend for education. Almost all, that is 99.62 per cent spend for religious purposes and festivals. Among the Madrasi labourers only 64.43 per cent of the families spend for those purposes. Eech spending family spends only 6 as. 8 ps. whereas the expenditure of the local labourer is 13 as 1 pie. Under the heading "medical fees and medicines". 98.47 per cent of the local families surveyed show expenditure averazing 6 ss. per family. Only 46.96 of the Madras families spend for these purposes. Are they more healthy in themselves, or less reliant on the doctors? More of the local labourers indulge in amusement, but they spend less than the Madrasis. Thus whereas 86.59 per cent of the labourer's families here spend 4 as. 10 ps. each for amusements, only 43.27 per cent of the Madrasi families spend for this purpose, but each family spends 8as. 6ps. Another expenditure for the labourer is remittance to dependants living elsewhere. However, only 2.68 per cent of the families surveyed here spend for this purpose whereas in Madras 8.58 per cent show expenditure under this heading. The remittance of the Madrasi is Rs. 3-2-5 whereas that of the local labourer is Rs. 2-4-7.
25. Housing.-The following table shows how many of the families surveyed live in rented houses.

## ORGANISED INDUSTRIES

TABLE VII
Statemont showing frequency distribution of rents paid by families according to income groups


It. is seen that most of the labourers live in their own houses, with only 11.49 per cent living in rented houses. In Madras only 4.84 per cent of the labourers live in their own houses. The Madras report has little praise for the residential accommodation which is available for the labourers there. Here also specially in Mattancheri, some really bad cases of housing have been noticed. Swampy and fetid surroundings, inadequate-protection against the weather, insufficient space-all make some of the Mattancheri cottages unfit for human habitation. In many cases, however, the cottages look picturesque with walls of plaited cocoanut-palm fronds or bamboo mats, stiffened with bamboo frames. Most of them have thatched roofs of a double layer of plaited palm fronds. There is generally a yard all round with sandy surface soil which can be kept clean. There is not so much of congested clustering of cottages or packing of human beings into soap-box like tenement rooms as in the dowrahs of the coal fields, cheries of Madras, bustees of Calcutta and chawls of Bombay. Most of the labourers' houses here have a partition inside, making two rooms. Some have a narrow varandah which may shelter anything from goals to grand fathers. About seventeen of the houses visited had high plinths of stone, stone walls, and tile roofs. Compared to what I have seen in Madras, the housing conditions of local labourers are better. In most cases unfortunately, water for cooking and washing had to be fetched from the public taps some distance away. There was always a crowd round these taps, but from the taps themselves there was rarely enough water. If water-supply is unsatisfactory, conservancy arrangements are a disgrace. It is impossible for each labourer to provide his own latrine arrangements of any kind, let alone sanitary latrines. Public latrines which the labourers can use are very few in number, that is, if any at all are available within a convenient distance. The general fact that the housing conditions in this locality are better than in some other places can be seen from the following two tables.

Proportion of families living in single rooms. (1930)


Balancing the budgets
26. Among the families surveyed, those of the Harbour Workshop labourers seen best managed financially. Except in the two lowest income groups they have surplus budgets. The surpluses increase $\varepsilon$ liso from an average of Rs. 8-13-5 per month for the familles in the Rs. 30-40 group, to Rs. 29-15-4 per month for those in the highest income group. Families of labourers in the Engineering Workshops fare next best, with surpluses in the Rs. 30-10 and Rs. $40-50$ income groups. Among the employees in the Oil Installations a surplus is seen in the highest group. Workers in Oil Mills and Printing Press in all income groups seem to ba unable to make both ends meet. They have all deficit budgets. In the case of most of the labourers interrogated in all trades, the deficits represented only the value of "commodity overdrafts" from small shop-keeper; who supplied the workers with their day to day necessities like rice, vegetables, tobacco, etc. The dues to the dealers had been cleored whenever the labourers had a little spare money. They were not able to say how exactly that spare money became available. Sometimes the va'ue ol rice and cocoanuts bought had been paid for not by money, but by the servicing of a lock. haulage of a load of commodities for the shop, or barter of some spoilt soap or a second hand tin which a labourer obtained from the factory. Perhaps an umbrella or a tool had been given in pawn for the goods ond not redeemed. Orragain, a cow or a goat, a vessel or jewel had been sold and the obligations cleared. At this distance of time they were not sure how and when the dues to the provision merchants were cleared, but they were sure that they had no debts outstanding.

Of the 261 families surveyed, 134 admitted indebtedness. The debts totalled Rs. 22.469, showing an average debt of Rs. 167-10-10 for each of the indebted families. Most of the
debts had been inherited from ancestors who perhaps had lived neither well nor wisely. In other cases money was borrowed to meet marriage expenses. Doctors' fees and druggists' bills created other debts. Some had incurred debts for the purchase of property or construction of houses.

Table VI shows that only 14.94 per cent of the labourers interrogated mention an expenditure for "repayment of debts". Under this head the monthly expenditure of the spending families is Rs. 3-4-6. All that could be said about the indebted workers is that the replies they gave to questions regarding arrangements for clearance of debts were unsatisfactory. Some just stoically confessed to the continuance of a burden they could not clear; some ingeniously assumed some dubious moratorium arrangement, and others were hopeful, like Micawber, of "something turning up," bringing some money for them, with which the debts would be clearedl

## PART II

## UNORGANISED INDUSTRIES

The place which unorganised labour occupies in this scheme of investigation has already been explained: Details have also been given of the industries chosen and the number of samples taken from each. Altogether 301 budgets have been collected from among the labourers employed in those groups.

In the following pages the conditions of employment of these workers are briefly' described.

Analysed statistical tables for each industry are given in Part III, Appendix.

## HANDCARTM̈EN AND HEADLOAD COOLIES

In this locality heavy transport work along the roads over relatively short distances has always been done by handcartmen and headload coolies. The two are not clearly distinguishable professional groups. When a headoad cooly gets a heavy piece of work to do, he hires a cart and so changes into a handcartman. Similarly when a handcartman obtains a job lighter than usual, he saves the bother and expense of hiring a cart by swinging the load on to his head and walking away. Thus the handcartman metamorphoses into a headload cooly.

Bullock and buffalow-carts have perhaps never been seen on the roads of Ernakulam; usedfor general transport business. Bullock-carts are still sights which draw children from their: play; a buffalo-cart would be a phenomenon! Motor lorries are only recent arrivals. But iron:tyred hand-carts there have been, large and smail, so long as I can remember, on the local roads. There were also a few rubber-tyred carts in the place. Hand-carts were more numerous in Mattancheri than in Palluruthi or Ernakulam. naturally, as the biggest business centre of the, three. They were used to transport stone, timber, corn, fodder, general, merchandise andia. wide variety of articles from place to place.

The handcartmen were scldom the owners of the carts they pulled or pushed about. Building and general contractors, merchants and businessmen would have a few or perhaps a dozen and more carts for hire-purposes.
$\cdots$ Labourers come and hire these carts when they have more than a headload to carry. The' carts are of various sizes. Some can be handled by a single man even when loaded, and the big ones may require five or eight men. For a "single-man-power" cart the hire-charge was about 2 annas per day, whereas the bigger ones cost about 8 annas. The rubber-tyred variety cost 8 annas to Re. I per day. A cart is generally hired for the day, but it could be obtained for the fraction of a day or even a single trip at reduced charges.

Groups of these labourers are to be seen every day about the markets, shops; boat jetties and such likely. places of employment. Some of these men are attached to the cart owners, but the many hunt on their own for work. In. Ernakulam the Kudumbi Chettis, Christians andEzhuvas are weil-represented in this group. In Matt ncheri and Palluruthi the Muslims form a strong contingent. One notices that the Kudumbi Chetties are cfien exclusive and make up cart teams only from among themselves. The other communities mix up together moreoften.

As can be imagined, employment is not regular for this clais of labourers. As between the handcartman and the headload cooly, the condition of the handcartman seems to be better. It is seen from this investigation that these workers may get work about 22 days in the month and each makes about Rs. 18 by it. With subsidiary earnings the family income rises to Rs. 23-0-8 per month. The monthly expenditure is Rs. 22-13-7.

## BEEDI WORKERS

The budgets of 30 beedi workers have been colle:ted. The selected workers are the main-stays of their respective families as can be seen from the percentage they contribute to the family income.

The Madras report has not many pleasant things to say about the life of the beedi workers in that city. This is an indusiry where age and health do not matter so much as in some other industries and one maÿ notice workers fromi 6 to 60 years of age. One serious charge in the Madras report is the.increasing employment of child-labour and cruel conditions of. employment in the trade-in the city. Mr. Adhyantayya in the course of the report refers to the tenjency for the beedi -indistry to be founded mainly on child-labour.' He speaks of boys, only five and six ${ }^{\wedge}$ years of age made to work 10 or 12 hours daily. There are references to corporal punishments: of a reprehensible kind' being awarded to these unfortunates if their work does not come up to the standard. He is reminded of a scathing comment in the Whitely Report on Indian Labour; which says that the conditions of empl yyment recalled 'the worst features of child-apprenticeship: in England at the time of the agitation prior to the passing of the first Factory Act.' Fortunately: the position in this area does not seem to be so bad. Some children are employed in the "trade here also. They are not, however; illtreated at all. There is no one below 8 years of age. Hours of work are not tyrannously enforced on them, and the youngsters go home before. dark.

In Madras the places where the beedi workers spend their working hours and make beedies have also béen condemned by the Whitely C; mmission in strong terms.-"Many of these places : are small airless boxes of:en without any windows, where the workers are crowded so thickly on: the ground that there is barely room to squeeze between them. Others are dark semi basements with damp mudfloors unsuitable in an industry where the workers sit or squat on the floor throughout the working day.". Conditions so bad 'have not been noticed here. As between,.. Ernakulam and Mattancheri, conditions are better in Ernakulam. This' is natural since Mattancheri is a busier and more crowded place. Generally it is seen that while beedies are stocked and sold within the shop, they are made by the workers in the verandah outside or an. upstairs room above the shop.

The local beedi workers are employed directly by the prop:ietors of the shops. There are no labour contractors in between these ownersand the labourer3. This is very fortunate, because wherever such middlemen are found they are charged with victimising the labourers and vitiating :the conditions of employment:-

Remuneration is on the basis of output, not hiours of work. The rate however, is somewhat low so that a man has to work long hours before he earns the day's food. A local beedi maker squatting down with the tobacco mixture, wrappers and twine in a flat basket on his lap, can twirl.of. 1,000 to 1,200 beedies a day. The morning is spent in clipping the wrapper leaves: inio shape. After a sufficient number has been cut, the scissors are put aside and beedi rolling: is begun. The beedi maker gets about 10 annas per thousand beedies supplied to the merchant. Besides, he can have all the beedies he wants for his use. Matches to light them he has to buy. He is however able. to economise in this expense. for: matches because a length of. specialy made coir with a smouldering end is hung up in the: tobacconist's shop all the business:hours for the convenience of the smoker customers.

As the tab'es in the appendix show the average monthly income for the beedi worker is Rs. 15-5-6 from the main profession and Rs. 8-11-7 from subsidiary sources. Thus the total monthly income averages to Rs. 24-1- $I_{\text {; the average expenditure is Rs. 24-15-8. }}$.

In Madras, according to the Adhyantayya report, 83.55 per cent of the beedi workers are Muhammadans, almost a monopoly of the community. In this centre the honours are divided, Muhammadans still leading with a 50 per cent, but Ezhuvas coming behind with a 40 per cent representation.

## TAILORING INDUSTRY

Ernakulam, Mattancheri and British Cochin have always hummed with life, educational, official and commercial. As such. tailors have been in demand and had a definite place in the occupational structure of the locality. They generally congregate near the cloth shops, some of them setting up their machines in the front verandah or somewhere on the premises of the cloth shop itself. Many ply their trade in rooms rented in the residential areas where it is so easy to meet customers and satisfy their personal tastes and fancies in sartorial decorations. Contact with the customer is a great advantage in this trode and the small scale tailor with a limited namber of customers can always hold his own against the big manufacturers of "ready-mades.".

Twenty-five samples are taken for the local enquiry. Among these Christians lead by a good margin with 68 per cent representation, Hindus being second with only 24 per cent. These workers are all the main bread winners in their respective families. "There are many who are only apprentices in the trade and who contibute merely a supplement to the larger main income of a fanily from some other source.

Somelimes ch ldren are lound employed in this industry. They begin with learning to sew button holes: When they begin to learn they do not get any wage, but may get a glass of tea during working hours. Later when they turn out useful work they begin to earn, say 3 annas per day, and go up to 6 annas. The adults also get different incomes according to the kind of work they do. Some are engaged in making only shirts, supposed to be the simplest kind of work. Making of trousers and shorts is more advanced work and better paid. Stitching suits is a still more difficult cperation and a tailor engaged for this work may earn Rs. 1-2-0 or Rs. 1-8-0 per day, wheress the shirt makers may make only 10 annas or 12 annas per day. The "cutter" transcends the mere "stitchers." It is he who marks the cloth ard cuts the pieces to be stitched into an intriguing blouse or a serviceable coat. He may get atout R. 2 or Rs. 2-4-0 per day.

All the tailors interrogated enjoyed permanent employment and had work every day except Sundays. Some tailors own the machines, paying for them on the instalment plan, and nun their own business. Some are employed by the owners of the shop or the machines. To such workers the wages are paid every day; sometimes the wages are paid weekly on Saturdays. If there is any rush work, Sunday also becomes a working day but no special overtime rate is heard of. When daily wages are paid the full amount is not paid each day, but accounts are "settled"' on Saturdays.

The average earnings from tailoring work is Rs. $25-6-9$ per month. From other sources there are incomes which aggregate, on an average. to Rs. 9-5-6 per manth. As against the total monthly income of Rs. $34-12-3$, the monthly expenditure in a tailor's family is Rs. 36-4-8.

## SAWYERS

The sawyers are employed under different circumstances. Some of them contact the business men, house builders, furniture makers, etc., directly, and are engaged by them. Sawyers are also recruited by a "Mooppan", or labour contractor to do sawing work in a factory or builder's yard. Wages are usually paid on the basis of the quantity of work turned out. To ca'culate the quantity the local unit of messurement is the "thuvada." Thuvada=Length X Breadth of the sawn pieces, divided by 24. The dimensions are measured in koles and virals. 24 virals $=1$ Kole $=28$ inches.

Sawing is done by teams of two each. A good team will saw about 24 thuvadas a day, and 16 thuvadas will be considered a low output. The rate of payment is $1 \frac{1}{2}$ to 2 annas per thuvada. When a cocoanut palm has to be sawn into lengths the men are paid half anna or one anna per cut. Before a piece of timber can be sawn it has to be raised about 4 feet above
the ground on a scaffolding. The sawyers have to erect the scaffolding and also raise the timber on to its top. There is no extra payment for this work. But as a reward the sawyers claim the tip-section of the timber where the ho'e is cut to pass the rops or chain for hauling : or tying up purposes. If the emp.'.oyers are kind the sawyers get about $20^{\prime \prime}$ length of this end of the timber. It can be chipped up and uied s fuel. Again, when tinuber has to be selected from the yards, the builders may entrust the carpenters and sawyers with that responsibility. In such cases the timber merchants may pay some tip to the sawyers for the profitable business they bring. This is an extra income.

There are tapering saws and bellied saws, large ones and small ones. The tapering saw has almost always been used here, about 6 ft . long and worth Rs. 8 to Rs. 12 before the war whirled up prices. Unlike the factory labourer who is provided with the tools by the employer, a sawyer has to provide his own saw and keep it in condition. Some could not afford to buy one outright and so hired them at 3 or 4 annas per day.

One might expect that employment for the sawyer cannot be continuous and regular. Actually however, all the samples stated that they enjoyed regular employment, that is, 26 days in the month, Sundays free. Each made about Rs. 23-7-7 per month from the work. Including incomes from subsidiary sources the family income is Rs. $32-10-11$. Still, domestic. finance is not quite satisfactory, because there is an expe nditure of Rs. $32-13-9$ to meet, and so the month turns for him with a deficit of Re. $0-2-10$.

## BOAT-CREW LABOURERS

The Boat-crew labourers come as category No. 7 in the list of the types of unorganised labour. With extensive backwaters and lonig navigable canals passing through the thickly populated areeas, the locality has always had a busy boat traffic. Enquiry showed that only very few of the people who ply the boats along these waterways belonged to or resided in the areas selected for the investigation. Most of them belonged to the suburbs and so were not elig ble for enquiry. Considering the comparitively small number of them resident in the selected areas, only 16 budgets were collected. The samples are engaged in different kinds of work. Some are engaged in country-boats, i.e., Vallams. These men will say that thair profession is punting, i.e., pushing these vallams from place to place with long bainboo poles. Employment for them is not regular. Almost all who were interrogated had work for 20 days only in the month. Oihers in this category are engaged in power-propelled boats as driver, bat-master, cooly, etc. All those have got regular employment and have their steady main incomes supplemented by some subsidiary items. Amons those engaged in the different kinds of work, the driver, obviously is in charge of the engine in the boat and attends to a skilled and responsible work. The serang (or "srank" as he is locally called) is in charge of steering. The hoatmaster had to regulate embarking and di embarking of passengers, supervise issue of tiikets and see generally to the needs of the passengers. The lascar is the general handy-man on board. keeping the boat clean, attending to the lamps, helping to tie up the boat at the jetty or to get it off a sandbar. There are also the boat coolies working at the boat jetties to help passengers with luggage or in loading or unloading the boat, like the porters in the railway stations.

The average income for the family of this class of labourers is Rs. 31-13-2. The min profession brings Rs. 2)-15-0, subsidiary earmings and the earrings of the other members make up the baiance of the total income. The monthly expenditure for the family comes to Rs. 32-5-3.

## WORKMEN WHO LOAD AND UNLOAD STEAMERS, ETC.

These labourers will say that they are engaged in "battapani". They explain that even if they are not working they will get payment or "batta" and that is the reason why their profession is known as "battaanai" or batta work. They did not however seem quite sure about the origin of the word. Sometimes, the word "pattapani" is used. One wonders which is correct. "Pattapani" may be interpretted as work in the pattamars, that is, the small sailing vessels plying along this coast.

The workmen are engaged for shifts of 24 hours. Each batch will usually work only on alternative days. Thus, a batch engaged at 8 a.m... one day continues till 8 a.m.. the next day. Then another batch is engaged, the first being "of"" work till 8 a.m.., the next day. When the men are kept on at night, they are paid double the wage for the day time.

When a vessel ties up in the harbour the clearing agents will inform their stevedores. These stevedores take up the loading or unloading work on contract, at so. many rupees per thousand bags, bales, barrels, etc. The stevedores call up the serangs, or mooppans or leaders of labour gangs. Each moorpan brings a batch, or a few batches of workmen, each batch being generally seven strong. Such groups are put on shifts for loading or unloading the vessel.

The men load a boat with goods from or for the steamer. As circumstances require the boat is then taken to a landing jetty or the steamer, and tied up to be unloaded. Then the men may have no work for some time. Thus, on the steamer the winches may be very busy, and a boat may have to stoy by till loading or unloading it can begin. At a jetty also. the owner of the gools may not have immediate faciliiies to load or unload. He may not have, just then,, coolies to bring the goods to the boat where they will be loaded into the boat by the "battapani" workers. Or, there may be no coolies to clear the $\mathrm{go}, \mathrm{ds}$ when they are brought in the boats to the jetty by the "battapani" men. The owner, therefore, may have to let the boat stay tied $u_{3}$ till he can get the head load coolies. All the time of waiting ${ }_{2}$ sometimes it may be hours, the "battapani" men will receive the "batta."

When once the work is begun it is strenuous and continuous. Therefore it is not anybody who can take up this kind of labour. The aged and the infirm would be eliminated; and the coolies of this class seemed to be between 20 and 50 years of age, sturdy and healthy. There is greater variely of health and age conditions among the other categories of workers, as beedi workers, tailors and boat crews. Their average healih is not so good as that of these men handling the ship cargoes.

Since the shifts of work are long, and the men are out of touch with the shore, they-carry their meals to the ship. Sometimes the men are taken in a hurry and they have no time to take their own food to the ships. Then the stevedores, supply the food and deduct about 2 annas from the wage. The food is gulped down during a few minutes' interval at sometime or other, while the loading or unloading is going on.

Tea or other refreshments they take when the boat is tied up to the shore.
Almost all of these men are resident in Mattancheri and the neighbourhood. They live in: small colonies, three of which were found in different localities in Mattancheri. The Christian labourers belong mostly to the subsect known as Latin Catholics. They are generally congregated in the quarter known as Mulamkuzhi, about three miles oway from the wharves and jetties. A tendency for living in colonies seems to be a characteristic of the employees in this trade.

During the sleck season in shipping these men may seek other work. The Muhammedans, however, have not seemed to be so eager about subsidiary occupations. Not so the Christians. When there is no work on the ships they go out to the sea fishing. When the investigators enquired about the absent male members of the family, the reply from the "home authorities" usually was "they are gone to the sea."

Tables to show the family composition, income, expenditure, etc,, in detail of these workmen are annexed later.

## THE HARBOUR COOLIES

It is from this category of workers that the largest number of buigets has been collected. In 1ll; the work connected wihtie construction and equipment of the new harbour premises was being expedited. Miny people were employed there as "harbuur coolies." In view of the somewhat large number of such coolies it was decided to collect the budgets of as many as 135 from among them.

Studying them, on a community basis, the Pulayas seemed to predominate: The Christians and Ezhuvas also were well represented. Of the others, like the Muslims and Kudumbi Chetties, there were only very few.

We learned that. day after doy, they came to do their appointed work in the harbour, from their homes situated in Einakulam, Palluruthy, Mattancheri and immediate suburbs.

The area where the work had to be done being an island every worker had to be ferried over to the workspot. At certain points along the shore-line of the mainland in the different directions there were public ferries and some labourers were able to take advantage of these to cross over for their works. Private individuals, owning or hiring native boats, arranged to ferry
daily some other labourers to and from the workspots. For this service a fee was paid by each of these labourers. The large maj rity of workers, however, hid heir own arrangements. A party of six or eight (or more acsori ing to the size of the canoe) hired a country boat at about two or three annas per day, and they themseives rowed over, day afier day, to and from the place of work. One wonders whether a labourer can give of his best to his work atter the strain of rowing. Besides, the boats being small or over crowded, or both, there have been upsets and accidents on route. Even lives have been lost. During some zeasons, the backwaters can be really nasty for small craft. The waters may be rough and the currerits strong and treacherous. Only the very experienced know their ways and moods. Some of the labourers may not inow even swimming. Even though some may know the danger, but not swimming, they undertake the crossing, for work has to be done, and it is only if work is done that their fo'ks at home can be provided with the bare necessities cf life. One feels a wish that the Harbour authorities may provide safe and sufficient ferry facilities for those who labour for them. Spicial trains run now-a-days between Alwaye and Ernakulam for the benefit of some workmen and for some there are the bridges. But still. many have to come by unsatisfactory ferries. The harbour authorities, with a variety of craft at their command perhaps can arrange for better water trarsport for these men. A motor boat or a small tug and two or three big valloms (like the loco motive and a couple of carriages) specially reserved for a few hours every day, may satify this purpose. 1 feel that an arrangement like this deserves the consideration of the Cochin Government.

The coolies usually start from their homes early in the moming. Before starting some would have had a meal of some cooked rice kept over from what was prepared the previous night. On cold momings some 'kanji' might be prepared. The 'kanji' water is drunk off warm. The rice is transferred into an aluminium, brass or enamel can or dish. Some pickle or fish curry is poured over it. The vessel is then covered and tied up with a towel and taken by the labourers to the workspots. When domes:ic circumstances do not permit the worker to get anything prepared at home as early as required, he goes into a tea shop. He has a drink of tea and eats powdered rice steamed along with dessicated cocoanut (poottu). Along with this is consumed a preparation with Bengal Gram which makes the breaklast more tasty and nutritious. The worker has his midday meal off the contents of the can tied up with the towel. There was no question of going home for that meal, and the nearest hotels were across the backwaters in Mattoncheri. Meals there would mean so much money and two much time. After the dar's work is over, when returning home mony workmen step into tea shops for a cup that cherrs. Some, however, more sophisticaled, may call at a different place and ask for the bo'tle that inebriates! Reaching home the labourer has a short rest. Some may be able to have the luxury of a bath. Then he has his supper, warm and freshly cooked.

Every day, on reaching the workepot, the labzurer reports to the time-keeper who recoris the time of arrival and maintains a muster roll. The wo kers had to "clock in' at 8 a.m., and at 5 p.m. they generally 'downed tools.' In between, except for an interval of half to one hour, sometime between 12 noon and 2 p.m., the labourers were at their different jobs. Some ingenious workmen have been able both to be 'present' at the harbour workspot and be 'working' elsewhere at the same time. Some time-keepers and maistries knew this and made 'subsidiary incomes' from the labourers.

The ordinary coolies work in gangs of different sizes, each under the supervision of a maistry. The maistry keeps a small book to rccord the attendance of the coolies under him, so that he can iknow what wages each man is likely to get at the week end. The entries in the mus'er roll mainlained by the time-keeper decide the amount of wages which each labourer will get the next Saturday. For absence and other irregularities there are deductions from wages.

The work $u$ hich had to be done by these coolies was considerably varied in characterThere were all kinds of loads to be corried here ond there, sand, stones, cement, beams, and rubbish; different kinds of spade work had to be done as digg $n$ n, heaping. leveling and cleaning; also work like mesonry, carpentry, thatching. gia is cutting. cearing and .so on. The women labourers usually attended to grass cutting ond carrying the lighter loeds. A few children also were often seen on duty, carrying drinking water to the buyy workers in the various areas. Thus there was work all around, and yet sime labourers, atter coming to an 'unjerstanding' with the maistry of his gang eece ped much of it, saved themselves the exertion and bother, and at the same time collected their wages.

Pay was disbursed on Saturdays. The men received about 9 as. women about 5 annas and children about 3 annas per day. Skilld $d$ lnbourers attending to special work received a little more. The maistries received a few annas more than the ordinary workmen. They also benefitted by the helief current among the coolies that they could escape much irksome labsur if they 'remerrbered' their maistries occasiona ly. In 1115 , even though work relating to the harbour was speeded up there was no frantic hurry, and so there was not much of overtime work and wages for these coolies. On ecme occasions, however, as when water had to be baled out to lay a foundation, or a cement job had to be completed, some labourers had to work overtime, because there was stopping midway. 'I he same labourers, unfortunately, might have no employment the next day. Irregularity is the characteristic and curse of casual labour.

The detailed tables in the Appendix give furthor information.

## CONCLUSION

My work is done. Some details regarding the occasion and methods of enquiry have been given earlier. Not having specialised in this kind of work loffered to take it up only after some hesitat on. It is true that once I conducted an economic survey of a fishermen's vilage, as desired by the Government. This, however, was done many years ago, and on a much smaller scale than the present survey. So it was with great anxiety as to how the plan was going to work out that I brgan this investigation. I devcted all patience and care to this work as it was possible for me, in the midst of my duties connected with the college and the University. Still the work could not be finished as quickly as was originally planned. The delay was but natural. The information given by the many parties interrogated during the enquiry had to be carefully verified in various ways. The statistical calculations and tabulations took up much more time than we expected.

There was generous co-operation from almost everyone of the employers for the conduct of the enquiry. As a matter of fact, some of the biggest employers, as in the oil mills, engineering workshops and the Harbour, seemed even to enter into the spirit of the enquiry and offered help, sometimes even altering their usual routine of work. I am grateful to them. I must record my appreciation of the work done by my investigators with all their sincerity and cheerful enthusiasm. I thank :he Statistical Officer and his staff for their valuable help. At my back was the Diwan Peishkar, always accessible, with an abundant fund of information and experience, to discuss problems and contribute to their solution. I thank him for this help and also for sportingly taking the shock when sometimes sensitive human beings clashed with impersonal executive routine during the conduct of the enquiry. I look back on this piece of work as a very interesting and valuable experience. I am thankful to the Government for kindly giving me the oppor?tunity to do it.

This brief survey reveals to us that labour conditions in these areas are not fundamentally different from those existing in many other parts of India. Low incomes, indebtedness, low standard of life, a psychology of living for the day-all these can be seen here also, as elsewhere in the country.

This has been only a fact finding investigation. It dres reveal intelesting details, and in the abse nce of something more comprchensive, the facts can be used to set some standards. They help our judgment, save us from making mistakes and show us where others make th:m. So it is most desirable that such facts be continuously collected and kept tabulated 'for consultation. Besides, every ten years, regular compry hensive surveys might be useful. In the trying and eventual days ahead, the information collected will be very useful for the authorities to take timely action to expose false propaganda, preserve happy industrial relations and promote general welfare.

PART III
TABLE No. I (A)
Statement showing distribution of familios by caste. (Oil Mills)


Statement ahowing distribution of families by caste (Printing Preses)


TABLE No. 1 (C)
Statement showing distribation of familiea by caste. (Oil installatioas)

| Income groups | 1. Hindus |  |  |  | Xians | Muslims | Others | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Nairs | Erhurs | Valas | Other: |  |  |  |  |
| R. 10 and Eelow <br> ; $10-21$ <br> $\because \quad 20-30$ <br> $\because \quad 40-50$ <br> Above Ra. 50 <br> All incomes <br> Percentage to total | $\because \because$ $\ddot{i}$ $\because$ $\because$ | . . 4 2 . . | $\because$ $\because$ $\ddot{i}$ $\ddot{\square}$ | $\because$ $\because$ $\ddot{i}$ 1 . | 1 10 6 1 | $\because$ $\because$ $\because$ $\because$ $\because$ | $\because$ $\because$ $\because$ $\because$ $\because$ | 20 15 10 2 1 |
|  | 1 | 7 | . 1 | 2 | 19 | .. | .. | 30 |
|  | $3 \cdot 33$ | $23 \cdot 34$ | $3 \cdot 33$ | 6.67 | 63:33 | . | .. | $100 \cdot 00$ |
| TABLE NO. I (D) <br> Statement showing divribution of families by caste (Engineering work shops) |  |  |  |  |  |  |  |  |
| Income groups | $\because$ Hindus |  |  |  | X'ians | Muslims | Others | Total |
|  | Nairs | Ezhuvas | Valas | Others |  |  |  |  |
| Rs. 10 and Below <br> Rs. 10-20 <br> Rs. 20-30 <br> Rs. 30-47 <br> Rs. $40-50$ <br> Above Rs. 50 | $\because$ $\ddot{\square}$ $\ddot{\square}$ . |  | $\because$ $\because$ $\because$ $\because$ | $\ddot{\ddot{r}}$ $\cdots$ $\cdots$ $\cdots$ | 1 4 . 2 3 4 | $\because$ $\because$ $\because$ $\because$ $\because$ | $\because$ $\because$ $\because$ $\because$ $\because$ | $\dddot{2}$ 7 2 4 4 |
| All incomes | .. | 4 | .. | 1 | 14. | .. | . | 19 |
| Percentage to total | -• | 21.05 |  | $\bigcirc 526$ | 73.69 | .. | -• | $100 \cdot 00$ |

TABLE No. I (E)
Stateílent showing distribution of fámilies by caste (Harbouir workshop)


TABLE No. II (A)
Analysis of family composition by income groups


TABLE No. II (B)
Analyris of family composition by income groups (Printing Presses)

| Income groupa | No. of fanilies | Average number of pereons per family |  |  |  |  | Average number of equivalent adult males per family | Average number of dependants living elsewhere | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Cirls | Total |  |  |  |
| R. 10 and Brlow |  |  |  |  |  |  |  |  |  |
| Rs. $10-20$ | 7 | 1.14 | j-57 | 1.57 | $0 \cdot 29$ | 457 | 371 | .. | $1 \cdot 00$ |
| Rs. $20-30$ | 8 | $2 \cdot 00$ | 1.88 | 1.00 | $1 \cdot 13$ | 601 | 500 | .. | 1.50 |
| Rs. $30-40$ | 4 | 1.50 | 1.50 | 1.00 | $2 \cdot 25$ | $6 \cdot 25$ | 498 | .. | $1 \cdot 25$ |
| ${ }_{\text {As. }}^{\text {Reve Rs. }} \mathbf{5 0} 50$ | 8 | 3038 | 3025 | 1.63 | $2 \cdot 50$ | 10.76 | $8 \cdot 63$ | .. | $2 \cdot 13$ |
| All incomes | 27 | $2 \cdot 11$ | $2 \cdot 15$ | $1 \cdot 33$ | $1 \cdot 48$ | $7 \cdot 07$ | $5 \cdot 74$ | .. | $1 \cdot 52$ |

TABLE No. II (C)
Analysis of family composition by income groups


TABLE No. II (D)
Analysis of family composition by income groups (Engineering workshops)

| Income groups | No. of families | Average number of persons per family |  |  |  |  | Average number of equivalent adult males per family | Average number of dependants living elsewhere | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls | Total |  |  |  |
| 1 Rs. 10 and below |  |  |  |  |  |  |  |  |  |
| Rs. 10-20 | 2 | 1.00 1.29 | 2.00 1.86 | 0.50 1.14 | 0.50 1.14 | 4.00 5.43 | 3.16 4.39 | .. | 1.00 |
| Rs. $20-30$ Rs. $30-40$ | 7 2 | 1.29 1.50 | 1.86 1.50 | 1.14 0.50 | 1.14 1.00 | $5 \cdot 43$ 4.50 | 4.39 3.93 | $\cdots$ | 1.00 1.50 |
| Rs. $40-50$ | 4 | $2 \cdot 75$ | $2 \cdot 50$ | 1.50 | $1 \cdot 25$ | 8.00 | 6:75 |  | 1.50 4.25 |
| Above Rs. 50 | 4 | 3.00 | 2.75 | $1 \cdot 25$ | $1 \cdot 00$ | 8.00 | 6.92 | $1 \cdot 25$ | 1.75 |
| All incomes | 19 | 1.95 | $2 \cdot 16$ | $1 \cdot 10$ | 1.05 | $6 \cdot 26$ | $5 \cdot 24$ | 0.26 | 147 |
|  |  |  |  |  |  |  |  |  |  |

TABLE No: II (E)
Analysis of family composition by income groups (Harbour workshops)


TABLE No. III (A)
Analysis of monthly income per family by source (Oil Mills)

| ItemsNo. of families | All families <br> 125 <br> Rs. A. P. <br> Per cent |  | Families with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Rs. 10 and below | Rs. 10-20 | Rs. $20 \rightarrow 30$ | Rs. 30-40 | Rs. $40-50$ | Above Rs. 50 |
|  |  |  | -• | 28 | 45 | 30 | 12. | 10 |
|  |  |  | Rs. A. P. | Rs. A. P. | R. A. P. | Rs. A. P. | Ri. A. P. | Rs. A: P. |
| (a) Income from employment- <br> Earnings of.- <br> Main wage earner <br> Women <br> .. |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| Children | . | . | -• | $\cdots$ | $\cdots$ | . ${ }^{\text {- }}$ | .. | . |
| (b) Income from other sources.- |  |  |  |  |  |  |  |  |
| (b) Income from other sources.- |  |  |  |  |  |  |  |  |
| Land . . .. | 1810 | $5 \cdot 07$ | . |  | 0151 | 1148 | 200 | 6145 |
| House .. | 212 | $6 \cdot 77$ | .. | 153 | 199 | 254 | 2148 | 472 |
| Relatives and friends ... .. | 0113 | $2 \cdot 29$ | $\bullet .$. | 0210 | 0210 | . | 14.0 | 600 |
| Others | 257 | $7 \cdot 67$ | . | 0153 | 1136 | 196 | 550 | 733 |
| Total income | 30103 | $100 \cdot 00$ |  | $16 \quad 50$ | 254.6 | 33146 | 45150 | 66114 |



TABLE No. III (C)
Analysis of monthly income per family by source
(Oil installations)


TABLE No. III (D) .
Analysis of monthly income per family by source
(Engineering workshops)


TABLE No. III (E)
Analgsis; of monthly income per family by fourca.
(Harbour workshops)



TABLE No. IV (B)
Analysis of average expenditure per fanily by income groapa
PRINTING PRESSES


TABLE No. IV (C)
Analysis of average expenditure per family by income groups
Oil Installations


TABLE No. IV(D)
Analysis of average expenditure per family by income groups
Ensineering Workshops


TABLE No, lV (E)
Analysis of everage expenditure per family by income groups
(Harbour Workshops)


TABLE No. V (A)
Analysis of monthly food expenditere per family by income groupe (Oil Mills)


TABLE No. V (A)-(cont.)


TABLE No. V. A-(cont.)


TABLE No. V (B)
Analyzis of monthly food expenditure per family by income groups.
(Printing Presses)


TABLE No. V (B)-(cont.)

|  | All families |  |  | Average monthly expenditure per family for families with a monthly incorne of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Monthly expenditure |  | ( Percentage $\begin{gathered}\text { of total } \\ \text { expenditure } \\ \text { on food }\end{gathered}$ | 10 | Rs. $10-20$ | Re. 20-30 | Rs 30-40 | Rs. 40-50 | Above Rs 50 |
|  | $\begin{gathered} \text { Per family } \\ \text { Rs. A. P. } \end{gathered}$ | Per equivalent sdult male <br> Rs. A. P. |  | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. |
| $\begin{aligned} & \text { FOOD GROUP-(bont.) } \\ & \text { IV. Milk } \end{aligned}$ | $\begin{array}{llll}0 & 13 & 5\end{array}$ | 024 | $3 \cdot 25$ | -. | 015 | $\begin{array}{llll}0 & 10 & 9\end{array}$ | 109 | .. | 190 |
| Chee Oils ... | $\begin{array}{lll}0 & 7 & 5 \\ 1 & 2 & 0\end{array}$ | $\begin{array}{lll}0 & 1 & 3 \\ 0 & 3 & 2\end{array}$ | 1779 4.35 | ". | 0 i2 0 | 0 is 2 | $\begin{array}{rrr}0 & 9 & 0 \\ 0 & 15 & 3\end{array}$ | $\cdots$ | $\begin{array}{rrr}1 & 4 & 7 \\ 1 & 13 & 6\end{array}$ |
| Total | 195 | 045 | 6.14 | - | 0120 | $\begin{array}{llll}0 & 13 & 2\end{array}$ | 183 | - | 321 |
| VI. Condimenta.Chillies Tamarind Other condiments | $\begin{array}{llr}0 & 8 & 7 \\ 0 & 3 & 5 \\ 0 & 5 & 11\end{array}$ | $\begin{array}{lll}0 & 1 & 6 \\ 0 & 0 & 7 \\ 0 & 1 & 0\end{array}$ | 2.08 0.82 1.43 | $\cdots$ | $\begin{array}{lll}0 & 6 & 0 \\ 0 & 1 & 7 \\ 0 & 3 & 2\end{array}$ | $\begin{array}{lll}0 & 7 & 6 \\ 0 & 2 & 2 \\ 0 & 3 & 9\end{array}$ | $\begin{array}{rrr}0 & 8 & 0 \\ 0 & 3 & 10 \\ 0 & 6 & 0\end{array}$ | $\cdots$ | $\begin{array}{rrr}0 & 12 & 0 \\ 0 & 6 & 3 \\ 0 & 10 & 5\end{array}$ |
| Total | 11 ll | 031 | $4 \cdot 33$ | .. | $\begin{array}{lll}0 & 10 & 9\end{array}$ | $\begin{array}{lll}0 & 13 & 5\end{array}$ | 1110 | . | $1 \begin{array}{lll}12 & 8\end{array}$ |
| VII. Salt | $0 \quad 3 \quad 7$ | 0 0 7 | 0.87 | -• | $0 \quad 27$ | 030 | 041 | . | 048 |
| VIII. Sugars.Sugar Jaggery | $\begin{array}{rrr}0 & 12 & 3 \\ 0 & 4 & 4\end{array}$ | $\begin{array}{lll}0 & 2 & 2 \\ 0 & 0 & 9\end{array}$ | $\begin{array}{r} 2 \cdot 96 \\ 1.65 \end{array}$ | $\cdots$ | $\begin{array}{lrrr}0 & 4 & 10 \\ 0 & 2 & 3\end{array}$ | $\begin{array}{lll}0 & 8 & 5 \\ 0 & 3 & 0\end{array}$ | $\begin{array}{rrr}0 & 10 & 2 \\ 0 & 4 & 4\end{array}$ | . | $\begin{array}{lll}1 & 7 & 8 \\ 0 & 7 & 6\end{array}$ |
| Total | 10.7 | 0211 | 401 | -. | 0.7.1 | 0 111-5 | 0146 |  | $1 \begin{array}{lll}1 & 15\end{array}$ |

TABLE No. V (B)-(cont.)


TABLE No. V (C)
Analyzis of monthly food expenditure per family by income groups
(OII Installations)


TABLE No. V (C)-(corit.)


TABLE No. $V(C)$-(cont.)


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## Analysis of monthly food expenditure per family by income groups

(Engineering Workshops)


TABLE No. V(D)-(cont.)


TABLE No. V (D)-(cont) ${ }^{t}$


TABLE No. V (E)
Analysis of monthly food expenciture per family by income groups.
(Harbrur Worhahops)

|  | All families |  |  | Average monthly expenditure per family for familis with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Monthly expenditure |  | Percentage ol tctal expenditure on food | 10 and below <br> Rs. A. P. | R. $10-20$Rs. A. P. | $\begin{aligned} & \text { Rs. } 20-30 \\ & \text { Rs. } \dot{\text { A. }} . \dot{\text { P. }} \end{aligned}$ | $\text { Rs. } 30-40$Rs. A. P. | $\begin{aligned} & \text { Rs. } 40-50 \\ & \text { Rs. A P. } \end{aligned}$ | Above Rs. 50Rs. A. P. |
|  | Per family <br> Re. A. P. | Per equivalent adult male Rs. A. P. |  |  |  |  |  |  |  |
| FOOD GROUP <br> I. Cercals and pules |  |  |  |  |  |  |  |  |  |
|  | 1 |  |  |  |  |  |  |  |  |
| Rice <br> Other grains <br> Dhall | $\begin{array}{ccc}6 & 13 & 5 \\ 0 & 0 & 1 \\ 0 & 3 & 5\end{array}$ | 1 4 4 <br> 0 7 7 | 32.75 0.03 1.02 | $\cdots$ | $\begin{array}{crr}4 & 6 & 10 \\ 0 & 7 & 10\end{array}$ | $\begin{array}{lll}6 & 1 & 0 \\ 0 & 0 & 2 \\ 0 & 2 & 4\end{array}$ | $\begin{array}{rrr}7 & 14 & 1 \\ 0 & 0 & 2 \\ 0 & 2 & 7\end{array}$ | $\begin{array}{ccc}7 & 3 & 0 \\ 0 & \dddot{2} & 2\end{array}$ | $\begin{array}{rrr} 12 & 0 & 4 \\ 0 & \mathrm{ij} & 10 \end{array}$ |
| Total | $7{ }^{7} 1011$ | 1411 | , 33.80 | - | 488 | 636 | 180 | $7 \quad 5 \quad 2$ | $12 \quad 14$ |
| II. Vegetables <br> Potatoes <br> Tapioca Onions Cocoanut Other vegetables |  |  |  |  |  |  |  |  |  |
|  | $\begin{array}{lll}0 & 2 & 1 \\ 0 & 0 & 10\end{array}$ | $\begin{array}{lll}0 & 0 & 5 \\ 0 & 0 & 2\end{array}$ | 0.62 0.25 | $\because$ | $\begin{array}{lll}0 & 0 & 4 \\ 0 & 1 & 0\end{array}$ | $\begin{array}{rrr}0 & 1 & 0 \\ 0 & 0 & 10\end{array}$ | $\begin{array}{lll}0 & 3 & 6 \\ 0 . & 1 & 4\end{array}$ | $\begin{array}{ccc}0 & 1 & 10 \\ 0 & 1 & 0\end{array}$ | $0 \quad 7 \quad 0$ |
|  | 0 1 0 | 000 | 0.30 | $\cdots$ | $\begin{array}{lll}0 & 0 & 8 \\ 0 & 6\end{array}$ | $\begin{array}{llll}0 & 0 & 10\end{array}$ | 0 |  | $0 \times 2$ |
|  | $\begin{array}{rrrr}0 & 8 & 8 \\ 0 & 15 & 10\end{array}$ | $\begin{array}{lll}0 & 1 & 7 \\ 0 & 2 & 11\end{array}$ | $2 \cdot 59$ $4 \cdot 74$ | $\cdots$ | 0 6 10 <br> 0 13  | 0 $\begin{array}{rrr}7 & 7 \\ 0 & 12 & 5\end{array}$ | $\begin{array}{lll}0 & 8 & 7 \\ 1 & 7 & 3\end{array}$ | $\begin{array}{rrrr}0 & 9 & 1 \\ 0 & 12 & 10\end{array}$ | $\begin{array}{lll}1 & 0 & 1 \\ 1 & 8 & 0\end{array}$ |
| Total <br> III, Meat and fish Meat Fish <br> Total | 1125 | 053 | 8.50 | . | $1: 6 \quad 7$ | 1.6 .6 | 2 5 ! | 1911 | 31.2 |
|  | $\begin{array}{ccc}0 & 8 & 6 \\ 2 & 4 & 10\end{array}$ | $\begin{array}{rrr}0 & 1 & 7 \\ 0 & 6 & 10\end{array}$ | 2.55 11.03 | $\cdots$ | $\begin{array}{lll}0 & 4 & 3 \\ 1 & 4 & 9\end{array}$ | $\begin{array}{ccc}0 & 7 & 9 \\ 1 & 14 & 0\end{array}$ | $\begin{array}{lll}0 & 5 & 0 \\ 2 & 3 & 1\end{array}$ | $\begin{array}{ccc}0 & 15 & 2 \\ 3 & 11 & 7\end{array}$ | $\begin{array}{rrr}1 & 3 & 4 \\ 4 & 12 & 8\end{array}$ |
|  | $213^{\prime \prime}{ }^{\prime \prime}$ | - 0 , 5 | $\because 13 \cdot 58$ | , | 190 | 259 | 281 | -10 9 | 600 |

TABLE No. $V(E)$ (cont $)$


TABLE No. V (E)-(cont.)
Analysis of monthly food expenditure per family by income group
(Harbour Workshops)


TÁble No. VI (A) ${ }^{-}$
Statement showing details of expenditure on the miscellaneous items (Oil Mills)


TABLE No. VI (B)
Statement showing details of expenditure on the miscellaneous items (Printing Presses)


TABLE No. VI (C)
Statement showing detailg of expenditure on the miscellaneous items
(Oil instaliations)


TABLE' No. VI (D)
Statemont showing details of expenditure on the miscellaneous items
(Engir.eering workshops)


TABLE No. VI (E)
Statement showing details of expenditure on the miscollazesus items
(Harbour Workshops)

| Items | Average expenditure for |  | Pe-centage of budgets on which the firures in column 3 are base」 |
| :---: | :---: | :---: | :---: |
|  | All families | Families spending |  |
| 1 | 2 | 3 | 4 |
|  | Re. A. P. | Re. A. P. |  |
| Education | 034 | 063 | $53 \cdot 33$ |
| Dhobi or soap | 0885 | 0885 | $100 \cdot 0$ |
| Barber ${ }^{\text {Travelling to and from place of work }}$ | $0 \quad 6 \quad 9$ | 066 | 10\%,0 |
| Travelling to and from place of work | $\begin{array}{lll}0 & 13 & 2\end{array}$ | $\begin{array}{lll}0 & 15 & 5\end{array}$ | 85.00 |
| Medical fees and medicines : | $0 \quad 5 \quad 9$ | $0 \quad 5 \quad 9$ | $103 \cdot 0$ |
| Religious observances, feasts and festivala | 0 O $12 \quad 5$ | $0 \begin{array}{lll}0 & 12 & 5\end{array}$ | $100 \cdot 00$ |
| Amuse rents Payments to Provident Fund, Trade Union | $0 \quad 210$ | 033 | 88.33 |
| Payments to Provident Fund, Trade Union, Kuri, etc. | 102 | 4106 | 21.67 |
| Repayments of debis . | 029 | 1114 | 10.00 |
| Remittance to dependanis living elsewhere | 017 | 300 | 3.3? |
| ; Total | 492 | . | $\cdots$ |

TABLE No. VII (A)
Statement showing frequency distribution of rents paid by families according to income groups (Families of workers in Oil Mills)


TABLE No. VII (B)
Statement showing frequency distribution of rents paid by families according to income groups
(Familes of workers in Printing Presses)


TABLE VII (C)

| Statement showing frequency distribution of'rents paid by families according to income groups (Families of workers in Oil installations) |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Monthly rent actually paid by the family | Families with a monthly income of ' |  |  |  |  |  | Total | Percentage to total. |
|  | Rs. 10 and below | Rs. $10-20$ | Rs. $20-30$ | Rs. 30-40 | Rs. $40-50$ | Above Rsp 50 |  |  |
| Nil | .. | 2 | 13 | 9 | 2 | 1 | 27 | 90.00 |
| Below Re. 1 | -• | -• | . | - | .. | . | -• | - |
| Re. 1 and below R. 2 | - . | . | 1 | .. | -• | -• | 1 | 3.33 |
| Rs. 2 and below Re. 3 | - .. | -• | 1. | . | .. | -. | 1 | $3 \cdot 33$ |
| Rs. 3 and below Rs. 4 | - .. | .. | .. . | 1 | .. | - | 1 | $3 \cdot 34$ |
| Rs. 4 and below Re. 5 | - .. | -• | -• | -• | . ${ }^{\text {a }}$ | $\cdots$ | $\therefore$ | .. |
| Rs. 5 and below Rs. 6 | . .. | . | -• | . | . | - | . | , .. |
| Rs. 6 and above | . | . | $\cdots$ | . | - | -• | . | -• |
| Total | -• | 2 | 15 | - 10 | 2 | I | 30 | . |
| Percentage to total | -• | $6 \cdot 67$ | 50.00. | $33 \cdot 33$ | $6 \cdot 67$ | $3 \cdot 33$ | $100 \cdot 00$ | $100 \cdot 00$ |

TABLE No. VII (D)
Statement showing frequency distribution of rents paid by families according to income groups (Families of warkers in Engineering works)

ncy distribation of rente paid by families according to income groups Families of workers irr Harbour Workshops)

Below Re. 1
Re. 1 and below Rs. 2
Rs. 3 and below Rs. 4
Rs. 4 and below Rs. 5
Rs. 5 and below Rs. 6
Rs. 6 and above

Total
Percentage to total

TABLE No. 1
Statement showing distribution of families by caste

$20-30$
R. $30-40$
R. $40-50$

All incomes

TABLE No. III
Analysis of monthty income per family by source
(Hand cartmen and headload coolies)


TABLE No. IV

## Apalyqis of average expenditure per family by income groups

(Handcartmen and headload coolies)


TABLE No. V
Analysis of monthly food expenditare per family by income groups
(Handcartmen and headload coolies)



TABLE Na. V
Details of expenditure on micellaneous items
Details of expenditure on midoad coolies)


TABLE No. VII
Statement showing frequency distribution of rents paid by families according to income groups
(Handcortmen and headload coolies)

| Monthly rent actually paid by the family | Families with a monthly income of |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | 1. Rs. 10 and below | Rs: 10-20 | Rs. 20-30 | Re. 30-40 | Rs. $40-50$ | Above Rs. 50 | Total |
| Below Re. 1 Nil | $\cdots$ | 4 3 | 5 | 1 | $\cdots$ |  | 10 3 |
| Re.. 1 and below Rs. 2 | - $\quad$. | 3 | i | . $\quad 1$ |  | .. | 5 |
| Rs. 2 and below Rs. 3 | $\cdots$ | .. | , | 1 | - | $\ldots$ | 2 |
| Rs. 3 and below Rs. 4 | . .. | .. | .. | . | .. | . | . |
| Rs. 4 and below Rs. 5 | . | .. | .. | .. | .. | . | .. |
| Rs. 5 and below Rs. 6 | - .. | .. | .. | '. | .. | .. | . |
| Rs. 6 and above | -_- |  | 6 | 3 |  | .. |  |
| Total <br> Percentage to total | $\cdots$ | ${ }^{10}$ | $30^{\circ} 6$ | $15: 00$ | 5.1 | $\cdots$ | 10000 |

TABLE No. I
Statement showing distribution of families by caste
(Beedi workers)


TABLE No. II
Analysis of family composition by income groups
(Beedi workers)

| Income groups | No. of families | Average numter of persons per family |  |  |  | Total | Average number of enquivalent adult males per family | Average number of dependants living elsewhere | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls |  |  |  |  |
| Rs. 10 and below |  |  |  |  |  |  |  | . |  |
| Ks. 10-20 Rs. $20-30$ | 13 | 1.31 1.67 | 1.77 2.00 | 0.77 | 0.85 | 4.70 4.79 | 3.91 | . | $1 \cdot 08$ |
| Rs. ${ }^{\text {Res }} 30-40$ | 6 | 1.83 | 2.00 2.17 | ${ }^{0.55}$ | 056 033 | 4.89 | 4.04 4.98 | . | 1.44 1.83 |
| Rs. $40-50$ | 2 | $2 \cdot 50$ | $4 \cdot 03$ | 200 | $2 \cdot 50$ | 11.00 | $8 \cdot 19$ | . | $2 \cdot 50$ |
| Above Rs. 50 |  | . | $\ldots$ | $\cdots$ | - . ${ }^{\text {- }}$ | . | .. |  | .. |
| All incomes | 30 | 1.60 | $2 \cdot 07$ | 0.93 | 0.77 | $5 \cdot 37$ | $4 \cdot 45$ | .. | $1 \cdot 43$ |

TABLE No. III
Analysis of monthly income per family by source
(Beedi workers)


TABLE No. IV

## Analysis of average expenditure per family by income groups

(Beedi workers)


TABLE No. V
Analysis of monthly food expenditure per family by income groups
(Beedi workers)

| Items <br> No. of families | All families <br> Monthly expenditure |  | Percentage of total expenditure on food | Average expenditure per family for families with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Rs. 10 and below | Rs. 10-20 | Rs. 20-30 | Rs. 30-40 | Rs. 40-50 | Above Rs. 50 |
|  | Per family | Per equivaleat adult male |  |  |  |  |  |  |
|  | 30 |  | Ni | 13 | 9 | 6 | 2 | Nil |
|  | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. | Rs. A. P. |
| FOOD GROUP <br> I. Cereals and pulsesRice Other grains Dhal! | $\begin{array}{rrr}5 & 15 & 2 \\ 0 & 0 & 4 \\ 0 & 3 & 3\end{array}$ | $\begin{array}{lll}1 & 5 & 5 \\ 0 & 0 & 1 \\ 0 & 0 & 9\end{array}$ | $\begin{array}{r} 36.38 \\ 0.13 \\ 1.24 \end{array}$ |  | $\begin{array}{ccc} 5 & 0 & 6 \\ 0 & \ddot{2} & 10 \end{array}$ | $\begin{array}{rrr}5 & 0 & 2 \\ 0 & 0 & 11 \\ 0 & 4 & 4\end{array}$ | $\begin{array}{rrr} 7 & 10 & 11 \\ 0 & 0 & 4 \\ 0 & 2 & 11 \end{array}$ | $\begin{array}{rrr}10 & 15 & 0 \\ 0 & \dddot{2} & 0\end{array}$ |  |
|  |  |  |  | . <br> $\because$ <br> $\because$ <br>  |  |  |  |  |  |
| Total | $6 \quad 29$ | 163 | 37-75 | - | 534 | 55 | $7 \quad 14$ | 1110 | -• |
| II. VegetablesPotatoes | 025 | 0 0 0 | 0.92 | $\cdots$ | 012 | $0 \begin{array}{lll}0 & 4\end{array}$ | $0 \quad 25$ | $0 \quad 28$ |  |
| Tapioca | $\begin{array}{lll}0 & 1 & 6\end{array}$ | 0 0 0 | 0.57 | $\cdots$ | 0.20 | 013 | $0 \quad 13$ |  | $\cdots$ |
| Onions | 011 | 0 0 0 | 0.42 | .. | $0 \quad 0 \quad 10$ | 0 1 1 | 015 | 0 i 6 |  |
| Cocoanut | 066 | 016 | $2 \cdot 48$ | . | 0311 | $\begin{array}{lll}0 & 8 & 3\end{array}$ | 074 | $\begin{array}{llll}0 & 13 & 4\end{array}$ |  |
| Other vegetables | 1010 | 039 | 6.44 | .. | $0 \quad 95$ | 165 | 166 | 180 |  |
| Total | $1 \begin{array}{ll}12 & 4\end{array}$ | 067 | 10.83 | - | 114 | 253 | 2211 | 296 |  |
| III. Meat and fishMeat Fish | $\begin{array}{rrr}0 & 8 & 0 \\ 1 & 12 & 3\end{array}$ | $\begin{array}{ccc}0 & 1 & 10 \\ 0 & 6 & 4\end{array}$ | 3.06 10.80 | $\cdots$ | $\begin{array}{lll}0 & 3 & 5 \\ 1 & 8 & 4\end{array}$ | $\begin{array}{crr}0 & 10 & 11 \\ 1 & 5 & 1\end{array}$ | \% $\begin{array}{rrr}8 & 8 \\ 1 & 15 & 10\end{array}$ | $\begin{array}{rrrr}1 & 7 & 0 \\ 4 & 12 & 0\end{array}$ |  |
| Total | 243 | 082 | 13.86 |  | 1119 | 200 | 286 | 630 |  |

TABLE V-(cont.)


TABLE No. V-(cont.)


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TABLE Na VI
Dotails of expenditure on miscollaneous items
(Beedi workers)

| Items | Average monthly expenditure for |  | Percentage of budgeta on which the figures in Col. 3 are based. |
| :---: | :---: | :---: | :---: |
|  | All families | Familes spending |  |
| 1 | 2 | 3 | 4 |
|  | Rs. A. P. | Rs. A. P. |  |
| Education <br> Dhobi or 2000 | $\begin{array}{ccc} \therefore 0 & 4 & 3 \\ 0 & 5 & 2 \end{array}$ | $\begin{array}{lll}0 & 7 & 6 \\ 0 & 5 & 2\end{array}$ | 56.67 $100 \cdot 00$ |
| Barber | 0 | $\begin{array}{llll}0 & 5 & 0\end{array}$ | $100 \cdot 00$ |
| Travelling to and from place of work | $0 \quad 0 \quad 10$ | $\begin{array}{lll}1 & 10 & 0\end{array}$ | $3 \cdot 33$ |
| Medical fees and miedicines | $\begin{array}{llll}0 & 4 & 9 \\ 0 & 9 & 3\end{array}$ | $\begin{array}{llll}0 & 4 & 11 \\ 0 & 9 & 10\end{array}$ | 96.67 |
| Religous observances, feasts and festivals Amusements | $\begin{array}{lll}0 & 9 & 3 \\ 0 & 4 & 10\end{array}$ | $\begin{array}{lll}0 & 5 & \\ 0 & 5\end{array}$ | $\begin{array}{r}93.33 \\ \hline 93\end{array}$ |
| Paymente to provident funds, kuri, etc. | 0.5 | 088 | 766.67 |
| Repayments of debts | :0 26 | 126 | 13.33 |
| Remittance to dependants living elsewere | .. |  | . |
| Total | 211.0 | . | .. |

TABLE No. VI I
Statement showing frequency distribution of rents paid by families according to income groups
(Beedi workers)

|  | Families with a monthly income of |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Monthly rent actually paid by the family | Rs. 10 | $\begin{aligned} & \text { Rs. } \\ & 10-20 \end{aligned}$ | Rs. | $\begin{aligned} & \text { Rs. } \\ & 30-40 \end{aligned}$ | $\begin{aligned} & \text { Rs. } \\ & 40-50 \end{aligned}$ | Above <br> Rs. 50 | Total |
|  |  |  | 6 |  | 2 | .. |  |
| Beluw Re .1 | $\because$ | 1 | 6 | 1 | .. | .. | 2 |
| Re. 1 and below Rs. 2 | $\cdots$ | 3 | $\because$ | .. | .. | .. | 3 |
| Rs. 2 and below Rs. 3 | . | 2 | 2 | . | . | . | 4 |
| Rs. 3 and below Rs. 4 | .. |  |  | .. | $\cdots$ |  |  |
| Rs. 4 and below Rs. 5 | $\cdots$ | . | .. | .. | $\because$ | $\because$ | $\because$ |
| Rs. 5 and below Re. 6 Rs. 6 and above | $\because$ | $\because$ | .. | .. | $\ldots$ | . | .. |
| Total |  | 13 | 9 | 6 | 2 | .. | 30 |
| Percentage to total | .. | 43.33 | 30.00 | 20.00 | 6.67 | .. | $100 \cdot 00$ |

TABLE No. I
Statement showing distribution of families by caste (Tailors)


TABLE No. II
Analysis of family composition by income groups (Tailors)


TABLE No. III
Analysis of monthly income per family by source
(Tailors)


TABLE No. IV
Analysis of average expenditure per family by income groups (Tailors)


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TABLE No. V
Analytis of monthly food expenditure per family by income groups
(Tailors)



TABLE No. VI
Details of expenditare on miscellaneous items
(Tailors)

| Items <br> (1) |  |  | Average expenditure for |  |  |  |  | Percentage of budgets on which the figures in Col. 3 are based <br> (4) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $$ |  |  | Families spending(3) |  |  |
| Education | -• | $\cdot$ | 0 | 4 | 2 | 0 | 8 | 52.00 |
| Dhobi or soap Barber | $\cdots$ | . | 0 | 8 5 | 3 8 | 0 | 8 | 100.00 |
| Barber ${ }_{\text {Travelling to and from place of work }}$ | $\because$ | $\cdots$ | 0 | 5 3 | 8 | 0 | 14 | 100.00 8.00 |
| Traveling to and from place of work Medical fees and medicines |  | .. | 0 | 3 5 | 8 | 2 | 14 5 | 8.00 10000 |
| Religious observances, feasts and festivals | $\because$ | $\cdots$ |  | 15 | 0 | 0 | 15 | 100.00 |
| Amusements | $\because$ | $\ldots$ |  | 3 | 3 | 0 | 4 | 80.00 |
| Payments to provident funds, Kuri, etc. | . | . |  | 10 | 8 | 2 | 12 | 24.00 |
| Repayment of debts | .. | . | 0 | 3 | 10 | 6 | 0 | $4 \cdot 00$ |
| Rernitance to dependants living elsewhere | . | . |  | .. |  |  | .. | . |
|  | Total | $\cdots$ | 3 | 12 | 1 |  | . | . |

TABLE No. VII


TABLE No. I
Statement showing distribution of families by caste (Sawyers)

| Income groups | Hindus |  |  |  | Xians | Muslims | Others | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Nairs | Ezhuvas | Valas | Othera |  |  |  |  |
| Rs: 10 and below . .- |  | . | $\cdots$ | . | $\cdots$ | . | $\cdots$ |  |
| Rs. $10-20 \times$ | $\ldots$ | i | $\cdots$ | $\because$ | $\ddot{4}$ | $\because$ | $\because$ | $\stackrel{3}{5}$ |
| Rs. $30-40$ - $\quad$. | $\because$ | .. | $\cdots$ | $\because$ | 3 | $\because$ | $\because$ | 3 |
| Rs. $40-50$ Above Rs. 50 | $\cdots$ | .. | .. | .. | 2 | .. | .. | 2 |
| Above Rs. 50 .. | . | . | $\cdots$ | . | . | .. | .. | . |
| All incomes Percentage to Total | $\because$ | 10.00 | $\because$ | $\because$ | ${ }_{90}{ }^{9} 00$ | $\cdots$ | $\because$ | 1000 |

TABLE No. II
Analysis of family composition by income groups (Sawyers)

'table No' III
Analysis of monthly income per family by source
(Sawyers)

| ItersNumber of families | All familics |  | Families with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | $\begin{aligned} & \text { Rs. } 10 \text { and } \\ & \text { below } \end{aligned}$ | Re. 10-20 | Rs. $20-30$ | Rs. 30-40 | Rs. 40-50 | Above Rs. 50 |
|  | 10 |  | Nil | Nil | 5 | 3 | 2 | Nil |
|  | Rs. A. P. | Per cent | Rs: A. P. | Rs. A: P. | Rs. A. P. | Rs. A. P. | Re. A. P. | Rs: A: P. |
| (a) Income from employment: |  |  |  |  |  |  |  |  |
| Earnings of.- |  |  |  |  |  |  |  |  |
| - Main wage earner .. | 2277 | 68.76 | .. | . | 23129 | 2014 | 22120 | .. |
| Women | . | . | . | . | .. | . | .. | .. |
| Children | $\cdots$ | .. | .. | . | . | . | -• | . |
| Others | 821 | 2488 | . ${ }$ | . | - | 12100 | 21116 | . |
| (b) Income from other sources |  |  |  |  |  |  |  |  |
| Land | 037 | 0.69 | .. | .. | $\therefore$ | 0120 | .. | . |
| House | 1410 | 3.98 | . | . | 100 | 228 | 0120 | .. |
| From relatives and friends | . | .. | . | . | . | .. | . | . |
| Others | 0810 | 1.67 | .. |  | 065 | .. | 1120 | .. |
| Total income | :32 1011 | 100.00 | .: |  | 25312 | 35100 | 46156 | .. |

TABLE No. IV
Analysis of average expenditure per family by income groups
(Sawyers)

table No. V
Analysis of monthly food expenditure per family by income groops
(Sawyers)



TABLE No. VI
Details of expenditure on miscellaneous items.
(Eawyers)


TABLE No. VII
Statement showing frequency distribution of rents paid by families according to income groups (Sawyers)


TABLE No. 1
Statement showing distribution of families by caste
(Boat crew)


Analysis of family composition by income groups (Boat crew)

Rs.
Re. 20-30
Re. 30-40
Rs. 40-50

All incomes

TABLE No. III
Analyxis of monthly income per family by source
(Boat crew)


TABLE No. IV

## Analysis of average expenditure per family by income groups

(Boat crew)


TABLE No. V
Analynis of monthly food expenditure per family by income groups (Bost crew)


亏


TABLE No. VI
Details of expenditure on miscellaneous items
(Boat crew)


TABLE No. VII
Statement showing frequency distribution of rents paid by families according to income groups (Boat crew)


TABLE No. I
Statement showing distribution of families by caste
(Coolies-loading and unloading steamers)


TABLE No. II
Analysis of family composition by income groups,
(Coolies-loading and unloading steamers)


TABLE No. III
Analysis of monthly income per family by source
(Coolios-loading and-unloading steamers)


TABLE No. IV

## Analysis of average expenditure per family by income groups



TABLE No. V
Analysis of monthly food expenditure per family by income groups
(Coolies-loading and unloading steamers)


TABLE NO. V-(cont.)


TABLE No. V-(cont.)


TABLE No VI
Details of expenditare on miscellaneous items
（Coolies loading and unloading steamers）


TABLENo，VII
Statement showing frequency distribution of rents paid by families according to income groups （Coolies－loading and unloading steamers）

| Monthly rent actually paid by the family | ：－Families with a monthly income of |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | N | ¢ | ＋i＋ | 首： | ¢ | － |
| Nil | ，．． |  | 26. | 12 | ． 4 | 17 | $\begin{gathered} \text { Total } \\ 59 \end{gathered}$ |
| Below Re 1 | ．． |  |  |  | － |  | － |
| Re，I and below Rs， 2 | ．． | － | ．． | ． | ． | － | － |
| Rs， 2 ，Rsi 3 | ．． | ：. |  | 2 | 2 | ．． | 4 |
| Re． 3 ＂Rsi 4 |  | ．．： | ． | 1 | ． |  | 1 |
|  | ． | ．．${ }^{\text {F }}$ | ．． |  | ． | ．． | $\cdots$ |
| Rs，5．．；Rs， 6 |  |  |  | －- |  |  |  |
| $\because$ Rs， 6 and above |  |  |  |  |  |  |  |
| $\because$ シーシニ Total | $\ldots$ | $\cdots$ |  | $\cdots$ | $\ldots$ | －18 | －65 |
| －Percentige to Total | $\cdots$ |  | 40.00 | 23.08 | $9 \cdot 23$ | 27.63 | 100.00 |

TABLE No. I
Unorganised Industries-Ernatulam Statement showing dis ribution of families by caste
(Harbour coolies)


TABLE No. II

- Unorganised Industries-Ernakulamc. Analyais of family composition by income groups
(Harbour coolies):

|  |  |  | Average number of personís per farịly |  |  |  |  | Average number of equivalent adult males per family | Average number of dependants living elsewhere | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Men | Women | $\because B 0 y 3$ | Girls : | Total |  |  |  |
| Rs. 10 and below' Rs. 10 to Rs. 20 Ri. 20 to Rs. 30 Rs. 30 to Rs. 40 Rs. 40 to Rs. 50 Dver Rs. 50 |  |  | ( $\begin{array}{r}1.72 \\ 1.50 \\ 1.69 \\ 2.29 \\ .3 .38\end{array}$ | (1) |  | $\begin{aligned} & 1-12 \\ & 1 \cdot 10 \\ & 116 \\ & 1: 38 \\ & 1: 63 \end{aligned}$ | $\square$$\square$$4 \cdot 74$$5 \cdot 66$6.72$6 \cdot 53$8.26 | $i$3.954.645.615.657.30 |  | $\begin{aligned} & 1 \because 03 \\ & 1 \cdot 046 \\ & 1 \cdot 78 \\ & 2 \cdot 24 \\ & 3 \cdot 50 \end{aligned}$ |
|  |  | $26$ |  |  |  |  |  |  |  |  |
|  |  | $.48$ |  |  |  |  |  |  |  |  |
|  |  | $\begin{aligned} & 32 \\ & \vdots 2 \\ & \vdots \end{aligned}$ |  |  |  |  |  |  |  |  |
|  |  | 421 -8 |  |  |  |  |  |  |  |  |
| All incomes |  | . 135 | $1 \cdot 70$ | 178 | i-1 1035 | 1.19 | ${ }_{6} 602$ | ${ }^{14} 4.95$ | 0.01 | - 1/72 |

TABLE No. III
Unorganised Industries-Ernakulam
Analysis of monthly income per faraily by source
(Harbour coolies)


TABLE NO. IV
UNORGANISED INDUSTRIES-ERNAKULAM

## Analysis of average expenditure per family by income gr

(Harbour coolies)


TABLE NO. $V$
('UNORGANISED INDUSTRIES-ERNAKULAM
Analysis of monthy food expenditure per family bỵ income groups


TABLE NO. V-(cont.)

TABLE No. V-(cont.)

| No. of families | All families <br> Monthly expenditure. <br> Per family <br> Per equivalent <br> adult male <br> 135 |  | Percentage of total expend ture on food | Average expenditure per family for families with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Rs. 10 and below | Rs. 10-20 $\mid$ | Rs. 20-30Rs. $30-40$  <br> Rs. A. P.  <br> 48  <br> Rs. A. P.  |  | Rs. $40-50$ | Above Rs. 50 <br> Rs. A. P. |
|  |  |  |  |  |  |  |  |  |
|  | Rs. A. P. | Rs. A. P. | Rs. A. P. |  |  |  |  |  |
| VII. Salt FOOD GROUP-(cont.) ${ }^{\text {c }}$ | 0 3. 3 | 0 0 0 | 0.92 | . | 027 | 030 | 037 | 038 | 047 |
| VIII. Sugars.- <br> Sugar <br> Jaggery | $\begin{array}{ccc}0 & 7 & 10 \\ 0 & 2, & 7\end{array}$ | $\begin{array}{llll}0 & 1 & 7 \\ 0 & 0 & 6\end{array}$ | 2.21 $\therefore 0.73$ | $\cdots$ | .0 4 11 <br> 0 2 7 | 0 6 5 <br> 0 2 1 | 0 9 <br> 0 0 <br> 0 2 <br>   | $\begin{array}{llll}0 & 10 & 10 \\ 0 & 3 & 3\end{array}$ | $\begin{array}{rrr}0 & 12 & 2 \\ 0 & 4 & 8\end{array}$ |
| Total | 0105 | 0.21 | 2.94 | - | 076 | 086 | , 0113 | 0141 | 1010 |
| IX. Coffee and Tea.Coffee Tea | $\begin{array}{lll}0 & 1 & 1 \\ 0 & 3 & 6\end{array}$ | $\begin{array}{lll}0 & 0 & 3 \\ 0 & 0 & 8\end{array}$ | $\begin{aligned} & 0.31 \\ & 0.99 \end{aligned}$ | - $\quad$. | $\begin{array}{lll}0 & 0 & 6 \\ 0 & 2\end{array}$ | $\begin{array}{ccc}0 & 0 & 10 \\ 0 & 3 & 8\end{array}$ | $\begin{array}{lll}0 & 1 & 3 \\ 0 & 3 & 9\end{array}$ | $\begin{array}{lll}0 & 1.10 \\ 0 & 3 & 2\end{array}$ | $\begin{array}{lll}0 & 1 & 4 \\ 0 & 5 & 6\end{array}$ |
| Total | 047 | 0:0 11 | 1.30 | - | 0211 | 046 | 050 | 050 | 0610 |
| X. Liquor .. | 197 | $0: 52$ | 723 | . | $\begin{array}{ll}0 & 8\end{array}$ | 1411 | 11110 | 21411 | $212 \cdot 3$ |
| XI. Tobacco.For smoking For chewing | $\begin{array}{ccc}0 & 11 & 0 \\ 0 & 4 & 0\end{array}$ | $\begin{array}{llr}0 & 2 & 3 \\ 0 & 0 & 10\end{array}$ | 3.11 1.13 | .. | $\begin{array}{lll}0 & 7 & 0 \\ 0 & 2 & 3\end{array}$ | $\begin{array}{llll}0 & 9 & 6 \\ 0 & 3 & 6\end{array}$ | 0 14 <br> 0 4 | $\begin{array}{cccc}0 & & 1 \\ 0 & 14 & 11 \\ 0 & 5 & 1\end{array}$ | $\begin{array}{lll}1 & 4 & 10 \\ 0 & 7 & 9\end{array}$ |
| Total .. | 0150 | 0.3 1 | $4 \cdot 24$ | -• | 0 9.3 | 0130 | 101 | 140 | 1127 |
| XII. Other Foods | 3117 | 012 0 | 16.83 | .. | 1133 | 211.0 | .4410 | 5134 | 842 |
| Grand Total | 2220 | 477 | $100 \cdot 00$ | . | $\begin{array}{ll}14 & 48\end{array}$ | 18154 | 23106 | $30 \quad 511$ | $38 \quad 129$ |

TABLE No. VI
UNORGANISED NDUSTRIES, ERNAKULAM
Details of expenditure on Miscellaneous items
(Harbour coolies)

| Items | Average monthly expenditure for |  | Percentage of budgetr on which the figures in Column 3 are based |
| :---: | :---: | :---: | :---: |
|  | All families Rs. A., P. | Families spending Rs, A. P. |  |
| 1 | 2 | © 3 | , |
| Education | 045 |  | 66.67 |
| Dhobi or soap | $0{ }^{0} 68$ | $\begin{array}{llll}0 & 6 & 8\end{array}$ | 100.00 |
| Barber | ${ }^{0} 58 \cdot 10$ | 0 | 100.00 |
| Travelling to and from place of work | $\begin{array}{lllll}1 & 4 & 1 \\ 0 & 4 & 11\end{array}$ | 1.41 | 100.00 |
| Medical tees and medicines Religious observonces, feasts and festivals, etc. | $\begin{array}{ccc}0 & 4 & 11 \\ 0 & 10 & \end{array}$ | $\begin{array}{lll}0 & 4 \\ 0 & 10\end{array}$ | 100.00 100.00 |
| Amusements | $0{ }_{0} 3$ | 0311 | $82 \cdot 22$ |
| Payment to Provident Fund, kuries, etc. | $\begin{array}{llll}0 & 8 & 3\end{array}$ | $2 \begin{array}{lll}2 & 0 & 8\end{array}$ | 25.19 |
| Repayment of debts | $\begin{array}{lll}0 & 1 & 1 .\end{array}$ | 0. 159 | 6.67 |
| Remitance to dependants living elsewhere | 0010 | 7. 00 | 0.74 |
|  |  |  |  |
|  | 41 | - |  |

TABLE No. VII
UNORGANISED INDUSTRIES, ERNAKULAM
Statement showing frequency distribution of rents paid by families according to income groups
(Harbour cooliés)

| Monthly rent actually paid by the family | Families with a monthy income of |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Rs. 10 and | R. 10-20 | Rs. 20-30 | Rs. 30-40 | Rs. $40-50$ | $\begin{aligned} & \quad \text { Above } \\ & \text { Rs. } 50 \end{aligned}$ | Total |
| Nil | .. | 24 | 42 | 32 | 21 | 8 | 127 |
| Re. 1 and below |  |  |  |  |  |  |  |
| Rs. 1 to $\mathrm{Ra}_{\text {a }} 2$ | $\because$ | 1 | 2 | ... | .. | ... | 2 |
|  | . | . |  | .. | .. | .. | 3 |
| Rs. 4 to Rs. 5 | $\because$ | .. | 2 | $\because$ | $\cdots$ | . | 2 |
| Rs. 5 to Rs. 6 | $\cdots$ | $\because$ | - | $\because \cdot$ | .. | $\ldots$ | i |
| A bove Re. 6 | .. | .. | .. | . .6 | $\ldots$ | $\because \because$ | . |
| Total | - | 26 | 48 | 32 | 21 | $\because 8$ | 135 |
| Percentage to total | .. | $19 \cdot 26$ | 35.56 | 23.70 | $15 \cdot 55$ | $5 \cdot 93$ | $100 \cdot 00$ |

# REPORT <br> ON <br> AN ENQUIRY INTO THE FAMILY BUDGETS 

OF<br>INDUSTRIAL WORKERS<br>IN<br>\section*{TRICHUR CENTRE}<br>\section*{(Cochin State - North)}<br>\section*{INTRODUCTION}

$\therefore$ No apology is needed at this time of the day for undertaking an enquiry into the family badgets of the working classes: The question of cost of living has come into greater prominence now than at any other time. That living has become abnormally dear is patent to everybody; the imperative necessity of adequate relief measures is equally patent. Governments and private employers have started schemes of dearness allowance, war allowance, town allowance, etc., also increments have been given in substantive wages and salaries. But how far these measures have brought relief to the classes concerned can be gauged only if they are appraised in relation to the increased cost of living of the beneficiaries; and this increase again can be measured only by a close study of their family income and expenditure and a careful comparison of these with their normal levels of the pre-war period. The device usually adopted for such a comparison is the Index Number.

There are various ways of constructing Index Numbers. In every case, however, a particular year or some other definite period of time, say a quinquennium, is taken as the basic period; that is, the average cost of living of that period is adopted as the norm or standard for measuring changes in the cost of living of other periods. The cost of living of any class of people for the basic year is, of course, computed at the average prices then obtaining for the commodities generally consumed by them; and the total cost arrived at in this way is expressed as 100 ; and any subsequent increase or decrease in this cost, resulting from any increase or decrease in the prices of the commodities concerned, is expressed as a percentage of the basic figure.

It requires but a moment's thought to realise that if the Index Number for any given year for a particular class of people is to reflect correctly the increase or decrease in their cost of living, due regard has to be given, in constructing the index, to the relative importance, to that class of the commodities generally consumed by them. In other words, when measuring the cost of living, greater importance should be attached to price changes in a commodity which figures more prominently in the family budget, than in one which is of small consequence. For example, if the expenditure on food comprises 70 per cent and that on clothing 10 per cent of the total family expenditure of any class of people, then in constructing the Index Number of their cost of living a 10 per cent increase in the price of food stuffs will have to be expressed by adding $70 / 400 \times 10$ or 7 points to the basic figure, while a 10 per cent increase in the price of clothing materials will mean only an addition of $10 / 100 \times 10$ or 1 point. To put it in technical terms, while food will have to be given a weightage of $70 / 100$, clothing will get a weightage of only $10 / 100$. It is necessary, therefore, that any attempt to construct cost of living index numbers for any class of people should be preceded by an enquiry into their family budgets so as to ascertain accurately the relative importance of the different items of their expenditure. The method generally adopted in Marras and e'sewhere in India is to classify the items of expenditure into five groups, namely (1) Food, (2) Fuel and Lighting, (3) Clorhing, (4) Housing and (5) Miscellaneous, and then to estimate the relative importance of these groups in the family budget.

The accuracy of the Index Number demands another precaution as well. Just as due regard has to be given, in constructing the general cost of living index, to the relative importance of the different groups of expenditure in the general family budget, so too, within each group
due regard has to be given to the relative importance of the commodities contained in that particular group. For example, if the expenditure on rice comes to 60 per cent and that on vegelables to 10 per cent of the total expenditure on 'Food', then in constructing the group index for 'Food', an increase of 20 per cent in the price of rice will have to be expressed by adding $60 / 100 \times 20$ or 12 points to the group basic figure, while a 20 per cent increase in the price of vegetables will mean only an addition of $20 / 100 \times 10$ or 2 points. The Food Index thus prepared will then be used in the construction of the general cost of living index, with the weightage appropriate to it.

From what has been said above it is clear that the compilation of an accurate cost of living index for any class of people necessitates a preliminary enquiry into their family budgets. The idea of such an enquiry in regard to the working classes of Cochin was first mooted by the Diwan Peishkar in his report M2. 12040/18, dated 14th October 1943 to the Covernment. His proposal was to get it done through the agency of the Professors of Economics of the St. Thomas' College and Maharaja's Cullege. The Government. having approved the idea in their proceedings R4. 1065/19, dated 14th December 1943, the Diwan Peishkar got into communication with the two Professors. Meetings were held at which the Diwan Peishkar's proposal was discussed, and in the light of the discussion the two Professors submitted scheme reports giving detailed proposals for the conduct of the enquiry. A consolidated scheme was thereupon formulated by the Diwan Peishkar, and placed before the Government, who finally passed it and ordered the enquiry in their Proceedings EF4. 19798/19, dated 21st June 1944.

According to the scheme the State was, for purposes of the enquiry, divided into two zones; a central town in each being taken as characteristic of the Zone, as shown below.-

## COCHIN 'NORTH: TRICHUR

## COCHIN SOUTH: ERNAKULAM

The Ernakulam centre comprised the towns of Ernakulam, Mattanchery and Palluruthy which form the chief industrial centres of South Cochin. The Trichur Centre consisted of the to wns of Trichur, Ollur, Puducad and Chalakkudy. Since, however, the cost of living in Ollur, Puducad and Chalakkudy was expected to be lower than in Trichur they were regarded as representative of the mofussil areas and a separate tabulation was to be made of the family budgets of these places for determining the weights to be adopted in compiling the cost of living index for the mofussil. Trichur budgets were to be tabulated separately, as representing conditions of life in urban areas in Cochin North.

The Professor of Economics of the Maharaja's College, Frmakulam, was in charge of the enquiry for Cochin South, and the Professor of Economics of the St. Thomas' College, Trichur, of the enquiry for Cochin North. Also three investigators, each on a monthly salary of Rs 75 and a conveyance allowance of Rs. 15 per mensem, were appointed for each centre to work under the Officer-in-Charge, who was also given the service of a peon on Rs. 11 per mensem plus a dearness allowance of Rs. 10. The Officers-in-charge were given each an honorarium of Rs. 125 plus a conveyance of Rs. 25 , per mensem. The period proposed for the enguiry was eight months, but Government ordered that it should not exceed six months.

The work was to begin on 1 st Karkadagam, 1119. But the appointment of qualified and competent investigators, especially in the case of Trichur Centre, took some time so that.' the work of actual investigation was started only on 1st Chingam 1120. In the meanwhile, however, much preliminary work was got through. Orders were sent by the Diwan Peishkar to the Tahsildars of Trichur, Mukundapuram and Ernakulam, asking them to instruct their subordinates, both Revenue officers, and village officers to render the enquiry offfcers all possible help. Lists were obtained from the Municipal Commissioners of Trichur and Ernakulam showing the names of printing presses in their respective towns, and a list of factories in the State was supplied by the Director of Industries and Commerce. Letters were also sent to the heads of important questionnaire appended on pages $259-262$ was prate requesting help and co-operation. Also a investigators, who were also given detailed instructions as to halayalam for the guidance of the should be applied, and also how information should be collected the " $n$ th" method of sampling in the questionnaire.

As already stated, the investigators of Trichur Centre began work only with the beginning of Chingam 1120. Soon difficulties presented themselves. The chief difficulty arose from thefact that the basic year, for which information was to be collected, was fixed as 1115 (19391940). This involved a process of elimination even in the preparation of the preliminary lists of workers. Of the workers listed from each factory or trade, only such of them as were in it also in the year 1115 could be accepted for the enquiry, and all others had to be excluded. Again, while it was pretty difficult to collect from the labouring classes information regarding their income and es. penditure even for the current year, it was all the more difficult to elicit from them fairly accurate information about the details of their family budget of five years ago. It involved a good deal of retrospect:on and in this difficult process the investigators had to help the workers patiently and sympathetically with comparisons of money values and other differentiating factors of 1115 and 1120 if anything reliable was to be got out of them. Yet another handicap was that the workers could be met in their houses only in the evenings, nay late in the night, when very often they were under the influence of drink and not in a mood to answer questions regarding their family budgets. In several cases, therefore, the investigators had to wait for holidays to tackle the difficult cases. In the mofussil centres there was the additional fact that the houses of the workers were scattered over wide areas so that the investigators had to walk up long distances to meet the sampld workers in their houses.

The upshot of all these was that the enquiry could not be finished in the five months the investigators had initially at their disposal. An extension of three months had, therefore, to be applied for, which the Government were kind enough to grant. Also, since two of the investigators fell ill and took long leave, one for 23 days and the other for 1 month and 19 days, an additional hand had to be appointed for a period of 2 months and 12 days. The work was thereafter expedited and the actual investigation closed before the three months were over. But the work of analysis, scrutiny and tabulation of the budgets collected remained and this, as noted above had to be done separately for Trichur alone and for Ollur, Puducad and Chalakkudy combined. A furiher extension of time by at least one month was, therefore, an absolute necessity, and this too was kindly sanctioned by Government.

## Scope and Method of the Enquiry

The original purpose behind the enquiry appears to have been the fixing of weights for the construction of cost of living index for the working classes of the State. Said the Diwan Peishkar in his note to the Professors:-"An enquiry into the family budgets of low paid employees in different walks of lite in and in the vicinity of these towns (Trichur and Ernakulam) has to be conducted with a view to get the basis for the determination of the weights to be assigned to the various commodities to be taken into account in constructing the index." Subsequently, however, this was amplified, and in the final scheme submitted to the Government by the Diwan Peishkar in his report No. ST. 10421/19, dated 20th Edavam 1119, it was stated that "the budget enquiry to be undertaken is mainly for the purpose of obtaining information in regard to the standard of living of different sections of the community and so it aims at the collection of information not unly as to the earnings of the families comprising the classes, but also as to how the income of the families was expended and how far it was sufficient to meet their needs.". But at the same time he added: "Besides, family budget enquiries are of immense value in providing data for the determination of weights to be used in the construction of cost of living indices. The weights have to be determined on the relative consumption of the different commodities by the families." Naturally, therefore, the budget enquiry had to be as thorough as was possible in the circumstances mentioned above.

The field of Enquiry.-The general lines of enquiry followed in Madras (1935-1936) were adopted here also; and accordingly the families included in the scope of the enquiry were classified into.-
(1) Those engaged in organised industries, and
(2) those engaged in unorganised industries.

The chief organised industries in Cochin North (ie. Trichur Centre) are (1) Cotton Textiles, (2) Rice Mills, (3) Oil Mills, (4) Saw Mills, (5) Printing Works, (6) Engineering works and (7) Tile Factories. Among the unorganised are found (1) Beedi rolling, (2) Tailoring, (3) Sawing Yards, (4) Cobbler Shops and (5) Hand carting and head load transport. The number of workers employed in the organised industries was roughly estimated at 3,500 for Trichur and
suburbs and at 3,000 for the mofussil centres of Ollur, Puducad and Chalakkudi, thus making a total of 6,500 for the Trichur centre. The number emploged in unorganised industries in this centre was approximately reckoned at 5,000 . From these numbers it was decided to take, on a 5 per cent basis, 325 and 250 cases respectively for the organised and unorganised industries or roughly a total of 600 , for actual investigation of the family budgets. But with the application of the elimination process referred to above, the number of workers in the organised industries, who were eligible for the enquiry, was substantially reduced. Nevertheless, it was thought desirable that at least 350 cases should be investigated from the organised industries. Eventually, therefore the selection from the revised lists of eligibles was made on a 20 per cent basis. In other words, from each industry 20 per cent of the workers who were in it in 1115 and still surviving in 1120 were taken up for the enquiry, the selection being made by the application of the 'nth' method of sampling (see below); their total number came to 368,50 per cent being taken from Trichur (Town) and 50 percent from Trichur (mofussil) i.e. Ollur, Pudukkad and Chalakkudi. From the unorganised industries, too, over 250 cases were taken up for investigation. But in their case there was neither any sampling nor any elimination. In other words, while the enquiry in respect of the organised industries was to be conducted on the representative principle, covering larger numbers and using representative 'samples,' the enquiry for the unorganised industries was to be according to the intensive method of investigation, taking up from select areas as many cases as were available.

The Income limit. - Following the practice adopted elsewhere in regard to family budget enquiries of the labour classes, it was decided here also to restrict the enquiry to families whose income did not exceed a certain maximum. The Royal Commission on Labour in India was in favour of taking the combined income of the family for this purpose. But there was difficulty; the preliminary sampling out of labourers for the enquiry could be done only from the wage rolls of the factories employing them. At the time of such sampling the combined income of their families would be an unknown factor in as much os it might comprise not only the earnings of the labourer from his'main occupation, but also his earnings from any subsidiary occupation, as well as the earnings, if any of the other members of his family; all of which could be ascertained and totalled up only at the time of the actual investigation; as such therefore, the combined family income could not be taken as a basis for fixing the income limit for the sampling out of labourcrs for the enquiry. Hence in Madras the maximum income limit of the families to be brought within the scope of the budget enquiry was fixed at an average monthly earning of Rs. 50 for the principal wage earner. We, too, have adopted the same principle, with this difference, however, that in consideration of the generally lower standard of life prevailing in Cochin as compared to the City of Madras the limit here has been fixed at Rs. 30. Thus then the enquiry was restricted to families in respect of which the main income of the principal wage earner did not exceed Rs. 30 per mensem. Their combined income might be much more than Rs. 30 and as a matter of fact it was in a few cases found to have amounted to over Rs. 60.

The Basic year.-Since one of the primary objects of the family budget enquiry was to collect data for the determination of weights to be assigned to the various items of family expenditure in constructing cost of living indices, it was essential that the enquiry should be based on conditions of living obtaining in a normal year. In other words, the basic year, which is to serve as a standard for comparing living conditions in any given year, should not itself be abnormal, as otherwise the base prices and weights would inevitably be distorted and will have no relation to normality. Hence the abnormal years of the war period had to be discarded; and the year 1115 (i.e. 1939-1940) when conditions of life were still normal in our State, was fixed up as the base period for our enquiry. This decision, while it was inevitable under the circumstances, naturally involved several incidental difficulties. These have been noted already. It was possible, however, to get over these difficulties to a very large extent by care, diligence and tact on the part of the investigators while collecting information from the members of the families covered by the enquiry.

The ' $n t h$ ' Method of Sampling.-Any statistical enquiry, if it is to give correct results should follow some method capable of ensuring such resulis. The ideal method is of the census, whereby all the cases covered by the enquiry are investigated. But this is not always practicable. The alternative is to restrict the investigation to a sample of the total number of cases covered by the enquiry, sclected in such a way as to be representative of the 'universe' from which the sample is drawn. The first precaution to be taken in edopting this method is that a sufficient number of cases should be included in the 'sample' so that the effects of abnormal cases should
disappear in the general averages. The next question is how to choose the units that should constitute the sample, so that it may be representative of the 'universe' from which it is drawn. Two methods have been defined by the International Statistical Institute. "The first is the method of random selection, according to which the units are drawn in such a way that each unit in the 'universe' has an exactly equal chance of being included in the sample. The second method is what is called the method of purposive selection; according to which groups of units are so selected as to yield in their entirety nearly the same cheracteristics as the 'universe' from which the units are drawn." Each of these methods has its difficulties. "In practice, however, it has been found convenient in most Budget enquiries to adopt a method of selection which combines certain of the characteristics of both purposive and random selection". Such a one was the 'nth' method of sampling atopted in the Madras Enquiry. It may be added that in applying this method the value of ' $n$ ' has to be so adjusted that the 'sample' which is chosen should consist of a sufficient number of únits, so that the possible abnormalities of a few cases should disappear in the general averages of the group. As a rule, the smaller the number of units in the 'universe' dealt with, the lower also should be the value of $n$ '. It was in persuance of this principle that, as noted above, we decided to take up for investigation 20 per cent of the working families in the organised industries when as a result of the elimination process their total number, eligible for the enquiry, was found to be reduced to 1,800 , instead of the 5 per cent we had decided upon when the total number expected was 6,500 . In other words, the value of ' $n$ ' was lowered from 20 to 5 as the total number of units in the 'universe' fell from 6,500 to 1,800 .

The 'nth' method of sampling, as applied to our enquiry was worked out in the following manner. In each organised industry all the workers who were on the rolls in 1115 and were still surviving on the date of the enquiry and whose wage income in 1115 did not exceed Rs. 30 per mensem, were made out into a list, arranged in a continuous series in the descending order of their wages, and from this list every 'nth' man was sampled out for the investigation the value of ' $n$ ' being fixed as 5 . Thus the sample taken out for actual investigation comprised 20 per cent of the working class families covered by the enquiry. In Trichur Mofussil it was even 25 per cent, the value assigned to ' $n$ ' in this case being only 4.

Compilation of results.-In this report the results of the enquiry for Trichur Centre are given in two sections the first dealing with family budgets of workers employed in organised industries and the second with those of workers in unorganised industries. Each section, however, is further sub-divided into two parts, one dealing with Trichur (town) and the other with the mofussil area comprising Ollur, Puducad and Chalakkudi.

Section I, part (1) thus gives an analysis of the representative sampie of 184 family budgets of workers in organised industries in the Trichur Municipal area, while part (2) deals with 184 budgets of the same class in the mofussil area. Statistical tables pertaining to organised industries as a whole, for Trichur Town and the .mofussil area respectively are provided in this section. Section II parts (1) and (2) deal similarly with unorganised industries for Trichur Town and the mofussil area respectively.

In presenting the results of the enquiry, attempt has been made not only to set forth general average covering all the families taken up for investigation in each class and area respectively, but also to sub-divide each class in each of the two areas into groups according to the family income and to give separate averages for each income group. Such group averages will be of some help in studying the variation in the standard of living from one group to another. It
should be noted, however, that a classification of families purely on income basis, for the study of such variation has certain disadvantages. For one thing, in the case of the labour population, families in the higher income groups are generally found to be of larger size than those in the lower groups, so that it is quite conceivable that in spite of their higher income, the actual standard of living of the former might be lower than that of the latter. One possible solution for this difficulty is to take into account the average number of persons per family in each income group and to strike averages of income and expenditure per person (instead of per family) for the different income groups. But this, too, would not be quite satisfactory, in as much as the numbers respectively of men, women and children, constituting the average number of 'persons' per family groups may not be in the same proportion in all the different income groups. It may very will happen that in one group the children may form 30 per cent of the family strength and in another only 20 per cent. Hence a comparison between the groups on the basis of the mere number of 'persons' per family in the different groups would be misleading.

Some method has, therefore, to be devised by which 'persons' of different age and sex (and therefore differing in their consuming capacity) may be reduced to a common unit so as to facilitate comparison of families or income groups with one another in regard to their standard of living. One such method is the scale established by Professor Lusk on the basis of the physiological food requirements of persons of different age and sex. "According to this scale an adult male is taken as unity, a woman as 0.83 , a child of 10 but under 14 years as 0.83 , a child of six but under 10 years as 0.70 and a child under six years as 0.50 ." Even this is not a complete solution. For based as it is only on food requirements, the applicability of the Lusk scale to groups of expenditure other than food, such as clothing or housing, is open to question. For example, with reference to food a woman may be equal to 0.83 of an adult male, but with reference to dress, she may easily be 1.5 of the latter. However, for want of any better method, we, too, have adopted the Lusk scale for reducing 'persons' of different age and sex in different families or income groups to a common unit for purposes of comparison; and 'men and women have been taken to be 14 years of age and over.'

One more aspect of the compilation we have adopted here deserves mention. While in Madras, of the 932 family budgets collected from the organised industries, only a sub-sample of 641 budgets were taken up for working out the averages for organised industries as a whole, here we have included in our final analysis all the 368 budgets collected from the organised industries ( 184 for Trichur Town and 184 for the mofussil area); and since these budgets were collected on a 20 per cent basis (and even 25 per cent for the mofussil area) from the total number of families in each of the organised industries included in the enquiry, they can claim to be sufficiently representative, not only of the organised industries as a whole, but also of each individual industry covered by the enquiry.

In the case of the unorganised industries, too, all the budgets collected have been included in the final analysis. It is desirable, however, to take into consideration only the family budgets of organised industries for the purpose of determining weights for working out cost of living indices. For unorganised labour there is very little stability of income and consequently very little steadiness in the matter of expenditure. The various tables which are nevertheless prepared for the unorganised industries are, therefore, intended only for purposes of comparative study, and not recommended to be relied upon as bases for the construction of Index Numbers.

## Section I <br> ORGANISED INDUSTRIES

## Part I

TRICHUR TOWN
The chief organised industries in the Trichur Municipal area have been noted. The following statement gives(1) the number of workers on the wage-roll, (2) the number eliminated as not being on the roll in 1115, and (3) the number accepted for the enquiry, in the several factories in each industry.

ORGANISED INDUSTRIES
TRICHUR TOWN

| Na me of factory | No. of workers at the end of 1118 | Number eliminated as not being on the roll in 1115 | Number taken as eligible |
| :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 |
| Textiles |  |  |  |
| 1. The Sitaram Spinning and Weaving Mills Ltd. | 2,282 | 1,681 | 601 |
| Rice and Oil Mills |  |  |  |
| 1. Traders' Union Rice Mills | 34 | 25 | 9 |
| 2. Veliyannur Rice Mills | 25 | 17 | 9 |
| 3. R. M. Rice Mills, Kokkglai | 24 | 15 | 9 |
| 4. Kokka ai Rice and Oil Mills | 39 | 24 | 15 |
| 5. Maney Rice and Oil Mills | 40 | 29 | 11 |
| 6. Sree Ramachandra Rice Mills | 15 | 12 | 3 |
| 7. Mar Barsoma Rice and Oil Mills | 17 | 14 | 3 |
| 8. Sree Krishna Rice Mills, Viyyur | 15 | 14 | 1 |
| 9. Mooken's Rice Mills . | 22 | 12 | 10 |
| 10. Guruvijaya Rice Mills. | 20 | 14 | 6 |
| 11. -St. Thomas Mills and Engineering Works Ltd. | 60 | 30 | 30 |
| 12. St. Jotn's Rice Mills | 24 | 17 | 7 |
| 13. Vijayapuram Kice Mills - | 26 | 23 | 3 |
| 14. The Commercial Rice Mills .-: | 31 | 24 |  |
| 15. P. K. Sankaranarayana Ayyar's Rice Mills | 13 | 9 | 4 |
| 16.-C.M. Rice.Mills. - --. - | 15 | 11 | 4 |
| Total | 420 | 290 | 130 |
| $\vdots$ Engineering Work Shops |  |  |  |
| 1.: Sitaram Spinning and Weaving Mills Ltd. | 70 20 | 42 19 | 28 8 |
| 2. St. Thomas Mills and Engineering works <br> 3. Kokkalai Rice and Oil Mills | 17 | 8 | 9 |
| Total | 114 | 69 | 45 |


| Name of factory | No. of workers at the end of 1118 | Number eliminated as not being on the roll in 1115 | Number taken as eligible |
| :---: | :---: | :---: | :---: |
| . 1 | 2 | 3 | ' 4 |
| Saw Mills <br> 1. Timber Saw Mills, Trichur | 100 | 43 | 57 |
| Tile Factories <br> 1. Kerala Tile works, Cheroor <br> 2. A. D. Devassy's Tile works, Viyyur <br> 3. Mar Augustine's Tile works | 31 15 20 | 21 6 9 | 10 9 11 |
| Total | 66 | 36 | 30 |
| 1. St Mary ${ }^{\text {a }}$ Printing Presses |  | 11 | 4 |
| 1. St. Mary 8 Orphanage Press <br> 2. Sree Krishna Press | 9 | ... 5 | 4 |
| 3. Vidyavinodini Press | 33 | . 18 | 15 |
| 4. Kshemodayam Welfare Press | 16 | $\therefore 11$ | 5 |
| 5. B. V. Book Depot. | 8 | 6 | 2 |
| 6. Bharatha Vilasam Press | 7 | 2 | 5 |
| 7. Mangalodayam Press | 26 | - 16 | 10 |
| 8. Kerala Chintamani Press | 3 | - 2 | 1 |
| 9. Saraswathi Printing Works | 10 | 5 | 5 |
| 10. Guruvilasam Press | 5 | 3 | 2 |
| Total | 132 | 79 | 53 |

In all, 184 budgets were collected from the above industries by applying the "nth" method of sampling. The following statement shows the frequency distribution of these budgets.

| Industry | Number of families eligible for the enquiry | Number of budgets collected | $-\underset{\text { Value of } n \text { " }}{ }$ |
| :---: | :---: | :---: | :---: |
| $\cdots-1$. | 2 | 3 | 4 |
| Cotton Textiles | 601 | 118 |  |
| Rice and Oil Mills | 130 | 26 | 5 |
| Saw Mills | 57 | 12 | 5 |
| Engineering workshops | 45 | 10 | 5 |
| Printing Pr sses | 53 | 11 | 5 |
| Tile Factories | 30 | 7. | 5 |
| $\cdots$. | 916 | 184 | 5. |

Except for a shortage of two budgets in the Textiles and an excess of one each in the Engineering Workshops and the Tile Factories, the above statement shows that the budget of one worker for every five employed in each industry was collected; and since the value of " n " was thus kept constant, the 184 budgets collected in this manner, can claim to be fairly representative of the organised industries as a whole.

Religion and Caste.-A general analysis of the above budgets shows that 52.71 per cent of the workers in organised industries in Trichur Town were Hindus, 46.75 per cent Christians, and 0.54 per cent Muslims. Of the Hindus, the caste Hindus formed 21.74 per cent, the noncaste Hindus 30.43 per cent and the depressed classes 0.54 per cent of the total number of workers. The following table. gives the distribution of the families by caste aczording to income groups.

## TABLE I

ORGANISED INDUSTRIES
TRICHUR TOWN
Religion and Caste


Constitution of the Family -It is of some importance to know how far the principal wage earner of the family is called upon to support, in addition to his wife and children, other relatives living with him. Accordingly the families have been classified into (1) Natural families and (2) Joint households. A ratural family is taken as comprising the head of the family, his wife and his unmarried children. A joint household, on the other hand, denotes a group of relatives living together as one household. The following table shows the number of natural families and joint households by income groups.

TABLE II
ORGANISED INDUSTRIES
TRICHUR TOWN
Constitution of the family

| Income group |  | of <br>  | 苟 |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Rs. 10 and below | 8 | 7 | 15 | 53.33 | 46.67 |
| Rs. 10-20 | 28 | 39 | 67 | 41.79 | 58.21 |
| Rs. $20-30$ | 10 | 46 | 56 | 17.86 | $82 \cdot 14$ |
| Rs. 30-40 | 4 | 19 | 23 | 17.39 | 82.61 |
| Rs. $40-50$ | 1 | 14 | 15 | 6.67 | 93.33 |
| Above Rs. 50 | 1 | 7 | 8 | 12.50 | 87.50 |
| All incomes | 52 | 132 | 184 | 28.26 | 71.74 |

Thus then, in the year $1115,71 \cdot 74$ per cent of the working class families in the organised industries in Trichur were joint households, and only 28.26 per cent of them natural families. This is in striking resemblance with conditions in Madras, where according to the family budget enquiry conducted in the year 1935-1936, the figures were 77.22 per cent and 22.78 per cent for joint households and natural families respectively. The figures for organised industries, Trichur-mofussil as also for unorganised industries in both town and mofussil reveal the same relative proportion as between the two types of families. On the other hand, the-position in Bombay shows a striking contrast. There, according to the last budget enquiry only 38.05 per, cent of the families were found to be joint households. Evidently the Madrassi and the Malayalee, perhaps a little less industrialised and a little more social minded than their Bombay brethren, prefer to live in larger groups and to maintain greater solidarity.

Another feature revealed by the above table is that with the exception of the last income group, the percentage of joint households steadily increases with the increase in the family income. This only means that the greater the number of inmates in the household the larger is the aggregate household income. To take it as indicating an increasing temptation for a man's poor relatives to seek refuge in his household as his income increases, is to make a confusion between cause and effect. It would make the increased income the cause of the enlarged household, whereas really it is the enlarged household that has caused the increased income. A reference to the table of analysis of monthly income by source will confirm our conclusion. That analysis shows the percentage of contribution made to the family income by the principal wage earner steadily decreasing and that made by others steadily increasing as the income of the family increases; while in the lowest income group their respective contributions are 71.55 per cent and 13.20 per cent of the total family income, in the highest income group the respective contributions are 32.37 per cent and $35 \cdot 83$ per cent. In other words the larger income of the bigger families is to a great extent contributed by the "others"., who should not, therefore, be regarded as simply depending on the principal wage earner.

Literacy.-Information gathered in the course of the enquiry shows that $64 \cdot 67$ per cent of the main wage earners in the families in organised industries were-literate. The corresponding figure for organised industries in Madras City in the year 1935-1936 was 69.27 per cent

We are thus 4.60 points lower in the scale. This however, cannot be regarded as a serious difference. It may perhaps be a further consolation to note that in regard to unorganised industries our figure is 58.46 per cent while the Madras figure is only $20^{\circ} 92$ per cent; this is guite in conformity with the high standard of general literacy maintained by Cochin. It is also instructive 10 note that while the degree of literacy among the regular industrial workers of Trichur is 64.67 , that among the casual workers of the unorganised industries is only $58^{\circ} 46$ per cent. The following table furnishes an analysis of literacy by income groups in respect of organised industries in Trichur.

TABLE III
ORGANISED INDUSTRIES: TRICHUR TOWN
Literacy amongst the heads of families by income groups
(Principal Wage earner)


It will be observed from the table that there is a tendency for the percentage of literacy to increase as the family income increases-the income group of Rs. 30-40 being the only accidental exception.

Conposition of the family.-A study of the budgets collected gives us the following results regarding the composition of the families of workers in the organised industries. The number of equivalent adult males shown in Col. (9) of the table has been computed on the Lusk scale.

TABLE IV
ORGANISED INDUSTRIES: TRICHUR TOWN
Analysis of family composition by income groups

| - Income group |  | Average number of persons per family |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls | Total |  |  |  |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10. |
| Rs. 10 and Below | 15 | 0.47 | 1 53 | 0:67 | 1113 | $3 \cdot 80$ | 2.99 | $0 \cdot 07$ |  |
| -1 $10-20$ | 67 | $1 \cdot 16$ | 1779 | 1.03 | 0.99 | 4.97 | 3.97 | 0.09 | 1.43 : |
| $\cdots \quad 20-30$ | 56 | 1.54 | 2.21 | $1 \cdot 32$ | 1.23 <br> 1.48 | 6.30 8.14 | 5.08 | 0.05 | 1.32. |
| $\because .30-40$. $\quad$. | 23. | 2.09 2.87 | 2.61 2.53 | 1.96 <br> 1.47 <br> 1 | 1.48 +1.33 | 8.14 8.20 | 6.56 6.83 | 0.04 0.07 | 2.26 2.93 |
| Äbove Rs, 50 | -8: | $2 \cdot 50$ | 3:75 | - 2.00 | 138 | 9.63 | 7.80 | $0 \cdot 25$ | 288 : |
| All income - ... | 184 | 1.53 | $2 \cdot 15$ | -1.28 | $1 \cdot 18$ | 6.14 | 495 | 0.08 | 186 |

Column (7) of the above Table shows the average number of persons residing with the family in the various income groups. A steady increase is observed in this number as the family income increases. The general average for all families is $6 \cdot 14$, which is made up of 1.53 men, $2 \cdot 15$ women, 1.28 boys and $1: 18$ girls. In addition there is 0.08 person living away from the family, but depending upon it for regular or occasional monetary help. Thus the economic responsibility of the head of the family (i.e. the principal wage earner) extends to $6 \cdot 22$ individuals. This again is in close conformity with the position in Madras where the corresponding figure is $6 \cdot 21$, but in striking contrast with the position in several other Indian cities, as will be clear from the following statement.


Thus the Trichur labourer has to support a much bigger family than his confreres in several other Indian cities; but, as has beeñ already remarked, the financial help he receives from the other members of his household is also a substantial percentage of the household income.

In -family composition, there is, however some difference between Trichur and Madras. While in Trichur the average strength of the industrial labour family consists of 2.81 males (i.e. 1.53 men and $1 \cdot 28$ boys) and 3.33 females (i.e. $2 \cdot 15$ women and $1 \cdot 18$ girls), in Madras it is made up of 2.96 males and 3.07 females. Thus there is greater preponderanice of females over mides in the families of regular industrial workers in Trichur than in the same class of families in Madras: - The same extra preponderance is found, more or less, in the other spheres, too, of our enquiry as will be evident from the figures given below.

| Trichur (Organised Industries) | Males 2.81 | Females |  |
| :---: | :---: | :---: | :---: |
| Trichur (Unorganised Industries) |  |  |  |
| Mofussil (Orgarised Industri | 2.77 |  | 3 |
| Mofussil (Unorganised Industries | $3 \cdot 25$ |  |  |

It may be mentioned in this connection that according to the census of 1941 the population of the Trichur Taluk consisted of $1,41,648$ males as agyinst $1,51,518$ females.

The number of equivalent adult males, as calculated according to the Lusk scale, works out at an average of 4.95 per family for all families, rising steadily from 2.99 in the lowest income group to 7.80 in the highest. The average, per family, of persons gainfully employed is 1.86 fur all families, and here again there is a progressive variation from 1.47 in the lowest group to $2: 88$ in the highest.

Income of the family. -In a family budget enquiry dealing with the working classes it is important to ascertain how much of the total family income is earned by the principal wage carner, upon whom devolves the responsibility of maintaining the family. In the Madras Enquiry they scem to have proceeded on the assumption that the pr.ncipal wage. earner, and consequently the economic head of the family, was always the husband. For, we find, that though there was mention of the "head of the family" in their investigation_questionnaire, in their final anatysis of the family income they have omitted that term and put instead the term "husband"" evidently to denote the principal wage earner. Conditions, however, are different in Melabar and especially in Trichur and suburbs, where women labourers form an important element of the industrial labour population. In many cases, and particularly among the workers in the textiles, rice and oil mills and tile factories, a woman labourer forms the principal wage carner and the chief economic support of the household. We have, therefore, used in our table of analysis of the farnily income the term "principal wage earner", so as to include both men and women who come into that position; and classified the whole family income into two groups only, namely (1) the carnings of the principal wage-earner, and (2) the earnings of the others (i.e. wife or husbond as the case may be, of the principal wage earner, their children, and other relatives residing with the family).

The following table shows the various items which constitute the average family income.

TABLE No. V
ORGANISED INDUSTRIES, TRICHUR TOWN
Analysis of monthly income by rource


The, average family income, taking all the 184 families works out at Rs. 24-5-7 per mensem, rising from Rs. 8-8-5 in the lowest income group to Rs. 61-6-5 in the highest. Of the general average of Rs. 24-5-7, 78.67 per cent is derived from employment and 21.33 per cent from other sources. The same proportion is found. to obtain also in the case of the organised industries in our mofussil area. The corresponding figutes for Madras are 95.06 per cent and 4.64 per cent respectively. Thus the industrial workers of Cochin North derive a much greater proportion of their family income from "other sources"; evidently they are not so tho roughly redüced to the position of mere factory hands, depending solely on their wage income, as their Madrassi brethren.
$\therefore$ Of course, the greatest single source of the family income is the earnings of the principal wage earner, which amount to 54.24 per cent of the total family income; छut he is well backed up by the other members of the house hold, whose contribution comes to an average of 24.43 per cent. . As has, been explained already, it.is only natural that as the income of the family increases, the respective contributions of the principal wage earner on the one side and of the other members of the family on the other, are found to move in inverse ratio; that is, from roughly 76 per cent and 13 per cent in the lowest income group to 32 per cent and 36 per cent in the highest:

- . Of the items making up the income from "other sources" ihe income from houses is the only one which reveals a definite trend, rising, as it does, from 2.13 per cent in the lowest income group to 8.20 per cent in the Rs, $40-50$ group, but falling to $6^{\circ} 13$. per cent in the last group. It is also the most important item of the "other sources", and amounts to Rs. 1-9—9 or 6.61 per cent of the average income, per family, for all families. If further, we take into consideration only the famlies which owned houses (i. $e_{2}+1+$ out of 484 farnilies) their house income would work up to an average of Rs. 2-10-9 for such families. Income from land averages 3:14 per cent and help"-from retatives, etc., 3.83 per cent of the total family income. The "others" (unspecified), which acgount for 6.49 per cent of the family income, include, such items as income from fuel collected for domestic consumption from the neighbouring woods, sale -of milk, hire of rickshaw occasional sale of domestic animals like goats or pigs, or of ornaments or vessels, and, in a very few cases, income from interest on deposits.
"No useful comparison of the standard of living of families in different income grades can, however, be instituted on the basis merely of their respective - average incomes. For, the higher income has generally to support a larger family; and very often an average family in a higher income grade may, when acjount is taken of the number of members to be supported, be pocirer than an average family in a lower income grade, with only fewer numbers to support. For a correct comparison, therefore, one must know what the average income per equivalent adult male is, in the families falling under-each income group. The following table will give us this information.


Taking the average income for all families as 100 in the two cases (columns 2 and 4 of the table) we git the following distribution of indices of average income per family and per equivalent adult male in the different income groups.

TABLE VII:
ORGANISED INDUSTRIES: TRICHUR TOWN
Distribation of indices of average income


The above table has brought the families falling under the different income groups into statistical relation. with a family of general average income for the whole group of 184 tamilies, and shows at a glance the extent to which the average income per family or per equivalent adult male, as the case may be; in each income group, varies from the general average for all families. Thus at a glance we see from the table that the variation, from group to group, in the average family income is much more pronounced than in the average income per equivalent adult male; while the index in the first case varies from 35.01 in the lowest income group to 252.30 in the highest, i. e. by more than 620 per cent, in the second case the index varies only from 57.95 to $160 \cdot 10$, i. e. by 176 per cent. Needless to add that the smaller variation in the second case is due to the larger size of the families in the higher income groups.

The effect of this factor in estimating the relative prosperity of families in the different income groups, is striking. For example, as between the third and fourth income groups, if we take into account only the average family income, it would appear that the tourth group has nearly a 43 per cent increase of prosperits: over the third group, but when the size of the family also is taken into consideration, the increase is found to be only a little over 10 per cent. In the words of the Madras Family. Budget Fnquiry Report, 'this is just one instance of how misleading an analysis of family incomes can be if it has no re'ation to the differing size of the families'. - We shall have to say more about this when discussing the application of Engel's Law to the results of our enquiry.

## EXPENDITURE

The table below aives details of average expenditure on (1) Food. (2) Fuel and lighting, (3) Clothing, (4) Housing and (5) Miscellaneous, for families in the different income groups. It also compares the average expenditure with the average income of the families in each group.

Analyris of average expenditure per family by income groups

(a) Including expenditure on liquor, tobacco etc.
(b) Includes expenditure amounting to Rs. $0-15-7$ or 58.80 per cent of total expenditure on clothing on account of clothing of females.
(c) Including expenditure on utensils etc.
(d) Includes expenditure amounting to Rs. $0-4$ - or 9 per cent of total expenditure on housing on account of utensils etc,

Thus the average expenditure per family for all the 184 families taken up for investigation amounts to Rs. 25-7-9. This results in an average deficit of Rs. 1-2-2 per family which is $4.66 \%$ of the general average income-(viz. Rs. $24-5-7$ ). All the different income groups also except the highest, reveal a deficit; there is, however, a downward trend in the defcit as the family income increase (except in the second income group of Rs. 10-20), the extent of variation ranging from a deficit of $9.53 \%$ of the average income in the lowest group to a surplus of $0.51 \%$ in the highest. When however, the families are taken individually, it is found that, of the 184 families included in the study, 105 or $57.07 \%$ actually show a surplus, 76 or $41 \cdot 30 \%$ show a deficit, while the remaining 3 or $1.63 \%$ are just able to balance their budgets. But the average surplus for families which show a surplus, is only Rs. $0-5-7$, while the average deficit for families which show a deficit is Rs. 3-3-8; and hence it is that the general average for all families works out at a deficit. The deficits are met by day to dav borrowings from neighbours or more generally by getting an accommodation from the shops which supply the daily needs of the families; in a few cases recourse is had to the money lender. - The last two courses involve some financial hardship; credit purchases are always chorged at. higher prices, while the interest rates exacted by the money lender are invariably exorbitant.

From the table given above it will be observed that the expenditure on 'food', including the expenditure on liquor and tobacio, works out at $61.37 \%$ of the average expenditure for all families, falling from $62.73 \%$, in the lowest income group to $58.82 \%$ in the highest, except for the third group where there is a small rise. The percentage expenditure on "Fuel and 1 g ghting is 6.25 for all families; it also shows a steady fall. from 6.86 in the lowest income group to 4.76 in the highest. . 'Clothing' takes up an average of $6.50 \%$ for all families, fluctuating narrow'y in the different income groups, the extent of fluctuation ranging from $6 \cdot 09 \%$ to $7.22 \%$. It may. be specially noted, in illustration of what we have said about the applicability of the Lusk Scale to groups other than food, that $58.80 \%$ of the total expenditure on clothing is accounted for by the clothing of females. 'Housing' comes in for a percentage expenditure of 11.59 for all families, an eleventh part of it being the cost of utensils. Here too, there is a steady decrease as th: income of the family increases, the variation ranging from $12.83 \%$ to $9.778 \%$. On the contrary, the last group, miscellaneous, shows an upward tendency from $8.93 \%$ to $19: 42 \%$, except for the third group, where it shows a slight fall. The percentage expenditure on miscellaneous for all families is 1429 .

## ENGEL'S LAW

It will be interesting to examine how far the results of our enquiry bear out the truth of the well known Engel's Law. That law states that as the income of a family increases the expenditures on the different items of the budget have changing propartions and the proportions devoted to the more urgent needs (such as food) decrease, while those devoted to luxuries and semi-luxuries increase. Now from the analysis of family expenditure given above it will appear that, except for slight increases in income groups 3 and 4 , the percentage expenditure on 'food' steadily decreases with the increase in the family income. The, percentages of expenditure on 'Fuel and Lighting' and 'Housing' also show a steady decrease.: :The expenditure on 'Clothing' however, shows no definite trend, but rather fluctuates within narrow limits, from group to group. On the other hand the percentage expenditure on 'Miscellaneous', comprising such items as education, travelling, amusements, etc., shows a general tendency toincrease as the family i:come increases. On the whole, therefore, we may conclude that the validity of Engel's Law is fairly borne out by the budgets of the regular industrial workers of Trichur.

There are, however, one or two defects in the method adopted above for comparing the different income groups in respect of their percentage' expenditure on the various. items of the family budget. For one thing, it takes no account of the differing sizes of the families falling into the different income groups and we have already noted elsewhere how misleading an analysis of family incomes cai be, if it has no reltion to the differing size of the families. For a more accurate and more reliable testing of Engel's. Law, therefore, with the results of our enquiry, we have constructed the following table, wherein a comparision of the variati ns of average income and vercentage expenditure of the different income groups is made, taking the equivalent adultmale as the basis of our comparison.

Percentage expenditure, per equivalent adult male, on the different groups of the family budget, by income groups.

| Items | All families | Families with a monthly income of |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Rs. 10 and below | Rs: $10-20$ | Rs. 20-30 | Rs. 30-40 | Rs. $40-50$ | Above <br> Rs. 50 |
| 1. Food ( $\left.{ }^{( }\right)$ | 12.47 | 20.98 | $15 \cdot 43$ | 12.31 | - 9.43 | $\cdots 8.81$ | $7 \cdot 54$ |
| 2. Fuel and Lighting | -1.27 | $2 \cdot 89$ | 1.76 | 1.31 | 0.91 | 0.83 | 0.61 |
| 3. Clothing | $1 \cdot 32$ | $2 \cdot 29$ | $1 \cdot 58$ | . $1 \cdot 31$ | 0.93 | 0.94 | 0.93 |
| 4. Housing | 2.36 | $4 \cdot 29$ | $3 \cdot 09$ | $2 \cdot 41$ | - $1 \cdot 80$ | $1 \cdot 46$ | $1 \cdot 25$ |
| 5. Miscell neous ( $\dagger$ ) | $2 \cdot 90$ | 2.99 | $3 \cdot 33$ | $2 \cdot 41$ | $2 \cdot 17$ | $2 \cdot 60$ | $2 \cdot 49$ |

(*) Including tobacco, liquor, etc.
( $\dagger$ ) Excluding tobacco, liquor, etc.
From the above figures it is observed that the percentage expenditures per equivalent adult male on "Fcod", "Fuel and Likhting" and "Housing" show a steady tendency without exceptions. to decrease ashs income increases. Even in the case of "clothing" there is less of fluctuation observed now than in the previous analysis. Only in the case of "Miscellaneous", which is a heterogeneous group consisting of diverse items like education, religious observances, amusements, etc.. (some of them necessaries; others luxuries or semi-luxuries), there is naturally no definite trend visible in the variations of percentage expenditure in the different income groups. Thus it is noteworihy that when a truer test is applied, even the slight discrepancies observed in the previous analysis in respect of the variations of the parcentage expenditure on "Food" are fourd to disappear; and the results of our enquiry accord very substantially with the underlying principles of Engel's Law.

There is yet another method, though not very conclusive, of testing Engel's Law with the findings of family budget enquiries and that is to compare the variations in the percentages of expenditure on "Food". "Fuel and lighting", etc., as between workers in different localitios. The following table gives a comparison of such variations in respect of the families of workers in organised industries in (1) Trichur town, (2) Trichur mofussil, (3) Madras and (4) Bombay.

## Analysis of average expenditure, per family, of industrial workers in different centres

|  | Percentage of expenditure for |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
|  | Trichur (Mofussil) | Trichur (Town) | Madras | Bombay |
| Food | 68.24 | 61.37 | 52.63 |  |
| Fuel and lighting | 6.46 | $6 \cdot 25$ | 6.67 | 7.11 |
| Clothing | 5.74 | $6 \cdot 50$ | $4 \cdot 50$ | 7.75 |
| Heusing | 8.67 10.89 | 11.59 | $11 \cdot 14$ | 12.94 |
| Miscellaneous | 10.89 | 14.29 | 25.06 | 25.60 |
| . Total | : $100 \cdot 00$ | $100 \cdot 00$ | $100 \cdot 00$ |  |
| Average income per equivalent adult male | 400 | 4148 | 10000 796 | . 100.00 |
| Average income per family | $\begin{array}{rrr}4 & 0 & 0 \\ 19 & 5 & 3\end{array}$ | $\begin{array}{rrr}414 & 8 \\ 24 \quad 5 \quad 7\end{array}$ | $\begin{array}{rrrr}7 & 9 & 6 \\ 37 & 5 & 11\end{array}$ | Not available |

Thus, here again the principle that the larger the income, the smallet is the percentage devoted to the more urgent needs and larger the percentage devoted to luxuries or semi luxuries, is fairly well illustrated in regard to 'Food' on the one side and 'Miscellaneous' on the other though as regards the latter we do not set much store on the definite trend noted above, which after all may be quite accidental. It the variations in the percentages on other groups, such as ${ }^{\text {Fuel and }}$ Lighting, etc. do not seem to conform to this principle, it is because those variations have been determined not merely by the size of the family income but also by the differing price levels, in the different localities, of the commodities constituting the respective groups of expenditure. For example, if workers in Bombay, in spite of their much large income are spending a larger percentage of it on 'Fuel and Lighting' than workers in Trichur, that does not mean that the Bombay workers are outside the pale of Engel's Law, but only that the price of fuel is dispropor tionately much higher in Bombay than in Trichur. The same argument applies also in the case of 'Housing' as between Trichur town and Mofussil, as also between Madras and Bombay. All this only corroborates the well-established principls that an economic law can apply, in its entirety, to particular cases, only under the safeguard of 'ceteris paribus'. In the present instance however, since the prices of staple food stuffs cannot, in normal times, vary very heavily as between the centres n ted in the above table and also since 'Food' constitutes the most important factor in the family budget of the working classes, the definite trend of variation, observed in the table in regard to 'Food' may be taken as furnishing another proof of Engel's Law.

Details of Expenditure on Food.- As has been already stated in the beginning, for a correct compilation of cost of living index numbers, weights have to be determined not only of the different groups of family expenditure but also of the principal items constituting each group. Accordingly, 'Food' being the most important of these groups, an attempt has been made in the following table to estimate the relative importance of the various articles composing that group.

## TABLE No. IX <br> (ORGANISED INDUSTRIES-TRICHUR TOWN) <br> Analysis of monthly food expenditure per family and per equivalent Adult male



TABLE. No. IX-(cont.)
Organised Industries-Trichur Town
Analysis of monthly food expenditure per family and per equivalent adult male

|  | Monthly | expenditure | Percentage |
| :---: | :---: | :---: | :---: |
| Food group | Per family | Per equivalent adult male | expenditure on food |
| IV. Milk - | 0.110 | $10 \quad 2 \quad 3$ | $4 \cdot 39$ |
| V. Ghee and Oils | Rs. As. Ps. | Rs. As. Ps. |  |
| Gingelly Oil | $0 \quad 5 \quad 1$ | $0 \quad 10$ | 2.03 1.49 |
| Cocoanut oil | $\begin{array}{lll} 0 & 3 & 9 \\ 0 & 3 & 9 \end{array}$ | 0 0 0 | $1 \cdot 49$. |
| Ghee . | 0003 | $\begin{array}{llll}0 & 0 & 1\end{array}$ | $0 \cdot 10$ |
| Total | $0 \quad 9 \quad 1$ | 0. 110 | $3 \cdot 62$ |
| VI. Condiments: Chillies | 0-4.0 | 0. 010 | $1 \cdot 60$ |
| Tamarind | 0305 | 0 | $1 \cdot 43$ |
| Other condiments | 033 | $0 \quad 0 \quad 8$ | $1 \cdot 30$ |
| Total. | 0 0 108 | 022 | $4 \cdot 33$ |
| VII. Salt | 039 | 000 | 1.49 |
| VIII. Sugars: |  |  |  |
| Sugar | 0 0 4 - 3 | $\begin{array}{llll}0 & 0 & 10\end{array}$ | 1.69 |
|  |  |  |  |
| Total | 0 | 0 1 1 1 | $2 \cdot 15$ |
| IX. Coffee\&Tea: Coffee | $0 \quad 0 \quad 9$ | 0 - 0 - 2 | $0 \cdot 30$ |
| Tea | 0 203 | 006 | 0.90 |
| Total | 00.30 | 0 0 0 | $1 \cdot 20$ |
| X. Liquor | 051 | $0 \quad 10$ | $2 \cdot 03$ |
| XI. Tobacco: For chewing For smoking | 0 5 11 <br> 0 3 8 | $\begin{array}{lll}0 & 1 & 2 \\ 0 & 0 & 9\end{array}$ | 2.36 1.46 |
| Total | 0 | 0 1 11 | $3 \cdot 82$ |
| XII. Other foods: Refreshment |  | 076 |  |
| Others | $0 \begin{array}{lll}0 & 2 & 3\end{array}$ | $\begin{array}{lll}0 & 0 & 5\end{array}$ | . 0.90 |
| Pansupari |  | $\begin{array}{llll}0 & 1 & 3\end{array}$ | $2 \cdot 46$ |
| Total | 2 13. 5 | $0 \quad 9 \quad 2$ | 18.15 |
| Grand Total | $15 \cdot 10 \quad 3$ | 3 3 7 | $100 \cdot 00$ |

It will be observed from the above analysis that the most outstanding feature of the food budget of the workers' family is the very high proportion of the expenditure on cereals, amounting to 43.36 per cent of the total- expenditure on. "food". Of this, rice, alone accounts for 41.93 per cent. The next most prominent item is. "refreshment and pansupari", which takes up 18.15 per cent. "Vegetables" come in for 7.95 per cent, "meat and fish" for 7.51 per cent, milk for 4.39 per cent, tobacco for 3.82 per cent, liquor for 2.03 per cent. These facts about the food of our industrial workers should give some food for thought to the social worker; they contain a few valuable lessons for him. The first is the very poor nutritive value of the workers' diet; the second is its wastefulness. Rice, which indeed dominates the entire food budget of the worker, is very poor in proteins and vitamins, more so is milled rice which is so largely consumed by the urban labourers. The deficiency could be made up only by an adequate admixture of the so-called "protective foods", such as milk, eggs, fruits, etc. But the milk bill of our workers is only $4 \cdot 39$ per cent of the food budget, while eggs and truits figure even less prominently. Again, while the percentage expenditure on "meat and fish" in Madras is $11 \cdot 18$, the corresponding figure for our industrial labourer is only $7 \cdot 51$. For a remedy for this situation, we need not plunge into the technical details of the vitamin contents and calorific values of food materials. Rough common sense and matter of fact experience will tell us that a little more of milk, wheat and pulses, especially dhall, and a little less of rice and condiments will be a welcome modification to the make up of our workers' diet. The war conditions of the last six years have done a.little towards effecting such a wholesome chiange. Wheat especially has been popularised to a large extent. But unless the price of wheat can be kept down to a level which would compare favourably with that of rice, the working classes are sure to go back to their old ways and to their all-rice diet. Money is, therefore, the crucial factor; rice is cheap and there ends the argument: Our labourers would immensely like to drink more milk and eat more eggs, fish and meat. But with an average monthly income of Rs. 4-14-8 per equivalent adult male, it is evident that they cannot afford to indulge much in these lines.

The wastefulness of the workers' food budget consists mainly in the exceptionally large percentages of expenditure devo ed to "refreshments". It is true that the liquor bill of the Trichur industrial labourer is only 2.03 per cent of the total for food, while that of his Madras Confrere is $5 \cdot 03$ per cent. But the Trichurians tea-shop account plus pansupari comes to $18 \cdot 15$ per cent, white that of the Madrassee, in spite of his more urbanised habits, is only 7.72 per cent. A morning "sip" at the tea shop has become the invariable routine of large sections of our urban labourers, while many of them again take another "sip" at noon, instead of a square homely meal, spending muca more but, of course, getting much less and a third "sip". in the evening on their way home after the day's work. It would be a highly beneficial social reform if these poor fel ows can be made to spend less at the tea shop and the tavern on useless or even injurious drinks and more in their houses on really nutritious food.

It would be of some interest to note how the percentage expenditures on the various items of "food" change with the change in the family incoms. The following table gives an idea of such variations., The percentages given in the table are per equivalent adult male, or per "unit of consumption", as it is sometimes termed.

ORGANISED INDUSTRIES-TRICHUR TOWN
Analyris of monthly expenditure on food per equivalent addt male by income groupa


EExcluding tobacco and liquors

Here again, Engel's Law might be invoked to prove the accuracy of our investigations. According to the law, the proportions devoted to the more urgent needs decrease while those devoted to luxuries or semi-luxuries increase, as the income increases. Now, if "food" is the most urgent need in the general expenditure budget of the family, within the food group "cereals" certainly form the most important item. Salt, too, is equally urgent. And the above analysis shows a steady decrease in the percentage expenditure on these two items, as the income increases. On the other hand milk is regarded as a semi-luxury by the working classes; and the item "other foods" is mostly made up of luxuries; vegetables, too cannot be regarded as an urgent necessity for a class of people mostly composed of Christians and non-caste Hindus (See Table I, Religion and Caste), who are generally non-vegetarians. And in all these cases the above table shows a steady increase for the higher incumes, with but very slight exceptions. Once again, therefore, Engel's Law is proved; or rather conversely we may say that the correctress of our investigation is tested and proved by Engel's Law.

Clothing.-From the comparative analysis of expenditure of industrial labourers of different centres, given on page 144 it will be obselved that Trichur labourers spend a much larger percentage on clothing than even the Madras folk. This need not cause any surprise. In the first place, the prices of clothing materials are generally cheaper in Madras than in Trichur. Again, it is common knowledge that the labourers, both men and women, of the factories in Trichur invariably dress themselves neat and clean-yes, much neater than those in several other industrial centres. There is also the fact that our working classes generally use white linen and not coloured fabrics as in Madras, and this involves more frequent washing and consequently less durability for clothes. We may add that though the Madras factory hand may go to his work in shirt and shorts, the other male members of his family, employed in some outdoor occupations, may often be found at their work almost naked. Such a thing would hardly be found in our towns, except perhaps in the case of the Naikan tribe. These facts accouut for the greater percentage spent on clothing by our factory labourers than their brethren in Madras.

Housing.-The average expenditure on "housing" per family for all families is Rs. 2-15-3 or 11.59 per cent of the total family expendiure. The following table shows the frequency -distribution of rents paid by the families according to income groups.

> TABLE No. XI
> ORGANISED INDUSTRIES-TRICHUR TOWN
> Statement showing frequency distribution of ronta paid by families according to income groups


Of the 184 families, 109 or nearly 60 per cent live in houses of their own. The remaining 75 families live in rented houses. Classified broadly according to the housing accommodation erijoyed by the 184 families (i.e. including also those who have their own houses and pay no rent actually), 107 live in houses valued at a monthly rental of Rs. 3 or below, 68 families live in houses valued at a monthly rental of above Rs. 3 but below Rs. 6 and the remaining 9 families in houses with rent above Rs. 6.

We have already noted that our working families incur on "housing": a greater percentage of their total expenditure than the Madras families. This is partly because, in Madras, employers like the Buckingham and Carnatic Mills Company and also Couoperative housing Societies have provided large numbers of their workers or members, as the case may be, with houses at nominal or reasonable rates of rent; but partly also because the houses of our working families are, in general, of a better standard than the majority of working class tenements in Madras. Another point in our favour in regard to housing is that 60 per cent of our workers live in houses of their own.

Nevertheless, the housing conditions of the industrial workers of Trichur cannot be said to be anything very satisfactory. The slums are dirty and mostly insanitary. In places like Anchangadi, Erinjeri Street and Chetti Angadi Road, men, women and children crowd into small tenements, which in many cases have to accommodate their goats, pis's and fowls as well. The streets are freely used as latrines, the gutters stink; the wells get dried up; dirt and dust fill the entire atmosphere; and infectious diseases keep in constant attendance.

Some remedy is urgently wanted. Enlightened employers and enterprising co-operators might follow the example set up in Madras. Far-sighted landlords might invest more capital in house cons!ruction. In any case, provision of more and better houses for the industrial workers in towns should form one of the main items with No. 1 priority in any post-war reconstruction scheme of the Government. Only then can there be any reasonable hope of solution for this great problem which has such a vital bearing on the general health of our industrial population.

Miscellaneaus Expenditure. - Though last in the list, the miscellaneous group comes nexext in importance to "food" in point of percentage expenditure, accounting for 14.29 per cent of the average family expenditure for all families. As has been remarked elsewhere, this group, consisting as it does, of heterogeneous items of all sorts, cannot show any definite trend in the varjations of its percentage cost as between the several income groups." Höwever, the averages of expenditures on the different item; of this group, especially when such averages are based on a sufficiently large number of families, may serve to indicate the relative importance of the respeçive items within the group and thus to furnish weights for the construction of the groupindex: The following table gives the average monthly expenditure on the different items for ( $t$ ) all the 184 families included in the investigation and (2) families actually incurring the expenditure.

TABLE No. XII ORGANİSED INDUSTRIES: TRICHUR TOWN Expendilure on miscellaneous itèms

| -Items | No. of families spending | $\underset{\text { Average mon }}{\substack{\text { All } \\ \text { ture } \\ \text { Amilies... }}}$ | Thly expendi-forFamilies <br> spending. | Percentage of budgets on which the figures in Col. " 4 are based |
| :---: | :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 | 5 |
| Education | 92 | $\begin{array}{rc}\text { Rs. } & A_{4} \\ 0 & \text { P. }\end{array}$ | $\begin{array}{ccc}\text { R. } & \text { A. } & \text { P. }\end{array}$ |  |
| Dhoby or washing soap | 184 | 0.90 | $\begin{array}{lll}0 & 9 & 0\end{array}$ | 50.00 100.00 |
| Barber ${ }^{\text {a }}$ | - 174 | 0 0 5 6 | 0510 | 94.57 |
| Travelling to and from place of work | 2 | $\begin{array}{llll}0 & 5 & \\ 0 & 0 & 2\end{array}$ | 0 - 10 | ¢ 5. |
| Medical charges | 75 | $0 \quad 7 \cdots 0$ | $0 \quad 75$ |  |
| Religious-observances, feasté an |  |  | $\cdots \cdots$ |  |
| festivals. | 183 | $0 \ldots 139$ | $0 \cdot 13 \quad 10$ | 99.46 |
| Amusements $\quad \therefore$ | 68 | 0.1 .9 |  | 36.96 |
| Payments to Provident Fundès, Trade Union subscriptons, |  |  |  | 36 |
| Kuries, erc. ${ }^{\text {a }}$ - .. |  | 0-810 | 2-14.4- | 19:02 |
| Repayment of debts . | 17 | $\begin{array}{llll}0 & 3 & 5\end{array}$ | $\begin{array}{ccc}2 \cdots 4 & .\end{array}$ | $9: 24$ |
| Remittance to dependants living elsewhere | $-10$ | $0 \quad 2 \quad 3$ |  |  |
| Servants'pay ${ }^{\text {\% }}$ Total | ..5 | $\cdots \cdots 0 \cdots 5$ | $\begin{array}{lll}0 & 15.2\end{array}$ | $\begin{aligned} & 543 \\ & 2.72 \end{aligned}$ |
| Total |  | $\begin{array}{llll}3 & 10 & 3\end{array}$ |  | - |

The most important item in the list appears to be "Religious observances, feasts and festivals." No less than 99.46 per cent of the families have incurred expenditure on this item, and the average under this head for all families comes to $0-13-9$ or 23.60 per cent of the total. expenditure on the group. "Dhoby and washing soap" is another important item in the sense. that all the families are found to have spent something on it; also the average under this head amounts to $0-9-0$ or $15 \cdot 45$ per cent of the group expenditure. "Payment to Provident Fund, Kuries, etc."" stands next in importance. Instalment subscriptions to kuries form the chief component part of this item, indeed the kuri is the poor man's provident fund in Malabar, and more particularly in Trichur. Only 35 families have spent on this item, but the average for these families comes to Rs. 2-14-4; the average for all families is Re. 0-8-10 or $15 \cdot 16$ per cent of the total expenditure for the group. On the other hand, 95.02 per cent of the families have reported expenditure on "medical fees and medicines", bringing up the average for all families on this item to 12.02 per cent of the total group expenditure. "Education" is important from a social point of view. But only 50 per cent of the families appear to have spent anything on it, evidently because vernacular primary education is free in the State. The average for all families on this score is Rs. 0-6-2 or 10.59 per cent of the group expenditure, or a little over 1.50 per cent of the average family expenditure for all families. But taking only the 92 spending families, the average for them comes to Rs. 0-12-5. Repayment of debts does not seem to be a very popular idea with our working elasses. Only 9.24 per cent of the families have made payments towards this item, the average for these families, amounts, however, to Rs. 2-4-7 a month. Families sending help to dependants living outside are also very few, being only 5.43 per cent of the total; but here again the average for such families comes to Rs. 2-10-2 per month, which cannot be regarded as anything negligible for a working class family. Barber's bill, is of course, a very general item of expenditure, and amounts to $9 \cdot 14$ per cent of the total expenditure for the group. "Amusements,"-of which the cinema appears to be the most popular, have been indulged in by nearly 37 per cent of the families, the average for such families coming to Rs. 0-4-8 a month.

Indebredness.-It is a generally admitted fact that the low standard of living of the working classes in India is to a very large extent due to their heavy indebtedness. Our enquiry shows that the industrial workers of Trichur are no exception to this general statement. However their condition in this respect does not seem to be so bad as that of the workers in Madras. For, while according to the Madras Enquiry, 90 per cent of the families there are found to be in debt, here only 58.70 per cent are labouring under this handicap: Again, while in Madras, the average indebtedness per family is Rs. 236 or $6: 32$ times the average monthly income for all families, here the average indebtedness comes only to Rs. $68-10-6$ or 2.82 times the monthly income: The following table gives an analysis of the indebtedness of the families by income groups.

TABLE No. XIII
ORGANISED INDUSTRIES-TRICHUR TOWN
Analysis of indebtedness by income groups

| Income group |  |  |  | Average indebtedness per family for |  | Average montthly income | Ratio of indebtedness to monthly income for |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | $\begin{gathered} \text { Families in } \\ \text { debt } \end{gathered}$ | All families |  | Families in debt | fallliea |
| 1 | 2 |  | $4_{4}$ - | $\cdots 5$ | 6 | 7 | 8 | 9 |
|  |  |  |  |  |  |  |  |  |
| Rs. 10 and below. | 15 | .. 8 | 53.33 | 3612.0 | 19.7 | 8.85 | 4.32 | $2 \cdot 31$ |
| $\cdots$ | 67 56 | $\begin{array}{r}42 \\ 31 \\ \hline\end{array}$ | 62:69. 55 | ${ }^{83} 11310{ }^{6}$ | 52 4 <br> 62 4 <br> 14  | -159 ${ }^{-1}{ }^{-3}$ |  | 3.36 |
|  | 23. | 315. | $65 \cdot 22$ 65 | 19432 | + 626108. | - 34.411 | - 5.66 | - 3.69 |
| ", 40 to ", 50 | 15 |  | . 46.67. |  | 75 5.4 |  | 3.56 |  |
| . $0^{\prime \prime}$ ver $\mathrm{Rr}, 50{ }^{\prime \prime}$... | 8 | 5 | $62 \cdot 50$ | 25400 | 158120 | 51.65 | $4.14^{\circ}$ | $\underline{2} 5$ |
| Allinicomea. | 184 | $18^{\circ}$ | 58.70 | 116156 | 68106 | $24 \quad 5 \quad 7$ | 480 | $2 \cdot 82$ |

One significant fact revealed by the above table is that the indebtedness of the families shows no tendency to decrease as the family income increases and that means that the families in the higher income groups take but little advantage of their better resources to reduce their indebtedness. This is a sorry feature of the worker's life, and it points to the imperative nece:sity of inculcating in the working classes the habits of providence and thrift, if any betterment is to be effected in their economic conditions or social position. Here again is another lesson for our social workers.

The causes of indebtedness have been many and manifold. These and the extent to which each cause has contributed to the total indebtedness are analysed in the following tables:

TABLE XIV
ORGANISED INDUSTRIES-TRICHUR TOWN
Causes of indebtedness


- 1. In 81 cases only one cause was shown. 2. In 21 cases two causes were shown. 3. In 6 cases throe causes were shown

TABLE XV

## ORGANLSED INDUSTRIES-TRICHUR TOWN

Extent of iodebtedness by causes


The above analysis of the causes of indebtedness shows very few instances of debts incurred for productive purposes. Of the. 108 families in debt, only 3 have taken loans for any productive investment such as purchase of land, cattle, etc.; and their total debt on this account amounts only to Rs. 175. There are just 10 instances of loans for building or repairing houses for one's own use. The total for these ten families under this head comes, however, to Rs. 2,365 which, when spread over all the 184 families, works out at an average of Rs. 12-13-8 per family. "Ordinary wants" appear to have been the most frequent cause of indebtedness. 79 familjes hive reported debt incurred under this head, the total comes to Rs. $5,366 \rightarrow 8 \rightarrow 0$
which gives an average of Rs. 29-2-8 per family for all families. In a few cases, however, a major portion of the loan taken for "ordinary wants" is found to have been paid out as instal-. ment subscriptions towards unprized kuries; it is thus a re-investment of the loan and cannot be charged to ordinary wants. Ancestral debt has been recorded for 11 families, the total amounting to Rs. 2,073-0-0. Cases of loans raised for marriage expenses are only 10 and their total comes only to Rs. 855. In Madras, on the other hand, out of a total of 641 families 241 were found to have between them an outstanding debt of Rs. 55,289 incurred for marriage expenses, which gives an average of Rs. 239 for thesefamilies. The explanation may be found in the differences in the marriage customs of the Malayalee and the Tamilian. With the latter a marriage is a very costly affair, involving prolonged feasting and a plethora of ornaments. The Malayalee manages it in a much simpler fashion and thereby very often avoids the necessity to borrow on this account ; and more so because he is in many cases helped with customary contributions by relatives and friends. It is true that these contributions constitute a sort of debt for the family ; but then it is enough to discharge it in very small instalments, extending over long years, even over generations (i.e., by return contributions on the occasions of marriages in the other families), so that its incidence is very small and is not generally felt. It should not, however, be taken to mean that our workers have nothing to improve in the matter of marriage expenses. Much avoidable wastage goes on even now. Family prestige, pressure from relatives and the fear of being despised by neighbours compel many a poor worker to indulge in feastings beyond his means and to borrow recklessly, heedless of the day of settlement. Here again is another field which gives ample scope for social work.

The rates of interest on the loans are fairly heavy. But again, the position is not so bad as in Madras, where the rates are reported to vary from 12 per cent to 150 per cent per annum the mest frequent rate being 75 per cent per annum. With Co-operative Societies and Banks big and small, functioning fairly well in Trichur, our workers can, if they are honest and businesslike, get loans generally at 12 per cent per annum. But if they go to private parties-small men bent upon making the most out of petty money dealings-they have to pay interest at rates varying from 18 to 30 per cent per annum. In the matter of furnishing security, too, the plight of our labourers is comparatively better than that of the Madras labour folk. In many cases they can show something more than personal security, e.g., a tiny plot of land, a small house, or some other property:

On the whole then social betterment work has got greater chance of success in Trichur than in Madras or other similar big cities in India, in as much as we have here, in many respects, a surer and more encouraging starting point and less of leeway to make up; the greater reason, therefore, that such work should be attempted.

## PART II

## Organised Industries-Trichur Mofussil

For the purpose of the enquiry, Trichur Mofussil comprised the small towns of Ollur, Puducad and Chalakudy, where the conditions of life are thought to be not so mach urbanised as in Trichur town. Some of the general features of the enquiry in this area have been already noted. The results are now briefly presented.

The chief organised industries in this area too, are the same as in Trichur town, with just one addition, viz. the Potteries of Chalakudi. The numbers accepted for the enquiry and other relevant details are given below.-

Statement of large industrial establishments in Trichur Mofussil


The total number:: of family budgets collected from the Mofussid also was 184; but, as stated already the value assigned to ' $n$ ' in this case was only 4. The following statement shows the frequency distribution of these budgets.

| Industry | No. of workers admitted for the enquiry | No. of family budgets collected | Value of ' ${ }^{\text {¢ }}$ |
| :---: | :---: | :---: | :---: |
| $\because$ Cotton Textiles <br> Rice:\& Oil Mills <br> :Saw Mills <br> Engineering Workshops <br> - Potteries | $\begin{array}{\|c\|c\|c\|c} 250 & 64 & 4 \\ 38 & \because & 10 & 4 \\ 79 & 19 & 4 \\ 44 & 12 & 4 \\ 72 & & 19 & 4 \\ \hline 246 & 60 & -4 \\ \hline \end{array}$ |  |  |
|  | $729{ }^{\circ}$ | 184. | $\because 4$ |

Thus roughly 25 per cent of the eligible families were sampled out for actual investigation and their budgets collected. A classification of these families according to caste and religion gives the following figures. -

2. Non̈caste $\quad \because 28.26$ percent $\quad 4$ : Christians 51 percent

Thus it is observed that there in the mofussil a greater percentage-of Christians and ${ }^{\wedge}$ Depressed Clasises and a smaller perceentage of Caste Hindus than in Trichur Town:-Non-caste Hindus show only a diffence of 2 per cent as between the two areas. The following table givees the distribution of families by caste, according to income groiups.

TABLE No. I
Religion and Caste


## Constitution of the family ${ }^{-}$

- The distinction between a natural family and a joint household has been explained earlier

only 28.80 per cent are natural families. The following table shows the number of families in each class by income groups.

TABLE No. II

| Income group | Number of |  | Total number of families | Percentage of natural families to total | Percentage household to total |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural families | Joint households |  |  |  |
|  | 2 | 3 | 4 | 5 | 6 |
| Ro. 10 and below Re. 10 to Rs. 20 Rs. 20 to Rs 30 Ra 30 to Rs. 40 Rs .40 to Rr. 50 Above Re. 50 | 10 30 10 3 $\cdots$ $\cdots$ | 12 57 44 11 4 3 | 22 <br> 87 <br> 54 <br> 14 <br> 4 <br> 3 | $45 \cdot 45$ 34488 18552 $21: 43$ $\square$ $\square$ | $\begin{array}{r} 54455 \\ 65 \cdot 52 \\ 8148 \\ 78.57 \\ 100 \cdot 00 \\ 100.00 \end{array}$ |
| All incomes | . 53 | 131 | 184 | 28.80 | $71 \cdot 20$ |

Literacy.-The percentage of literacy amongst the heads of families in this area is 56.52 percent. As the family income increases, the percentage of literacy also tends to increase, as will be observed from the following table.

TABLE No. III

| Income group | Literatea | Illiterates | Total | Percentase of |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Literates to | Illiterates to total |
| $\therefore 1$ | 2 | O 3 = | 4 | 5 | 6 |
| Ra. 10 and below Re. 10 to Re 20 Rs. 20 to Ra. 30 Rs. 30 to Re. 40 Ri. 40 to Re. 50 Above Re. 50 | 8 48 34 10 3 3 | $\square$ <br> 14 <br> 39 <br> 20 <br> 4 <br> 1 <br> 1 | 22 87 54 14 4 3 | $36 \cdot 36$ $55 \cdot 17$ 62.96 71.43 75.00 33.33 | $63 \cdot 64$ 44.83 37.04 28.57 -25.00 66.67 |
| $\cdots \quad$ Total | 104 | $80^{\circ}$ | 184 | 5652 | 43*48 |

## Composition of the Family

The average number of persons residing with the family is 5.98 , made up of 1.59 mples,
women, 1.18 boys and $1 \cdot 21$ girls. Thus the $2 \cdot 00$ women, $1 \cdot 18$ boys and $1 \cdot 21$ girls. Thus the total number of males is $2 \cdot 77$, as against $3 \cdot 21$ females. Calculated in accordance with the Lusk Scale, the average number of equivalent adult males per family comes to 4.83. The number of dependants living outside is almost nil. The average number of persons gainfully employed is 1.95 for all families; and it steadily rises from

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1.14 in the lowest income group to 6.33 in the highest. The table below shows the family composition, by income groups.-

TABLE No. IV
Analysis of family composition by income groups


Income of the Family.-The various items of income are analysed in the following table.-

TABLE No. V
Analysis of monthy incomo per family by source.


Thus the average family income for all families is Rs. 19-5-3 which is 20.83 per cent less than in Trichur Town. Taken by income groups, the average rises from Rs. 7-8-5 in the lowest to Rs. 54-7-0 in the highest group. Analysed according to sourse, 79.13 per cent of the average family income is derived from employment and 20.87 per cent from other sources.

The greatest single source of the family income is the earnings of the principal wage earner, which account for 52.73 per cent of the average income for all families. But naturally with the increase in the family strength in the higher income groups, there is a steady tendency for his percentage contribution to decrease and that of the 'others' to increase, the proportion varying from $75^{\circ} 93$ per cent to 5.47 per cent in the lowest income group to 34.90 per cent to $53 \cdot 55$ per cent in the highest. The various implications of this very natural variation have been explained at length in discussing the budgets of Trichur Town.

As regards income from other sources, the most important item is income from land. On an average it contributes 8.20 per cent of the total family income. Also its percentage to the family income shows a progressive trend, increasing from 4.08 per cent in the lowest income group to 17.85 per cent in the Rs. $40-50$ group; the heavy fall in the last group need not be taken as anything very significant since there are only 3 families in that group. Next in importance to income from land, comes the income from houses, which contributes 3.37 per cent to the total family income. Help from relations accounts for 3.26 per cent.

The analysis in the table given above furnishes a comparison of the average family incomes for the different income groups, without, however, taking into consideration the average strength of the families in each group. For a more reliable comparison of the relative economic position of the families in the several groups, therefore, the following table has been prepared on the basis of the number of equivalent adult males in the family.

TABLE No. VI
Variation in average income per equivalent adult male in different grades of income

| Income group | Average income per family | Average number of equivalent adult males per family | Average income per equivalent adult mala |
| :---: | :---: | :---: | :---: |
| 1 | 2 | 3 | 4 |
| Rs. 10 and below | Rs. A. P. <br>  8 8 | 2.94 | Rs. A.  |
| Rs. 10 to Rs. 20 | 1488 | 4.13 | $\begin{array}{llll} & 3 & 8 & 3\end{array}$ |
| Rs. 20 to Rs. 30 | $\begin{array}{llll}23 & 15 & 8\end{array}$ | $5 \cdot 69$ | 435 |
| Rs. 30 to Rs, 40 | 34115 | 6.94 | 500 |
| Rs. 40 to Rs. 50 | 4614 | 7.36 | $6 \quad 4 \quad 2$ |
| Over Rs. 50 | $54-7 \quad 0$ | 10.47 | 5 3 3 |
| All incomes | $19-53$ | 483 | 400 |

Taking the respective incomes shown in Columns 2 and 4 of the above table, we get the following indices of average incomes for family and per equivalent adult male, in the several income groups.

TABLE No. VII
Distribution of indices of average income

| Incorne group | Index of average income per family on the assumption that the average income for all families is 100 | Index of average income per equivalent adult male on the assumption that the averaga income per equivalent adult male in all families is 100 |
| :---: | :---: | :---: |
| 1 | 2 | 3 |
| Rs. 10 and below | 38.94 | 63.97 87.90 |
| Rs. 10 to Rs. 20 | 75.09 | 87.80 |
| Rs. 20 to Rs. 30 | $124 \cdot 10$ | $105 \cdot 30$ |
| Rs, 30 to Rs, 40 | 179.60 | 125.00 |
| Rs. 40 to Rs. 50 | 238.40 | 156.40 |
| Over Rs, 50 | 281.60 | 129.90 |
| All incomes | $100{ }^{\circ} 0$ | 10000 |

The inferences we have drawn from a similar analysis in respect of the family budgets of Trichur town are found to hold good here also, and that, too, with greater force. For example, while according to the index of average family income, the families in the last income group appear to be economica:ly more prosperous than those of the 5th group the index of income per equivalent adult male reveals the real truth, that the former are poorer than the latter. This fact is bound to be reflected again in the table of family expenditure.

## Expenditure

The analysis of the 184 budgets of Trichur Mofussil shows more or less the same results as have been noted in the case of Trichur town. The average expenditure per family is Rs. 19-12-2 which leaves a deficit of $0-6-11$ or 2.21 per cent of the average family income. The deficit shows, however, a tendency to decrease with the increase in the family incorre, and changes over to a surplus in 4ih and 5th groups. If the last group (i.e., the so called highest income.group) again shows a deficit, it is only because it is actually poorer than the previous group (see above) of the 184 budgets, 135 or 73.37 per cent show indeed a surplus, and only 49 or 26.63 per cent show a deficit. But once again, the deficits of these few families are so heavy (hey average Rs. 2-6-3 for the families showing a deficit) that they swallow up the meagre surpluses of the majority (these average only 0-4-7 for families showing a surplus), and turns the general average for all families into a deficit. The same mettods as have been observed in Trichur town are resorted to there also for financing the deficits, and naturally with the same consequences.

The following table gives details of the family expenditure for the several income groups.

TABLE Noi VIII
Analysis of average expenditure per family by iucome groups

(a) Includes expenditure on liquor, tobacco, etc:
(b) Includes expenditure on utensils, etc.
(c) Includes expenditure amounting to $0-10-1$ or $55 \cdot 50$ per cent of total expenditure on clothing on account of dothing of females
(d) Includes expenditure smomting to $0-4-5$ or $15 \cdot 81$ per cent of total expenditure on housing on account of utennils, etc.

The above analysis shows that 68.24 per cent of the total family expenditure is on "food" including liquor and tobacco, 6.46 per cent oṇ "Fuel and lighting", $5 \cdot 74$ per cent on clothing, 8.67 per cent on Housing, and 10.89 per cent on Miscellaneous. This is more or less as it is generally expected to be. But when we look :into the variations of the above percentages as between the several income groups, it might appear that they do not bear out the principle of Engel's Law. "But this difficulty will mostly disappear if, in comparing the variations as between the income groups, we adopt, as we have done in the case of Trichur town a more reliable analysis based on the average per equivalent adult male (see page 144). The following table gives us such an analysis.

> Analysis of expenditure per equivalent adult male by income groups


One further modification has been-made in the preparation of the above table in order that the analysis may be more apt for the application of Engel's Law which divides consumption into "urgent needs", on the one side and "luxuries and semi luxuries", on the other; the expenditure on liquor, tobacco, refreshments, pansupari, etc. have been excluded from "food" and added on to "miscellaneous", which after all, appears to be their proper place in this particular connection. The analysis thus improved, we find the variations of percentage expenditure on "food"., "fuet:and lighting". "elothing" and "housing"' in the different groups bearing out almost completely the findings of Earnest Engel. "Miscellaneous" shows no definite trêñ, and we haye olready explained that it cannot.

## Details of expenditure on Food

The following table gives some idea of the relative importance of the various items composing the "Food" group.

TABLE No. IX
Analysis of monthly food expenditure per family and per equivalent adult male

$\mathrm{FB}-\mathrm{Il} \mathrm{a}$

TABLE IX-(cont.)


Here again, rice dominates the entire 'food' budget, accounting for nearly 45 per cent of the total expenditure for the group. Milk consumption is much less, while that of tobacco and liquor is much more than in the Trichur town. "Other foods" including refreshments, pansupari, etc., come in for a percentage of $15 \cdot 73$, which is 2.42 points less than the corresponding figures for Trichur town. For the rest, there is little difference between the "food" budgets of the town and the mofussil, and the same remarks, made in dealing with the one, will also apply to the other. The percentage expenditures on the different items of the "food" group are found to vary with the size of the family income. Such variations are set forth in the following table, the basis of comparison being the average per equivalent adult male.

TABLE No. X .
Analysis of monthly expenditure on food per equivalent adult male by income groups

| No. of families | All families |  | Families with a monthly income of |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Rs. 10 and below |  | Rs. 10-20 |  | Re. 20-30 |  | Rs. 30-40 |  | Rs. 40-50 |  | Above Rs. 50 |  |
|  | 184 |  | 22 |  | 87 |  | 54 |  | 14 |  | 4 |  | 3 |  |
|  | Rs. A. P. | Per cent | Rs. A. P. | Per cent | Rs. A. P. | Per cent | Rs, A. P. | Per Cent | Rs. A. P. | Per cent | Rs. A. P. | $\begin{aligned} & \text { Per } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | Per cent |
| FOOD GROUP |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| I. Cereals and pulses | 148 | 51.04 | 0157. | 59.87 | 131 | $53 \cdot 18$ | 163 | 51:16 | 165 | 47.01 | 185 | 39.82 | 174 | 45.87 |
| II. Vegetables | $\begin{array}{ll}0 & 3\end{array}$ | 9.05 | 022 | 8.40 | $\begin{array}{llll}0 & 3 & 3\end{array}$ | 9.06 | 040 | $9 \cdot 16$ | 038 | 7.74 | 0883 | $13 \cdot 48$ | 038 | $7 \cdot 19$ |
| III. Meat and fish | 03.2 | 7.82 | $\begin{array}{llll}0 & 1 & 10\end{array}$ | 7.09 | 0211 | $8 \cdot 16$ | 034 | 7.75 | $\begin{array}{llll}0 & 4 & 0\end{array}$ | 8:33 | $\begin{array}{llll}0 & 4 & 1\end{array}$ | 6.66 | 0311 | 7.75. |
| IV. Milk | $\begin{array}{lll}0 & 0 & 10\end{array}$ | 2.05 | $\begin{array}{llll}0 & 0 & 1\end{array}$ | 0.32 | 0 0 03 | 0.67 | 010 | 2.26 | $\begin{array}{llll}0 & 1 & 5\end{array}$ | 2.95 | 0311 | 6.43 | 025 | 4.69 |
| V. Ghee \& Oils | 014 | 3.29 | 0011 | 3.49 | $\begin{array}{lll}0 & 1 & 2\end{array}$ | 3.26 | C 15 | $3 \cdot 16$ | $\begin{array}{llll}0 & 1 & 5\end{array}$ | 3.03 | $\begin{array}{llll}0 & 1 & 8\end{array}$ | $2 \cdot 70$ | $0 \times 110$ | $3 \cdot 59$ |
| VI. Condiments and salt | $\begin{array}{lll}0 & 2\end{array}$ | 6.38 | 021 | 8.07 | $\begin{array}{lll}0 & 2 & 8\end{array}$ | 7.43 | $\begin{array}{llll}0 & 2 & 8\end{array}$ | $6 \cdot 20$ | $\begin{array}{llll}0 & 2 & 8\end{array}$ | $5 \cdot 65$ | $\begin{array}{llll}0 & 3 & 0\end{array}$ | $4 \cdot 90$ | 025 | $4 \cdot 80$ |
| VII. Other foods* | $\begin{array}{llll}0 & 8 & 3\end{array}$ | $20 \cdot 37$ | 034 | 12.76 | 066 | 18.24 | 08810 | 20.31 | 0120 | 25-29 | 01511 | 26.01 | 0134 | 26.11 |
| Total | 28.6 | $100 \cdot 00$ | 1100 | $100 \cdot 00$ | 2310 | 100.00 | 211.6 | 100.00 | 2157 | 100.00 | $313 \quad 3$ | 100.00 | 3211 | 100.00 |

-Excluding tobacco and tiquor.

## Housing

The average expenditure on housing accommodation for all families is Rs. 1-11-5 or $8.67 \%$ of the total family expenditure; and the percentage expenditure in the different income groups shows a tendency to decrease, with the increase in the family income, The following table shows the frequenc; distribution of rents, actually paid, according to the income groups.

TABLE NO XI
Stato:aent howing frequency distribution of yents paid by families according
to income group

| Monthly rent actually paid by the Family | Rs. 10 and below | $\begin{gathered} \text { Rs. } 10 \\ \text { to. } \\ \text { Rs. } 20 \end{gathered}$ | $\begin{array}{r} \text { Rs. } 20 \\ \text { to. } \\ \text { Ros. }_{30} \end{array}$ | $\begin{gathered} \text { Rs. } 30 \\ \text { to } \\ \text { Rs. } 40 \end{gathered}$ | $\begin{aligned} & \text { Rs. } 40 \\ & \text { to } \\ & \text { Rs. } 50 \end{aligned}$ | $\begin{aligned} & \text { Over } \\ & \text { Rs. } 50 \end{aligned}$ | Total | $\begin{gathered} \text { Percentage } \\ \text { total } \end{gathered}$ |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Nil | 16 | 74. | -44: | 13 | 4 | 3 | 154 | $83 \cdot 70$ 11.41 |
|  |  | 9 3 | - 4 |  | $\cdots$ | $\because$ | \% 7 | - 3.80 |
| Re. 2 to Rs. 3 | $\cdots$ | 1 | 1 | .. | .. | $\because$ | 2 | 1.09 |
| Rs, 3 to Re. 4 |  | .. | $\because$. | ... | $\cdots$ |  | . | .. |
| Rs. 4 to Rs. ${ }^{\text {Rs. }} 5$ |  | .. | $\cdots$ | $\cdots$ |  |  |  |  |
|  | $\cdots$ | $\cdots$ | . |  |  | $\cdots$ |  | $\square$ |
| Total | 22 | 87 | $54^{\circ}$ | 14 | 4 | 3 | 184 | $100 \cdot 00$ |
| Percentoge to total | 11.96 | $47 \cdot 28$ | $29 \cdot 35$ | 761 | $2 \cdot 17$ | 163 | 100.0C |  |

From the above figures it is observed that the percentage of families who live in their own houses, is even greater than in Trichur town, being 154 or $83 \cdot 70$ as against 60 in the latter. The remaining 30 families live in rented houses. Classified broadly with reference to the housing accommodation enjoyed by the 184 families. ie including also those who have their own houses, and pay no rent, 163 families live in houses of a monthly rental value of Rs. $2 /$ - or below, and the remaining 21 families in houses of above Rs. 2, but below Rs. 5 .

The problem of labour class housing is not so acute in the mofussil areas as in the urban centres; yet the enquiry häs shown that, even in the mofussil, much has to be done for the improvement of housing facilities for workers in organised industries. A good beginning has been made in this direction in the Amballoor Textiles, where the workers, both mate and female have been provided with several amenities of life, such as housing. recreation, medical aid etc. But this is jusfa solitary instance in the whole of the mofussil area covered by our enquiry. Evidently there is nêed of much more to be done in this direction.

## Miscellaneous Expenditure

As in Trichur town \$0 also in the budgets of the mofussil, the 'miscellaneous' group comes next in importance to 'food' in point of percentage expenditure. As per Table VIII (Page 161) this group accounts for 10.89 per cent $\overline{\text { af }}$ the average expenditure for all families. Taken by income groups, the percentage is lowest, (i.e. $9 \cdot 76$ percent) in the Rs. $10-20$ group, while the highest figure of 14.96 per cent is reached in the last group of over Rs. 50. The following table gives the average monthly expenditure on the different items of the 'Miscellaneous' group for (1) all families and (2) families actually incürring the expenditure.

## TABLE No. XII

Expenditure on miscellaneous items

| Items | No. of families spending | Average monthly expenditure for |  | Percentage of budgets on : Wwhich the figures in Col. 4 are based |
| :---: | :---: | :---: | :---: | :---: |
| I | 2 | 3 | $\therefore 4$ | : 5 |
|  | 78 | Rs.: A. Pr | Rs. A. P. | 42.39 |
| Dhoby or washing soaps: | 183 | 0 | 0 - $0^{\text {O }}$ |  |
| Dhoby or washing soaps: | 183 | 0.510 | $0 \because 511$ | 99.46 |
| Barber | 172 | 0311 | $0 \because 4.2$ | - . 93.48 |
| Travelling to and from places: of work ... |  |  |  |  |
| Medical charges ${ }_{E} \quad \therefore \quad \%$ | 183 | $0 \leq 55$ | 0:-5 6: | ... 99.46 |
| Religious observances, feasts and festivals | 184 |  | 01111 |  |
| Amusements | $\therefore 43$ | 0\% 0-8 | $\because 0 . \because 2:+1$ | $=-23 \cdot 37$ |
| Payments to provident funds; trade union subscriptions, kuries etc. | 24 | $\begin{array}{llll}0 & 1 & 10 \\ 0 & 1 & 7\end{array}$ | 0.1310 | $\begin{array}{r}\square \\ 13.04 \\ \\ \hline 9.78\end{array}$ |
| Repayment of debts | 18 | 0-1.7 | $\bigcirc 0 \cdot 15: 11$ | - 9.78 |
| Remittance to dependants living elsewhere Servants' pay | $\because 6$ | 0 1 $\cdots$ <br> 0 0  | $2 \%$ 4 0 <br> 1 3 0 | . $\quad \begin{array}{r}3.26 \\ \square \quad 247\end{array}$ |
| Total |  | 202 | . |  |

Here too, as in Trichur town 'Religious observances, feasts and festivals' stands out first in the list, with an average for all families, of 34.62 per cent of the total expenditure for the group. Dhoby or washing soap comes next with a percentage of nearly 17-no wonder since the Malayalee is deservedly .famous for chis cleanliness-and his daily ablutions. Medical-charges account for nearly 16 per cent and barber's bill for over 11 per cent, while Education', on which only. 42 per cent of the families incur expenditure, comes in just for a small slice of 4.84 per cent of the group expenditure, or nearly 0.53 per cent of the average family expenditure.

## Indebtedness

50 per cent of the families in the mofussil have reported debts, varying from an average of Rs. $38-12-10$ for the indebted families in the lowest income-group to. Rs. $223 \div 5-4$ for those $i_{n}$ the group of Rs. $40-50$. The general average indebtedness for the families in debt comes nearly to Rs. 103 or $5 \cdot 32$ times the average family ineome for all families... The following table gives an analysis of indebtedness by income groups.

TABLE No. XIII
Analyris of indebtedness by income groups


There is no indication in the table that the richer families are in any way better in respect of indebtedness. Once again it is the need of the moral uplift of the worker that shows itself out as more pressing and imperative than anything else.

The following tables give an analysis of the causes of indebtedness and the extent to which each cause has contributed to it.

TABLE No. XIV

## Causes of indebtedness

|  | Causes | Numbér of instances | Percentage to total |
| :---: | :---: | :---: | :---: |
|  | 1 | 2 | 3 |
| Purchase of land, cattle, etc House building, repaira, etc. Marriage <br> Ordinary wanta <br> Old outtanding debe Sickness <br> Funerals and obsequies Other causes* |  | 15 11 16 48 13 14 4 4 1 | $\begin{aligned} & 12 \cdot 30 \\ & 9 \cdot 02 \\ & 13 \cdot 11 \\ & 3 \cdot 9.34 \\ & 10.66 \\ & 11.47 \\ & 3.28 \\ & 0.82 \end{aligned}$ |
| Total |  | [22 (\%) | $100 \cdot 00$ |

*This represents debt incurred for starting a business.
(a) 1. In 67 cases, only one cruse was shown.
2. In 21 cases, two causes were shown.
3. In 4 cases, three causes were shown.

TABLE No. XV
Extent of indebtedness by causes

*This represents debt incurred for starting a business.
There appears to te more of productive debt in the mofussil than in the town. There are 15 instances of debt incurred for purchase of land, cattle, etc. and their total amount comes to Rs. $1.773-8-8$, i.e., an average of Rs. $9-10-3$ for all families, or an average of Rs. 118-3-9 for the particular families concerned. And at least there is one instance of a loan of Rs. 200 taken out for starting a business. House building and repairs claim 11 instances, making up a total of Rs. 758 only.

On the unproductive side, 'ordinnry wants' once again form the most frequent cause of indebtedness. Nearly $43 \%$ of the families have incurred debt on this account; the total amount comes to Rs. 3,427 giving an average of Rs. 18-10-0 for all families or of Rs. 71-6-4 for the families concerned. Here also as in the case of the organised industries in Trichur town, allowance has to be made for subscription made towards unprized kuries which are really investments. There seems to be more of marriage and less of sickness in the mofussil than in the town, as evidenced by the amounts of debt contracted respectively for the two purposes; and this is perhaps as it is generally expected to be.

As regards the rates of interest charged on the loans, the position in the mofussil is likely to be worse than in the town. Banks are few, 'and the money lending business is to a large extent dominated by private individuals, who, being practically out of the reach of law, generally charge very high rates. In the matter of furnishing security, however, the position in the mofussil appears to be a slight improvement on that in the town, since the workers of the mofussil are found to have greater interest in the land than the workers of the town.

## Section II <br> UNORGANISED INDUSTRIES <br> PART I <br> TRICHUR TOWN

As has been stated already the method of enquiry adopted in regard to the unorganiscd industries was the intensive method of investigation. However, since the workers in these industries were found living scattered all over the municipal area and even beyond, it was not possible to concentrate the work of investigation on compact areas selected for the purpose. No doubt, this involved much additional work for the investigators who had to wander far and
wide to meet the labourers in their houses: The groups of workers in unorganised industries, selected for the enquiry in Trichur Town were, (1) Sawyers (2) Hand cartmen and head load coolies (3) Tailors and (4) Cobblers. Altogether 130 family budgets were collected from these groups; their frequency distribution is shown below.-

| Industry | No. of budgets collected |
| :---: | :---: |
| Sawyers | $\cdots$ - 42 . |
| Handcartmen and head load collies | - 39 |
| Tailors | 27 |
| Cobblers | 22 |
|  | 130 |

Before we proceed to an analysis of these budgets, it would be of some interest to altermpt a brief account of the salient features relating to each industry, and of the general conditions of life of the workers employed therein.

## Sawyers

The sawyers in Trichur have their houses mostly in Aranattukara, Chiyyaram, Koorkanchery; 'Veliyanniur, Chelakottukara and Kizhakkumpottukara: some of them are found in Chembookavu as well. The work of the sawyers is something of a skilled labour. Some. apprenticeship is necessary before one can pose as a master sawyer. Roughly 25 . per cent of the sawyers are boys serving as apprentices. They begin work as floor hands, and are paid a very small portion (two to four annas in the pre-war days, but a rupee or even more now). of the wages received by the master-sawyer for the combined work. . The sawyers work in pairs, each pair managing one saw; the floor partner is very often an apprentice. When, however, the partners are both of them trained workers, the wages received for the combined work are shared equally by them.

More than ninety per cent of the sawyers in Trichur are. Ezhuvas, whose economic condition is rather poor. But the industry is very largely controlled by timber merchants, the majority of whom are Christians; a few Chetties from Chelakkara and a few of the more enterprising Ezhuvas also are among them, ạs also a few Muslims. -These merchanits, maintain sawying yards, each employing two to five pairs of workers; in many cases the saw is. supplied by the employer. The majority of the sawyers are employed in this way: There are, however, a few who take up work independently in private houses. Those who are employed in the timber yards are generally assured of regular employment, But there is no dearth of work these days for the others, either.

As a rule the sawyers are paid piece wages; and in these days it is not rare to find a diligent pair making Rs. 5 or even more per day, as against Rs. 1-4-0 in the pre-war days. But the sawyers as a class are the most improvident and thriftless.' They invariably receive advance wages and are always in debt to the employer. 'Their tea consumption is very heavy, they must have a cup every now and then during the course of the work, to be finished off with a pot of toddy at the close: The married women among the sawyers seldom take up any work; their only contribution to the family budget is the daily quota of fuel which they gather in the shapeof saw dus and chips from the place of their his sbands work. But the boys take up apprenticeship with the father, while the unmarried girls often find work in some factory, generally the Seetharam A ills. Literacy is very low among the sawyers. But many of them have by experience picked up the method of reckoning the quantity of work turned out by them.

The sawvers' is an arduous job; the lifting of the logs into position in particular involves heavy and often spasmodic muscular strain. This feature of their work, along with their irregular habits and intemperate living, makes the sawyers a comparatively short lived class.

## Tailors

Tailoring is one of those unorganised industries of the town, which have shown a remarkable growth in recent years. The higher standards of dress adopted by the masses, the everchanging character of the present day fashions and the increased money command in the hands of the lower orders of society are some of the causes which have brought about this development
of the tailoring industry.

There are about 300 tailors in Trichur. They live in no particular locality but are found scattered all over the town. Their chief place of business is however the High Road and the Southern Round, where most of the cloth merchants have their shops. A few tailor shops are found at the East Fort Gate, a few others in Koorkancheri ; and scattered ones in different parts of the town.

Tailoring in Trichur is what might be called a democratic trade. There is very little of capitalistic control except that the cloth merchant whe accommodates a tailor or two in a comer of his shop; may exercise a certain indirect influence on them. The trade does not require much capital either. True that a sewing machine is a fairly costly concern for a working class family. A treadle machine cost Rs. 190 to Rs. 260 and a hand machine a little over Rs. 100 in the prewar days. But then it is not necessary to purchase a machine outright ; it could be had more conveniently on the hire purchase system, whereby the purchaser is allowed to pay up the price in convenient instalments. This facility, together with the decency associated with the work and the comparatively small amount of muscular strain involved in it, has attracted many young men to the tailors' trade.

Tailoring is, however, a skilled job. Apprentice-ship is indispensable ; while the designing work, which is part of the job, requires a little of artistic taste, too. It takes some three years generally for an intelligent lad to master the trade and qualify himself for independent charge of a machine, while a little more training, especially in designing, would be required to enable him to set up business as a master tailor.

The tailor is also expected to keep himself abreast of the changing fashions of the times: Hence the older men generally find it difficult to retain custom against the competition of the new entrants who are supposed to be "fashion experts". This fact, coupled with the ill-health brought on in the long run by the sendentary character of the work, compels the older men to leave off the trade ; so that tailoring has now come to be a trade mostly manned by young "progressives".

As has been indicated already, tailoring is a small scale industry. Into the economic ressons which keep it on this scale, we need not enter now. Suffice it to say that there is little prospect of its developing into a capitalistic large scale industry any time in the near future. A master tailor, with an assistant and an apprentice, makes up the average business unit. There are very few. (say only two or three) tailors employing anything more than a compliment of 5 to 6 workers, In very many cases the tailor works single handed. Often enough the tailors accommodate themselves in a corner of a cloth merchant's shop. There are also several separate tailor shops in rented rooms which in the High Road are now charged at Rs. 10 to Rs, 15 per mensem, but elsewhere only at Rs. 2 to Rs. 5 .

The tailors charge for their work by the piece, but the assistants and the apprentices are paid daily wages. In the pre-war days, when conditions were normal, a master tailor, engaging a trained assistant and an apprentice and employing a couple of machines, used to make about Rs. 3 per, day, of which he paid Re. $0-10-0$ to his assistant and two or four annas to his boy apprentice. In these days he could earn Rs. 10 a day, of course, the assistant and the apprentice have to be paid proportionately higher wages. There is no scarcity of. work for the tailors these days ; however, the master tailor has to go about a little to canvass custom and has, therefore, to be away from his shop off and on for a few hours almost every day, which means that his working week can be computed only at 4 to 5 days in reckoning. his weekly earninge.

All castes and creeds are fairly represented in the tailoring industry; the Christians are however, in a slight majority. The tailors are not such hard drinkers as the workers in other unorganised industries; but their tea consumption is very heavy indeed; and their savings are small. A few of them have made small investments in kuries. Bit except for rare instances, the tailors have not come up to any higher economic position or social status. During the war days, hower, some of the military. clothing contractors-individuals and companies-have made money by employing tailors under them, but it is doubtful whether any tailor, as such, has made anything substantial out of such opportunities. It appears that a few years ago there was a Tailors' Union in Trichur. But no trace of it now exists and today the tailors of Irichur are an unorganised body, with no agency for corporate or concerted action.

## Cobblers

The cobb'er's is another of the thriving unorganised industries of Trichur. The increasing use of foot wear among the urban folks has been the main cause of its growth. Latterly, the making of suit-cases, hand-bags, belts, purses, and other leather articles has given additional stimulus to the industry. And both foot-wear and suit-cases are largely supplied to orders from outside.

There are about 120 to 130 cobblers working in the various leather shops of Trichur. Un'ike the tailors, the cobblers form a separate caste by themselves. Over 95 per cent of them are Tolkullans, a sub-sect of 'Viswakarmalas.' According to the Census of 19 1 I, the Tolkollans in Cochin numbered 299 persons. Of these 203 were in the Trichur Taluk. Evidently most of them have flocked to the Taluk Headquarters in quest of steady work and sure wages. There are, in the business. also a few Chakkiliyans hailing from Chelakkara and neighbouring villages. Though the cobbler's work is not difficult to learn, there is a certain social disrepute attached to it, which prevents Hindus of other castes and even Christians from taking to it. Most of the cobblers working in the town come from the suburbs and they return home daily after the day's work. Generally they live in houses of their own.

Unlike tailoring again, the cobblers' trade is almost entirely controlled by capitalist emplovers, running leather-ware shops. They stock the raw materials for the cobblers' work, and find a market for their finished products. There are about 15 such shops in the town, employing 5 to 8 workers each. Besides, there are several minor shops employing one or two hands each. Apprentices ase taken in cccasionally from the Tolkollan caste, and it takes only some six months for a lad to learn all about the trade. In addition to the workers who are employed in the leather-shops, there are a few who do independent job work at home for individual customers, or make shoes, suit cases etc. and sell them to some one or other of the minor leather-shops. The employees in the leather shops get regular work and are now paid at the rate of Rs. 2 to 2-8-0 per dav, as against 8 to 10 annas in the pre-war days; the apprentices get 10 to 12 annas daily. The independent cobblers have to seek out their work, and cannot, as a rule, be sure of steady employment. The women folk in the cobblers' families take up whatever work that comes in their way-such as harvesting, handpounding of rice, fuel gathering etc.

As a class, however, the cobblers are thriftless and improvident; their liquor consumption is very heavy; and they seldom save anything. Nay more, they invariably take advances of their wages, and are never free from indibtedness to their employers. If per chance any cobbler finds himself any day in possession of a surplus over his daily expenditure he at once invites his chums for an extra drink, or else he keeps off from his job till all that money is squandered away and the wolf is once again at the door. No wonder that the cobbler remains ever a cobbler, with little prospect of anything better for himself or his children.

## Handcartmen and Headload Coolies

Of all the industries included in the enquiry for Cochin North, the job of the handcartmen and headload coolies is the most unorganised and unskilled. In Trichur town there are abuut 400 men engaged in this work. About two-thirds of them are Christians, who come from all parts of the town and the suburbs. The rest are mostly Ezhuvas who come mainly from Koor* kancheri and Chelakottukara. Their chief place of work is the Nayarangadi and its neighbourhood comprising the market road, poptions of the High Road and Puthenpetta Street, where most of the dealers, wholesale and retail, in paddy, rice, oil, piece goods, cement, hardware, etc. have their shops and godowns. Nadakkavoo is another smaller centre, as is also the East Fort Gate.

The handcartmen and headload coolies are a free and independent lot, picking up work wherever and whenever they find it. Many of them owe, however, a sort of allegiance to one or mure of the big shops, which in return favour them with all their transport work and also recommend them to their customers for similar work. There are no fixed rates of wages for these workers. Each job is charged separately according to the nature of the commodity and the distance over which it is carried, and in almost every case a good deal of higgling and bargaining precedes the settlement of the wages. For the loading and unloading work of the bigger merchants, however, for which a certain number of coolies are atlached to each shop,
there is some fixity in the rates. Since the introduction of trade control by Government, the volume of business in the usual trade centres has been reduced a good deal. The coolies are, however, none the worse for it, since the wage rates have risen four to five fold, and in some cases even six fcld. On an average, the coolies, both cartmen and loading and unloadin; hands, earn Rs. 2-8-0 to Rs. 3 per day, as against 12 annas to Re. 1 in th? pre-war days. The hand carts are generally taken on hire by the coolies, but the hire has to be paid by the employer in addition to the wages fixed up for the job. There are about half-a-dozen men who make it a business to supply the carts. In the pre-war days a cart could be hired for 4 to 5 annas per day. But now it is charged for at the rate of $1 \frac{1}{2}$ to 2 annas per hour. There are altogether 88 hand-carts in the town, as per figures supplied by the Municipal office. The license fee per cart is Rs. 5 per year.

Like the cobblers, the handcartmen and loading coolies, too, are notorious for their reckless living and thriftless habits. They must have a cup of tea seven or eight times a day, while a bottle or two of toddy form an indispensible "finish." There are a number of tea-shops in the town run by Ezhuvas. The working classes generally frequent these shops where they are allowed to have a running account from day to day. It is only in very few cases that 50 per cent of their daily earnings find its way to their families.

From what has been observed over and over again in regard to the life and habits of the workers in the various unorganised industries, one significant fact stands out in striking prominence, namely, that it is not so much the low wage or the irregularity or insuficiency of employment, that stands in the way of the betterment of these classes, as their own evil habits and lack of ambition for any better or higher standard of life; and herein, once again, lies a lesson for all who are concerned with the uplift of this luckless lot.

## Analysis of Family budget

The analysis given below is based on the 130 family budyets collected from workers in the several unorganised industries; and as in the case of the organised industries, these budgets too are taken together for the analysis. The toble given below shows the distribution of the families by religion and caste.

TABLE No. I
Religion and Caste

| Income group | Hindus |  |  | X'ians | Musli ns | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Caste | Non-caste | Defressed |  |  |  |
| Rs. 10 and below |  |  |  |  |  |  |
| Rs. 10 to Rs. 20 | $\cdots$ | ii | $\because$ | 14 | 4 |  |
| Rs. 20 to Rs. 30 | $\cdots$ | 29 | . | 25 | 6 | 60 |
|  | $\ldots$ | 19 10 | .. | 7 | $\ldots$ | 13 13 |
| Over Rs. 50 | .. | 1 | $\ldots$ | 1 | $\cdots$ | 2 |
| All incomes | .. | 70 | .. | 50 | 10 | 130 |
| Percentage to total | . | 53.85 | . | 38.45 | $7 \cdot 69$ | $100 \cdot 00$ |

The great majority of the families (i.e. 54 per cent) belong to the class of non-caste Hindus. Next come the Christians, with 38 per cent and last the Muslims, with nearly 8 per cent. CasteHindus are nil.

## Constitution of the family

Joint households are in a very large majority, with 74.62 per cent of the total number of families. As usual their percentage is found to increase steadily with
the increase in the family income. The following table gives an analysis of the constitution of the families by income groups.

TABLE No. II
Constitution of the family

| Income group | Number of |  | Total No. of families | Percentage of namilies to total | Percentage of joint household to total |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural families | Joint Household |  |  |  |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Rs. 10 and below |  |  |  |  |  |
| Rs. 10 to Re. 20 | 17 | 43 | 60 | 28.33 | 71.67 |
| ${ }_{\text {Rss. }} \mathbf{R} 30$ to Rs. 40 | 7 | 19 | 26 | 26.92 | 73.08 |
| Rs. 40 to Rs. 50 | 1 | 12 | 13 | 769 | 92.31 |
| Over Rs, 50 | .. | 2 | 2 | . | 100.00 |
| All incomes | 33 | 97 | 130 | 25.38 | 74.62 |

Literacy.-The extent of literacy amongst the heads of families, taking all unorganised industries together, is 58.46 per cent. As we have already remarked, this compares very favourably with the curresponding figure for Madras. No definite trend is visible, however of any increase in literacy as the family income increases, as was observed in the case of workers in organised industries ; and this comes as no surprise. For, we have seen that increased earnings in the case of sawyers, handcartmen and the like, do not lead to any appreciable increase of expenditure on the higher amenities of life. An analysis of literacy by income groups is furnished in the following table.

TABLE No. III
Literacy amongst the heads of families


Composition of the family.- The table below gives an analysis of family composition by income groups. The average number of persons residing with the family is 6.83 which is made up of $1 \cdot 82$ men, $2 \cdot 11$ women, $1 \cdot 35$ boys and 1.55 girls. The males number $3 \cdot 17$ as against 3.66 females. The size of the family shows steady increase as the family income increases; or rather conversely, the family income shows steady increase as the size of the family increases which by the way, is but natural. The number of deperdants living outside the family is almost nil. The average number of equivalent adult males per family is $5^{\circ} 48$. The average number of persona
gainfully employed per family is 1.51 .

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TABLE No. IV
Analysis of family composition by income groups

| Income group |  | Average number of persons per family |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls | Total |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |
| . 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| Rs. 10 and below |  |  |  |  |  |  |  |  |  |
| Rs. 10 to Rs. 20 | 29 | 1.59 | ${ }^{1} 776$ | 1.07 | 1.69 | $6 \cdot 11$ | 4.90 5.33 | 0.07 | 1.24 |
| Rs. 20 to Rs. 30 | 60. | 1.81 | 2.31 | 1.38 | 1.15 | 6.72 6.77 | 5.33 5.46 | 0.05 | 1.33 <br> 154 |
| Rs. 40 to Rs. 50 | 13. | $2 \cdot 62$ | $2 \cdot 31$ | 1.69 | 1.62 | 8.24 | 6.85 |  | $2 \cdot 54$ |
| Over Rs. 50 | 2 | 4.50 | $4 \cdot 00$ | . | 3.50 | 12.00 | 10.07 | .. | $3 \cdot 50$ |
| All incomes | 130 | $1 \cdot 82$ | $2 \cdot 11$ | $1 \cdot 35$ | 1.55 | 6.83 | $5 \cdot 48$ | 0.04 | $1 \cdot 51$ |

The Income of the family.-The average family income for workers in unorganised industries is Rs. 28-2-3, which shows an increase of $16 \%$ on the family inc me of workers in organised industries. It also compares favourably with the earnings of workers in unorganised industries in Madras, whose average fanily income in the year 1935-1936 was only less than Rs. 23-8-0, and that too, in spite of the fact that the income limit fixed for their enquiry was Rs. 50 as against Rs. 30 here. It is also significant that we have no families in the lowest income group. The following table analyses the family income of our workers by income groups.

TABLE No. V.
Analy is of monthly income per family by source


The income from employment amounts to 92.41 per cent and that from 'oiher sources' to 7.59 per cent, of the total family income. The corresponding figures for unorganised industries in Madras were nearly 98 per cent and 2 percent. The earnings of the principal wage earner make up 78.74 per cent of the fami'y income; the 'others' contribute 13.67 per cent. Naturally, the percentage contribution by the other members shows a progressive tendency as the family becomes more and more enlarged, that is, in the higher income groups. In the highest income group especially, while the share of the principal wage earner comes to 47.83 per cent, that of the 'others' comes to 51.30 per cent of the average family income. Of the income from 'other sources', the chief item is house income, accounting for over 3 per cent of the total family income.

As has been explained more than once elsewhere, the amount of family income carnot be taken as the sole index for measuring the relative economic prosperity of the families. The number of persons which the income has to support, has also to be taken into the reckoning. On this double basis, therefore, the following tables have been prepared.

TABLE No. VI
Variation in average income per equivalent adult male in different grades of income.


TABLE No. VII
Dist:ibution of indices of average income

| Income group | Index of average income per farily on the assumption that the average income for all families is 100 | Index of average income per equivalent adult male on the assumpticn that the average income per equivalent adult male in all familics is 100 |
| :---: | :---: | :---: |
| Rs. 10 and below |  |  |
| Rs. 10 to Rs. 20 Rs. 20 to Rs, 30 | 62.27 93.53 | $69 \cdot 65$ $96 \cdot 16$ |
| Rs. 30 to Rs. 40 | 1:8.00 | 118.40 |
| Rs. 40 to Rs. 50 | 162.00 | 129.60 |
| Over Rz, 50 | 20430 | 111.30 |
| All incomes | $100^{\circ} 00$ | $10{ }^{\prime} 00$ |

It is evident from the above figures that the average family in the so called highest income group is really poorer than the average family in either the 4 th or the 5 th group, the average income per equivalent adult male in the highest group being only Rs. 5-11-4 as against Rs. 6-10-5 in the 5th and Rs. 6-1-4 in the 4th group.

## EXFENDITURE

The table below gives an analysis of the averace family expenditure. by income groups. It also compares the average expenditure with the average income for the families in each group.

TABLE No. VIII
Analysis of average expenditure per family by income groups

(a) Including expenditure on liquor, tobacco ctc. (b) Including expenditure on utensils etc.
(c) Includes expenditure amounting to Rs. $0-11-7$ or $54 \cdot 30$ per cent of total expenditure on clothing on account of clothing of females.
(d) Includes, expenditure amounting to Rs. $0-3-9$ or 8.98 per cent of total expenditure on housing on account of utensils etc.

The average budget for all families works out at a deficit of 0-12-2 or $2 \cdot 7 \%$ of the average income. All the various income groups, too, with the exception of the Rs. $40-50$ group, shows deficit budgets. As a matter of fact, however, 64.61 per cent of the families have reported surplus, and only 32.31 per cent reported deficit. The same explanation, as was noted in the case of the organised industries holds good here also.

## Food

The percentage expenditure on "Food" is 69.28 per cent and that on "Miscellaneous". 11.55 per cent. The expenditure on "Food" thus appears to be rather heavy. But a good por-" tion of it, even as much as 12.31 per cent of the group expenditiure, is due to liquor and tobacco. An analysis of the food budget is given below.

- TABLE No. IX.

Analysis of monthly food expenditure per family and per equivalent adult male


| FOOD CROUP | Monthly expenditure |  |  |  | - Percentage of total exs enditure on food |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Per family } \\ \text { Rs, A. P. R. R. A. P. }^{2} \end{gathered}$ |  | Per equivalent adult male Rs. A. P. Rs. A. P. |  |  |  |
| XI. Tobacco For chewing For smoking | $\begin{array}{lll}0 & 7 & 10 \\ 0 & 7 & 2\end{array}$ | 0150 | 0 1  <br> 0 1 4 | 029 | 2.45 2.24 | 469 |
| XII. Other foods Refreshments Others Pansupari | $\begin{array}{llll}3 & 11 & 10 \\ 0 & 1 & 8 \\ 0 & 8 & 8 \\ 0 & 8 & 8\end{array}$ | 4.62 | $\begin{array}{cccc}0 & 10 & 11 \\ 0 & 0 & 4 \\ 0 & 1 & 7\end{array}$ | 01210 | 18.67 0.52 2.71 | 21.90 |
| Grand total |  | 2004 |  | 3106 |  | $100 \cdot 00$ |

Here again, rice is the chief article of diet, but the percentage expenditure on in is a little less than in the case of workers in organised industries which appears to have been mdde up by the excess on liquor and tobacco. With so much of drink and smoke, perhaps it is but patural that the percentage expenditure on meat and fish should also show an appreciable increast, over the percentage for the organised industries, viz. 10.25 per cert as against 7.51 per cent for the latter.

Following the principles adopted in regard to organised industries, an analysis of expenditure on food per equivalent adult male by income-groups is given below.

TABBLE No. X
Analysis of monthly expenditure on food per equivalent adult male by income group

| Number of families |  | - Families with a monthly income of |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Rs. 10 and below |  |  |  | Rs, ${ }^{\prime \prime}$ 20-30 |  | Rs. $30-40$ |  | Rs. $40-50$ |  | Over Rs. ${ }^{\text {5 }}$ |  |
|  |  | Nil |  | 29 |  | $=60$ |  | . 26 |  | 13 |  | 2 |  |
|  |  | Rs. A. P. | Per cent | Rs. A. P. | $\underset{\substack{\text { Per } \\ \text { cent }}}{ }$ | Rs. A. P. | Per cent | Rs, A. P. | Per cent | Rso A. P. | Per cent | Rs. A. P. | Pcr cent |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

* Excluding tobacoo and liquor


## Housing

As regards expenditure on housing, $56.15 \%$ of the families are reported to be living in their own houses, nearly $34 \%$ pay rents varying from Re. I to Rs. 3 and a little over $3 \%$ pay Rs. 4 to Rs. 5 per mensem. The following statement shows the frequency distribution of rents paid by families, by income groups.

TABLE No. XI
Staelement showing frequency disfribution of rents paid by families according to income groups

| Monthly rent actually paid by the family | Families with a monthly income of |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | ( Rs. 10 | $\begin{gathered} \text { Rs. } 10 \\ \text { to } 20 \end{gathered}$ | Rs. 20 <br> to 30 | $\begin{array}{cl} \text { Rs. } & 30 \\ \text { to } & 40 \end{array}$ | $\begin{array}{rr} \text { Rs. } & 40 \\ \text { to } & 50 \end{array}$ | $\begin{aligned} & \text { Over } \\ & \text { Rs. } 50 \end{aligned}$ | Total | Percentago to total |
|  |  | 13 <br> 2 <br> 10 <br> 4 <br> $\cdots$ <br> $\cdots$ | 31 3 14 11 1 $\cdots$ . | 18 <br> 2 <br> 1 <br> 2 <br>  <br> 3 <br> . | 10 $\because$ $\because 2$ 1 $\cdots$ $\because$ | 1 $\because$ $\ddot{\square}$ $\ddot{i}$ | 73 7 25 19 2 4 . | 56.15 5.38 19.23 1462 1.54 .3 .08 |
| Total | . | 29 | . 60 | 26 | 13 | 2 | 130 | 100.00 |
| Percentage to total | : .. | 22:31 | $46 \cdot 15$ | 20.00 | 10.00 | 1.54 | 100.00 |  |

The average monthly expenditure for all families on the miscellaneous items is Rs. 3-5-5 which is distributed as follows.

TABLE.No..XIL
Expenditure on miscellaneous items


Comparatively, the workers in unorganised industries spend "much less on education than their fellow citizens in the organised industries. The percentage of families that incur expenditure on this item is the same as in organised industries. But the average per family for all famiiies comes only to $\mathrm{Re} .0-3-5$ as against $\mathrm{Re} .0-6-2$ for organised industries. For the rest there appears to be little difference between the two classes of budgets.

Indebtedness.-The table given below shows the indebtedness of the families by income groups.

TABLE No. XIII
Analysis of indebtedness by income groups

| Income group |  |  | Percentageof Col. 3to Col. 2 | Average indebtedness per family for |  | Averaze monthly income | Ratio of indebtedness to monthly income for |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Families in debt | All families |  | Families in debt | All families |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
|  |  |  |  | Rs. A. P. | Rs. A. P. | Rs. A. P. |  |  |
| Rs. 10 and below Rs. 10 to Rs. 20 | 29 | 14 | 48.27 | $45 \quad 47$ | 211310 |  | $2 \cdot 59$ | $1 \cdot 25$. |
| Rs. 20 to Rs. 30 | 60 | 25 | 41.67 | 919 | 3825 | 2650 | $3 \cdot 48$ | 1.45 : |
| Rs. 30 to Rs. 40 | 26 | 11 | $42 \cdot 41$ | 10122 | 42127 | 3334 | $3 \cdot 05$ | $1 \cdot 29$ |
| Rs. 40 to Rs, 50 | 13 | 5 | 38.46 | 14600 |  | 4594 | $3 \cdot 21$ | - 1223 . |
| Over Rs. 50 | 2 | 2 | $100 \cdot 00$ | 5500 | 550 | 5780 | $0 \cdot 96$ | 0.96 |
| All incomes | 130 | 57 | $43 \cdot 85$ | 8587 | 3781 | 2823 | 3.04 | 1.33 |

43. $85 \%$ of the families have reported indebtedness. Taking all the 130 families, the average debt per family comes to Rs. 37-8-1, which is 1.33 times of the average family income. These figures compare very favourably with the corresponding figures for organised industries in the town. But once again, in the matter of indebtedness the families in the higher income groups show themselves no better than those in the lower groups. Table XIV shows the causes of indebtedness, while table XV shows the extent of indebtedness by causes.

TABLE No. XIV

## Cautes of indebtedness


(a) Includes debts on account of business etc. (b) 1 . In 40 cases only one cause was shown. 2. In 17 cases two causes were shown.

TABLE No. XV
Extent 0 : indebtedness by causes

. This includes debts on account of business etc.
Again, the most frequent cause of indebtedness is found in 'ordinary wants', the total for which comes to Rs. 1,988 for the 42 families which have incurred debts in this behalf. Here also allowance has however to be made for subscriptions made to unprized kuries, which are of in the nature of investment. There are five instances of debt incurred for 'purchase of land, cattle etc.' and orre at least for house building. A few minor loans also have been taken for investment in business in one kind or another. In regard to rates of interest and other connecied factors of the debt problem, the workers in both organised and unorganised industries in the town rppear to be more or less in the same position, except that in the matter of furnishing security the workers in the latter are found to be in a worse plight.

## PART II

## UNORGANISED INDUSTRIES

## Trichur Mofussil

The unorganised industries taken up for the enquiry in the mofussil were the same as in the town, except that beedi workers were substituted for the cobblers; a brief account of the general conditions of life and work of the families employed in these industries is attempted below, before their family budgets are analysed.

What has been said elsewhere about the sawyers, tailors and handcartmen of Trichur town will appiy with more or less equal force to the same classes of workers in Trichur mofussil. It only remains, therefore, to add a few words here about the beedi makers of the mofussil.

## The Beedi Workers

-- The beedi workers are found in all the three centres of the mofussil area; Chalakkudi is, however, the most important of their centres. There are about 85 to 90 beedi workers in Chalakkudi. Of these, some 5 to 10 are boys, the youngest of them being about 13 years old. Their place of work is the Chalakkudi bazaar, which is also the centre of the tobacco trade. There are Christians, Muslims and Ezhuvas among them.

There is no contract system in the Chalakkudi beedi business; the workers are employed directly by the tibacco merchants who supply the raw materials and collect the finished product. The workers are paid piece wases at the rate of Rs. $1-10-0$ per 1000 beedies; before the war the rate was 8 annas per 1000 . On an average, an adult worker makes 1000 beedies per da;, while a boy makes abjut 600 . They work for eleven hours a day, beginning from 7 in the morning to 6 in the evening, the boys also keeping the same hours as the adults. Sundays are holidays, and as a rule there is no night work. The work is carried on in rented quarters;
there is sufficient aecommodation, as well as good light and ventilation. Except during the rainy season when a few breaks occur now and then, the beedi workers get regular employment these days on account of the restrictions and impediments to the import of beedies from outside the State. With the removal of these difficulties and the consequent inflow of supplies from outside the regularity of employment in this line is also likely to be affected.

On an average, a beedi worker earns about Rs. $35^{\circ}$ to Rs. 40 per mensem under present conditions of work and wages; but his savings are almost nil. Like the rest of the workers in unorganised industries, the beedi-workers too. drink a good deal of tea; some of them, not many however, $g o$ in for a draught of toddy as well. They take their wages in advance very often; neverthless, they are not so heavily or so constantly indebted to their employers as, for instance, the sawyers or cobblers. The female members of the beedi-workers' families add but little to the family income. And very few families have any investments like kuries or savings bank accounts.

There is a Beedi Workers' Union at Chalakkudi. It was started some eight years ago (1113); but it is nhot yet a registered union, though it is conducted generally according to the provisions of the Trade Union Act. There are at present about 85 members in the Union; they pay a monthly subscription of 4 annas each. The management is carried on by a Committee all the members of which are themselves beedi workers.

## Analysis of the Family Budgets

Altogether 121 family budgets were collected from among the workers in unorganised industries in the mofussil area; their frequency distribution according to industries was as follows.-

Industry.

| Sawyers | .. | 69 |
| :--- | :---: | :---: |
| Tailors | $\because$ | 21 |
| Beedi workers | $\ldots$ | 18 |
| Hand cartmen and head load coolies | .. | 13 |

In the tables given below, all the 121 budgets are taken together for the analysis. Table 1 shows the distribution of the families by religion and cast.

TABLE No. I
Religion and Casto

| Income group | Hindus |  |  | X'ians | Muslims | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Coste | Non-caste | Depressed class |  |  |  |
| $\cdots 1$ | 2 | 3 | 4 | 5 | 6 | 7 |
| Rs. 10 and below | .. |  |  | -1 |  | : 1 |
| Rs. 10 to Rs. 20 | $\ldots$ | ii |  | 10 | 2 | - 23 |
| Rs 20 to Rs. 30 | .. | 35 | .. | 20 | 1 | 56 |
| Rs. 30 to Rs. 40 | i | 18 | . | 8 | .. | $\stackrel{26}{ }$ |
| Rs. 40 to Rs. 50 Over Rs. 50 | 1 |  | $\ldots$ | 3 5 | $\cdots$ | $\begin{array}{r}9 \\ \hline\end{array}$ |
| All incomes | 1 | 70 | .. | 47 | 3 | 121 |
| Percentage to total | $0 \times 83$ | 57.85 | .. | 38.84 | $2 \cdot 48$ | 100\%00 |

The non-caste majority is even greater here than in Trichur town. The Muslims register a fall. There is just one family of caste-Hindus.

In the following tables the constitution of the families and the extent of literacy among the heads of families are set forth by income groups.

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TABLE No. II
Constitution of the family

| Income group | Number of |  | Total number of families | Percentage of natural families to total | Percentage of joint households to total |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural families | Joint households |  |  |  |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Re. 10 and below | 1 |  | 1 | $100 \cdot 00$ |  |
| Re. 10 to Rs. 20 | 7 | 16 | 23 | 30.43 | $69 \cdot 57$ |
| Re. 20 to Rs. 30 | 22 | 34 | 56 | 39.29 | 60.71 |
| Rs. 30 to Rs. 40 | 5 | 21 | 26 | 19.23 | 80.77 |
| Ro. 40 to Rs. 50 | . | 9 | 9 | , | $100 \cdot 00$ |
| Over Rs. 50 | .. | 6 | 6 | $\cdots$ | $100 \cdot 00$ |
| All incomes | 35 | 86 | 121 | 28.93 | $71 \cdot 07$ |

TABLE No. III
Literacy amongst the heads of families ( $i$ e princpal wage earner)

| Income group$\cdots:$.$:$ | Literates$\cdot .$. | Illiterates | . Total | Percentage of. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Literates to total | Illiterates to total |
| 1 | 2 | 3 | 4 | 5 | 6 |
| Rs. 10 and below | 1 |  |  |  |  |
| 'Rs. 10 to Rs. 20 | 12 | ii | 23 |  |  |
| Rs. 20 to Rs. 30 | - 29 | 27 | 56 | 52,17 51.79 |  |
| Rs. 30 to Rs. 40 | 17 | 9 | 26 | 51.79 65.38 | 48.21 34.62 |
| R.s. 40 to Rs. 50 | 7 | 2 | 26 9 | 65.38 77.78 | 34.62 22.22 |
| Over.Res 50 | 5 |  |  | 83.33 |  |
| Total | 71 | 50 | 121 | 58.68 | 41.32 |

Once again the joint households are in a great majority. The percentage of literacy among the heads of families is 58.68 . It is interesting to note that in the mofussil area the unorganised industries show a higher percentage of literacy than the organised industries, while in Trichur $t_{\text {own }}$ it is distinctly the other way about.

TABLE No. IV
Analysis of family composition by income groups


It will be observed from the above table that the average number of persons residing with the family is 6.57 , which when reduced in accordance with the Lusk scale, comes to $5.35^{\circ}$ equivalent adult males. The size of the family, especially when reckoned in equivalent adult males, shows a very steady increase with the increase in the family incorme. The females again are in a majority, though not to the same extent as in the organised industries in the same area.

INCOME
(Please see statement on page 188)

TABLE No. $V$
Analysis of monthly income per family by source


The average income per family comes to Rs. $27-15-5$, which is only $0-2-10$ less than the income of the same class of workers in Trichur town. 84.04 per cent of the income is derived from employment. The principal wage earner contributes 60.82 per cent of the average family income for all families; his share decreases, however, from 86.49 per cent in the lowest income group to $45^{\circ} 01$ per cent in the highest. Of the income from 'Other sources', which totals 16 per cent of the family income, land claims 5.61 per cent and house property 2.41 per cent-

A comparison of the economic position of the families taking into consideration the average number of equivalent adult males in the family, is given in the following tables.

TABLE No. VI
Variation in average income per equivalent adult male on different grades of income


TABLE No. VII
Distribution of indices of average income

| Income group | Index of average income per family on the assumption that the average income for all families is 100 | Index of average income per equivalent adult male on the assumption that the average income per equivalent adult malo in all families is 100 |
| :---: | :---: | :---: |
| - 1 | 2 | 3 |
| Rs. 10 and below | 33.09 | 76.00 |
| Rs. 10 to Rs. 20 | 60.66 | 84.57 |
| Rs. 20 to Re. 30 | 89.37 | 96.83 |
| Rs. 30 to Rz. 40 | 119.20 | $102 \cdot 60$ |
| Rs. 40 to Rs. 50 Over Rs. 50 | $\begin{array}{r}\text { - } 15980 \\ \hline 18800\end{array}$ | $109 \cdot 30$ 12710 |
| Over Rs. 50 |  |  |
| All incomes | 100.00 | 100.00 |

The average income per equivalent adult male is Rs. 5-3-7 and it varies from Rs. 3-15-6 in the lowest to Rs. 6-10-2 in the highest income group.

TABLE No. VIII
Analysis of average expendituro per family by income groups

(a) Including exfenditure on liquor, tobacco, etc
(b) Including expenditure on utensils, etc.
(c) Includes expenditure amounting to Rs. $0-10-11$ or 50.38 per cent of total expenditure on clothing on account of clothing of females.
(d) Includes expenditure amounting to Rs. 0-5-9 or 17.29 per cent of total expenditure on housing on account of utensils, etc.

## Expenditure

The average expenditure per family for all families amounts to Rs. 28-0-10, leaving a deficit of $0-1-8$ or 0.32 . per cent of the family income. All the different income groups also, without exception, show deficit budgets. But here also it is the old story repeated. 85.62 per cent of the families have reported surplus, but their average is only $0-6-0$, while the average of the deficits for the remaining families comes to Rs. 2-12-4.

## Food

The expenditure on 'food' is 69.90 per cent of the total family expenditure, which is the highest percentage recorded in any of the spheres of our enquiry in Cochin North. Within the the 'food group', as usual rice leads with a percentage expenditure of 39 per cent. The consumption'of milk is the lowest and that of the liquor and tobacco the highest recorded in the enquiry, being 1.67 per cent and 14.18 per cent respectively of the total expenditure on 'food'. 'Refreṣhments and pansupari' together take up nearly 20 per cent. The following tables give details of the average monthly expenditure on 'food' per equivalent adult male.

TABLE No. IX
Analysis of monthly food expenditure per family and per equivalent adult male


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TABLE No. IX-(cont.)

| Food group | Monthly expenditure |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Per family |  | Per equivalent adult male |  |  |  |
|  | Re. A. P. | Rs. A. ${ }^{\text {P. }}$. | Rs. A. P. | Rs. A. P. |  |  |
| VI. Condiments: , |  |  |  |  |  |  |
| Chillies <br> Tamarind <br> Other condiments | $\begin{array}{lll}0 & 5 & 0 \\ 0 & 3 & 2 \\ 0 & 3 & 4\end{array}$ | 0.116 | $\begin{array}{llll}0 & 0 & 11 \\ 0 & 0 & 7 \\ 0 & 0 & 7\end{array}$ | $02^{\text {im }}$ | 1.59 1.01 1.06 | 3.66 |
| : . . |  |  | i: |  |  |  |
| VII. Salt | 046 | 046 | $0 \quad 0.10$ | $0 \quad 0 \quad 10$ | 1.43 | $1 \cdot 43$ |
| VIII. Sugars |  |  |  |  |  |  |
| Sugar Jaggery | $\begin{array}{ccccc}0 & 3 & 11 & \\ 0 & 1 & 6 & 1\end{array}$ | 055 | $\begin{array}{lll}0 & 0 & 9 \\ 0 & 0 & 3\end{array}$ | 010 | 1.25 0.48 | 173 |
| IX. Coffee and Tea |  |  |  |  |  |  |
| Coffee Tea | $\begin{array}{lll}0 & 0 & 6 \\ 0 & 1 & 6\end{array}$ | 020 | $\begin{array}{lll}0 & 0 & 1 \\ 0 & 0 & 3\end{array}$ | 004 | 0.16 0 | 0.64 |
| X. Liquor | $1 \begin{array}{lll}1 & 13\end{array}$ | 1134 | 056 | 056 | 9.35 | $9 \cdot 35$ |
| XI. Tobacco |  |  |  |  |  |  |
| For chewing For amoking | $\begin{array}{lll}0 & 7 & 5 \\ 0 & 7 & 9\end{array}$ | $\begin{array}{lll}0 & \text { is }\end{array}$ | $\begin{array}{lll}0 & 1 & 5 \\ 0 & 1 & 5\end{array}$ | 0210 | 2.36 2.47 | 48 |
| XII. Other foods: |  |  |  |  |  |  |
| Refreshmenta Others Pansupari | $\begin{array}{lll}3 & 4 & 0 \\ 0 & 1 & 2 \\ 0 & 8 & 1\end{array}$ | $3 \begin{array}{lll}3 & 13 & 3\end{array}$ | $\begin{array}{lll}0 & 9 & 9 \\ 0 & 0 & 3 \\ 0 & 1 & 6\end{array}$ | 0116 | 16.58 0.37 2.58 | 19.53 |
| Grand total |  | 1999 |  | $3 \quad 108$ |  | 100.00 |

TABLE. NO. X
Analysis of monthly expenditure on food per equivalent adult male by income-group

| Number of families | All families |  | Families with a monthly income of |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Rs. 10 and below |  | Rs. $10-20$ |  | Rs. $20-30$ |  | Rs. $30-40$ |  | R¢ ${ }_{\text {d }}$ 40-50 |  | Over Rs. 50 |  |
|  | - 121 |  | 1 |  | 23 |  | 56 |  | 26 |  | 9 |  | 6 |  |
|  | Rs. A. P. | $\begin{aligned} & \mathrm{Per} \\ & \text { cent } \end{aligned}$ | Rs. A. P. | $\begin{aligned} & \text { fer } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | $\begin{aligned} & \text { Per } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | $\begin{aligned} & \text { Per } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | Per cent. | Rsa A. P. | $\begin{aligned} & \text { Per } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | $\overline{\substack{\mathrm{Per} \\ \mathrm{ent}}}$ |
| I. Cercals and Pulses | 177 | 46:86 | 142 | 48.83 | 161 | 51:16 | 173 | 4712 | 186 | 48.44 | 166 | 41.78 | 1106 | 41.55 |
| 11. Vegetables | 0.40 | 795 | 0.42 | 10.04 | 034 | 780 | 040 | $8 \cdot 10$ | $03{ }^{1}$ | 746 | 047 | 8.54 | 042 | $6 \cdot 60$ |
| III. Meat and fish | 046 | 8.9 .4 | 04.9 | 11.44 | 038 | 845 | 0.410 | 9.73 | 048 | 9.15 | 0311 | 727 | 062 | $9 \cdot 70$ |
| IV. Milk | 010 | 1.98 | . | .. | 001 | 0.10 | 0010 | $1 \div 0$ | 0011 | $1 \cdot 85$ | 017 | 3.03 | 030 | 4.72 |
| V. Ghee and Oils | 016 | 2.98 | 012 | 2:86 | 013 | $2 \cdot 67$ | 015 | $2 \cdot 83$ | 016 | $2 \cdot 91$ | 019 | 3.18 | 017 | 2.52 |
| VI. Condiments and salt | 0211 | 5.79 | 027 | 6.32 | 029 | $6 \cdot 49$ | 030 | 6.05 | 030 | $5 \cdot 85$ | 031 | $5 \cdot 69$ | 034 | $5 \cdot 26$ |
| VII. Other foods* | 01210 | 25.50 | 086 | 2051 | 0100 | 23.13 | 0121. | 24.57 | 012.4 | 24.34 | 105 | $30 \cdot 51$ | 1211 | 29.65 |
| Total | 324 | 100.00 | 294 | 100.00 | 2112 | 100.00 | 315 | 100100 | 328 | 100.00 | 3510 | $100 \cdot 0$ | 3158 | $100 \cdot 0$ |

*Excluding tobacoo and liquor.

Housing
The average expenditure on "housing" is the lowest obtained in the enquiry, being only $7 \cdot 40 \%$ of the family expenditure. But that does not mean that the families hre are any the worse in respect of housing accommedation. "They, too, are as well or as ill accomodated as the worhing class families elsewhere. Their lower percentage expenditure only shows that houses are comparatively cheaper in mofussil areas tharrin the cities. The following table gives details of house-rents actually paid.

- TABLE No. XI

Statement showing frequency distribution of rents paid by families according to income group

| Monthly rent actually paid by the family | Families with a monthy income of |  |  |  |  |  | Total | Percentage to total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { Rs. } 10 \\ & \text { and } \\ & \text { below } \end{aligned}$ | $\begin{aligned} & R_{s} .10 \\ & R_{s .}{ }^{10} \\ & 20 \end{aligned}$ | $\begin{aligned} & \text { Rs. } 20 \\ & \text { Rs. } 30 \end{aligned}$ | $\begin{aligned} & \text { Rs. } 30 \\ & \text { Re. } 40 \end{aligned}$ | $\begin{gathered} \text { Rs. } 40^{\circ} \\ \text { Rs. } 50 \end{gathered}$ | $\begin{gathered} \text { Over } \\ \text { Rs. } 50 \end{gathered}$ |  |  |
| Nil |  |  |  |  |  |  |  |  |
| Re. 1 and below | i | 9 |  | 21 | 9 | 5. | 93 15 | $76 \cdot 86$ 12.40 |
| Re. 1 to Rs. 22 | . | 3 | 2 | 4 | $\because$ | . | $\cdot 9$ | 7244 |
| Rn. 2 to Rs. 3 | $\cdots$ | . | - 2 | $\cdots 1$. | $\because$ | i | 4 | 3.30 |
| Re. 3 to Rs. 4 | .. | .. | .. |  | .. | . | .. |  |
| Re. 4 to Rs. 5 Over Res. | $\cdots$ | $\because$ | .. |  | $\cdots$ |  | - |  |
|  | $\cdots$ | $\cdots$ | . | $\cdots$ | $\because$ | $\cdots$ | $\cdots$ | . |
| Total | 1 | 23 | 56. | $26:$ | 9 | 6 | 121 | $100^{\circ} 0$ |
| Percentage to total | 0.83 | 19.00 | $46 \cdot 28$ | 21-49 | $7 \cdot 44$ | 4.96 | $100 \cdot 00$ |  |

76.86 per cent of the families live in their own houses; the others pay rents varying up to Rs. 3 per mensem.

Miscellaneous
The average expenditure on the 'miscellaneous' group. is Rs. 3-7-6, which is 12.37 per cent of the total family expenditure. The percentage shows a steady increase in the higher income-groups, from 10.43 per cent to 14.56 per cent. The following table gives details of expenditure on the various items of the group.

TABLE No. XII

## Expenditure on Miscellaneous items



There is very little difference to note äs betweèn the ' miscellancous' budgets of organised and unorg nised industries in the mofussil area. . Once again 'religious observances' etc. comes in for the largest-share, amounting to 33.63 per cent of the total expenditure for the group. 'Medical charges ', 'dh bby or washing soap', and 'barber' are also items on which cent per cent of the fämilies have incürréd expenditure. . As usual, 'education' gets a very minor place, wilh 0.09 per cent of the average family expenditure for all families.

## Indebtedness

50.41 per cent of the families are reported to be in debt, the average for the indebted families being Rs. $128-7-1$ or 460 times the average family income for all . families. Th: following tablesgive : ( $)$ an analysis of indebtedness by income groups. (2) the causes of indebtedneess, and (3) the extent to which each cause has been operative.

TABLE No. XIII ${ }^{-}$
Analysis of indebtedness by income groups

| Income group |  |  |  | -Average indebtedness per family for |  |  | Ratio of indebtedness to monthly income for |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | Families in debt | - fallilies | Families in debt |  | $\begin{aligned} & \text { All } \\ & \text { familie } \end{aligned}$ |
| 1 | 2 | 3 |  | 4 | 5 | 6 | 7 | 8 | 9 |
| Rs 10 and below -. |  | 1 | $100 \cdot 10{ }^{\circ}$ | Rs. ${ }_{2}$ A. ${ }^{\text {P }}$ |  | $\mathrm{Rs}_{9} \mathrm{~A}_{4} \mathrm{~A}_{4} \mathrm{P}_{0}$ | $2 \cdot 70$ | 2.70 |
| Rs. 10 to Rs. 300 | 23 | 8 | $3+78$ | 50.0 .0 | 1763 | $\begin{array}{llll}16 & 15 & 5\end{array}$ | $2 \cdot 95$ | 1.03 |
| Rs. 20 to Rs. 30 | 56 | 28 | 50.00. | 11363 | 56112 | 241511 | $4 \cdot 53$ | $2 \cdot 27$ |
| Rs. 30 to Rs. 20 . | 26 | 14 |  |  |  |  | $5 \cdot 35$ | 2.83 |
| Rs. 40 to Rs. $500 \cdots$ | ${ }^{26}$ | 7 | 77.78 | 16213.9 | 12610.8 | 44110 | 33.65 | 3.57 |
| Over Rs. 50 |  | , 3 | 50.00 | 20000 | $100 \quad 0$ | 5296 | $3 \cdot 81$ | 1.91 |
| All incomes '.. | $121^{\text {i }}$ | 61 | $50 \cdot 41$ | $128 \quad 71$ | 64120 | 27155 | 4.60 | $2 \cdot 32$ |

TABLE No. XIV
Causes of indebtedness

| Causes | No. of instance | Percentage to totol |
| :---: | :---: | :---: |
| Purchase of land, cattle, etc. | 8 | 9.30 |
| House building repais etc: | 2 | $2 \cdot 33$ |
| Marriage - . - - | 13 | $15 \cdot 11$ |
| Ordinary wants (1d outstanding debts | 29 8 | $33 \cdot 72$ 9.30 |
| Sickness | 22 | 2558 |
| Funeral and obsequies | 1 | 117 |
| Other causes (a) ${ }^{\text {a }}$ | 3 | 3.49 |
| Total | 86 (b) | 10000 |

(a) This includes debts on account of busiress, litigetion, etc. (b) In 37 cases only one canse was shown In 23 cases two causes were shown. In one case three causes were showa,

FB-13a

TABLE No. XV
Exetent of indebtedness by causes

*This includes debts on account of business, litigatian, etc.
As in the case of organised industries, so too in that of unorganised industries, productive investment appears to be more in the mofussil than in the town. On the unproductive side, the first place again goes to 'ordinary wants'. Debt incurred for marriages is the heaviest recorded in the whole of Cochin North, the total amount being Rs. 1,825 which works out at an average of Rs. I40-6-2 for the families concerned.

## CONCLUSION

My report is done. It is now my pleasing duty to thank all those who hive in one way or another helped in the conduct of the Enquiry or the drafting of the report. My thanks are in -the first place due to the Diwan Peishkar and his Statistionl Staff for the valuable help they rendered in fixing the scope and general plan of the enquiry. The Diwan Peishkar did also further facilitate the task of $m y$ investigators by placing at their disposal the services of the revenue officers as well as by securing for them the co-operation of the firms and factories and other employers of labour in the several industries taken up for the investigation. To these also our thanks are due for their very willing co-operation and especially for the trouble they took in supplying the Investigators with all the necessary information in regard to their respective industries. Lastly I feel it my duty to add a word of appreciation for the work my Investigators have done. Two of them. MIr. C. C. Josiah, B.A. and Mr. T. S. Ramakrishna Ayyar, B A. were drafted from the service, while the other two Mr. T. D. Joseph and Mr George Pyoadath, Law Graduales both of them, were recruited from outside. All of them were new to the sort of work involved in a Family Budget Enquiry. Yet they have acquitted themselves quite creditably, and I have been very much impressed by the enthusiasm they showed for their work even under the most trying circumstances. I beg to cffer my thanks also to the Government for having kindly appreciated the difficulties, both essential and incidental; to an enquiry of this nature with the pericd of investigation fixed in the past, and extended the time of the Enquiry as and when necessity arose.


JOSEPH PETTAH
Officer-in-Charge, Family Budjet Enquiry
-TABLE No. I
ORGANISED INDUSTRIES: TRICHUR TOWN
Religior and Casta (1) Textiles

| Income groups |  | Hindus |  |  | X'ians . | Muslims | Total |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Caste | Non-caste | Depressed classes |  |  |  |
| ご Rs. 10 and below <br> Rs. 10 to Rs. 20 <br> Rs. 20 to Rs. 30 <br> Rs. 30 to Rs. 40 <br> Rs. 40 to Rs. 50 <br> Over Re. 50 |  | 11113355 | 161343$\cdots$ | - | 52118431 |  | 7 |
|  |  |  |  | .. |  | 1 | 39 |
|  |  |  |  | $\cdots$ |  | $\cdots$ | 44. |
|  |  |  |  | . |  | $\cdots$ | 11. |
|  |  |  |  | - |  | . | 11 |
|  |  |  |  | . |  |  | 6 |
|  |  |  |  |  |  |  |  |
| All incomes Percentage to total | $\cdots$ | 38 32.21 | 27 22.88 | $\cdots$ | 52 $44 \cdot 06$ | 0.85 | $\begin{aligned} & 118 \\ & .100 .00 \end{aligned}$ |

(2) Rice and Oil Mills.

\begin{tabular}{|c|c|c|c|c|c|c|c|}
\hline \multirow[b]{2}{*}{Income.groups} \& \& \multicolumn{3}{|l|}{. . . ' Hindus : \({ }^{\text {a }}\)} \& \multirow[b]{2}{*}{X'ians} \& \multirow[b]{2}{*}{Muslims} \& \multirow[b]{2}{*}{Total} \\
\hline \& \& Caste. \& Non-castë \& Depressed classes \& \& \& \\
\hline Rs. 10 and below \& \multirow[t]{6}{*}{} \& \multirow[t]{6}{*}{\begin{tabular}{|c}
\(\square\) \\
\(\cdots\) \\
\(\cdots\) \\
\(\cdots\) \\
\(\cdots\) \\
\(\cdots\) \\
\(\cdots\)
\end{tabular}} \& \multirow[t]{6}{*}{\(\cdots\)
\(\cdots\)

6
2
2
.1
$\cdots$
$\cdots$} \& \multirow[t]{6}{*}{$\left\lvert\, \begin{gathered}. . \\ \cdots \\ \cdots \\ \cdots \\ \cdots\end{gathered}\right.$} \& \multirow[t]{6}{*}{1
1
-5
1
1
2
1} \& \& <br>
\hline Rs. 10 and below
Rs. 10 to Rs. 20 \& \& \& \& \& \& - \& .. 11 <br>
\hline Rs. 20 to Rs $30^{\circ}$ \& \& \& \& \& \& -.. \& 4 <br>
\hline Rs. 30 to Rs. $40{ }^{\circ}$ \& \& \& \& \& \& .. \& 2 <br>
\hline Rs. 40 to Rs. 50. \& \& \& \& \& \& .. . \& 2 <br>
\hline Over Re. 50 \& \& \& \& \& \& \& <br>
\hline \& \& \& 14 \& \& 11 \& \& 26 <br>
\hline Percentage to total \& .. \& \& 53.85 \& $3 \cdot 85$ \& $42 \cdot 30$ \& \& 10000 <br>
\hline
\end{tabular}

(3) Saw Milis $\cdot$


TAILE No.II
ORGANISED INDUSTRIES : TRJCHUR. TOWN
Constiution of the family -
(1) Textiles


Constitution of the family
(2) Riee and Oil Mills


## Constitu:ion of the family

(3) Saw Mills

| -.Income groups |  | Percentage of |  |
| :---: | :---: | :---: | :---: |
|  |  | Natural families to total $\qquad$ | $\begin{aligned} & \text { Joint families } \\ & \cdots \text { tơtotal: } \end{aligned}$ |
| All incomes |  | 33:33 | $66 \cdot 67$ |
| All incomes |  | 60.00 | $40 \cdot 00$ |
| Ali incomes | 3 $\therefore 8$ $\because \because$  <br> $\therefore$ $\therefore$ $\therefore(6)$ Tile factories | $27 \cdot 27$ | 72-73 |
| All incomes | $\begin{array}{\|lll\|l\|lll} \hline & 4 & \ddots & \ddots & 3 & \therefore & 7 \end{array}$ | $57 \cdot 14$ | 42:86 |

TABLE No III
ORGANISED INDUSTRIES TRICHUR TOWN
Literacy among the heads of famiiios
(1) Textiles--

| : |  |  |  | - Percent | age of |
| :---: | :---: | :---: | :---: | :---: | :---: |
| Income groups | $\because$ Literates | 1 lliterates | Total | Literates tototal | Illiterates to total |
| Rs. 10 and telow | 4 |  | 7 | 57114 | $42 \cdot 86$ |
| Rs. 10 tots. 20 | 25 | 14 | 39 | $64^{1} 10$ | 35.90 |
| Rs. 20 to Rs. 30 | 32 | 12 | 44 | $72 \cdot 73$ | 27.27 |
| Rs. 30 to Rs. 40 | 4 | 7 | 11 | ${ }^{36} \cdot 36$ | 63.64 |
| Rs, 40 .fo Rs. 50 | 9 | 2 | 11 | - 81.82 | $18 \cdot 18$ |
| Over Rss. 50 . | 6 | .. | 6 | $100 \cdot 00$ | .. |
| All incomes | 80 | 38 | 118 | $\because 67.80$ | $32 \cdot 20$ |

Literacy among the heads of families,
(2) Rice and Oil Mills


Literacy among the heads of families
(3) Saw Mills

| Income groups |  | $\begin{aligned} & \text { Eiterates } \\ & \hline \end{aligned}$ | $\stackrel{n}{3}$  <br> Illiterates Total <br> 0  <br> 0  |  | -Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Literates to total | Illiterates to total |
| All incomes |  | 8 | 4 <br> (4) Enginee | ${ }_{\text {ing }} 12$ | $66 \cdot 67$ | 3333 |
| All incomes. | . | 7 | ' 3 <br> (5) Print | $\left.\right\|_{\text {ng }} 10$ | 7000 | 30.00 |
| All incomes. | . | 11 | (6) Til | $\begin{aligned} & -\cdots 19 \\ & \text { Jatories } \end{aligned}$ | 100:00 | .. |
| All incomes | . | 2 | 5 | 7 | 28.57 | 71.43 |

TABLE Na IV
Analytis of family composition
(I) Textiles

| Income groups | Number of families | Average number of persons per family |  |  |  |  | Average number of equivalent adult males per family | Average number of dependants living else where | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Men | Women | Boys | Girls | Total |  |  |  |
| Rs. 10 and below | 7 | 0.43 | $1-43$ | 0.43 | 0.85 | $3 \cdot 14$ | 2.53 | 0.14 | $1 \cdot 28$ |
| Rs. 10 to Rs. 20 | 39 | 115 | $1 \cdot 79$ | 0.79 | 1.00 | 4.73 | 3.80 | $0 \cdot 15$ | 1.51 |
| Rs. 20 to Rs. 30 | 44 | $1 \cdot 48$ | $2 \cdot 27$ | $1 \cdot 18$ | $1 \cdot 29$ | 6.22 | 5.04 | 0.05 | 1-86 |
| Rs. 30 to Rs. 40 | . 11 | 1.91 | 2.73 | 1.18 | 1.73 | 7.55 | 6.05 | 0.09 | $2 \cdot 36$ |
| Rs. 40 to Rs. 50 | 11". | 2.63 , | 2.73 3.83 | 1.09 1.33 | 0.91 1.33 | 7.36 | $6 \cdot 24$ | 0.09 | 318 3.00 |
| Over Rs. 50 | 6 . | $2 \cdot 17$ | 3.83 |  | $1 \cdot 33$ |  | 7.06 |  |  |
| All incomes | 118 | $1 \cdot 49$ | $2 \cdot 23$ | 1.00 | $1 \cdot 18$ | 5‘90 | 479 | 0.11 | 1.94 |

Analysis of family composition
(2) Rice and Oil Mills


Analysis of family composition
(3) Saw Mills

| Income groups | Number of, families | Average number of persons pot family |  |  |  |  | Average number of equivalent adult males . per family | Average number of dependants living elsewhere | Average number gainfully employed per fami y |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  |  |  |  |  |  |
| All incomes | $1^{i} \quad 12^{1}$ | 2.25 | 2.33 | 1 <br> 2 <br> 23 <br> (4) Enginee |  | 8.08 | 6.54 | '. | 1. $1: 08$ |
| All incomey : | 10 | 180 | $2 \cdot 00$ | 2.30 <br> (5) Prin | (1.40 | $7 \cdot 50$ | 5.91 | - | 1150 |
| All incomes | : 116 | 3182 | 2.18 | $\begin{array}{rr}\therefore 1 & 164 \\ \\ & \text { (6) Til }\end{array}$ | $\therefore \therefore 1 / 27$ Factories | : 6991 | $5 \% 48$ | $\therefore 0.09$ | : "1164: |
| All incomes | 7 | $1 \cdot 29$ | $1 \cdot 43$ | $1 \cdot 14$ | 0.57 | 443 | $3 \cdot 56$ | - | 2.00 |

TABLE No. V
ORGANISED INDUSTRIES: TRICHUR TOWN
An ly is of monthly ncome per fanily by source
(I) Textiles


TABLE No: V-(ront.)
Aanalysis of monthly income per family by source
(2) Rice and Oil . ills


TARLE No: V-(cont.)
Analysis of monthly income per family by source-other industries


TABLE No. VI
ORGANISED INDUSTRIES: TRICHUR TOWN
Analysis of average expenditure per family by income groups

1. Textiles

(a) Including expenditure on liquor, tobocco, etc.
(b) Inclucing expenditure on utensile, etc.
(c) Includes expenditure a nounting to Rs. $1-1-10$ or 6185 per cont of the total expenditure on clothing on accourt of clothing of females
(d) Includes expenditure amounting to Rs. $0-4-1$ or $9.45 \mathrm{p} s \mathrm{f}=$ it of the total expenditare on housing on account of utensils, etc.

TABLE No. VI (conl.)
O-GANISED INLUSTRIES, TRICHUR TOWN
Analysis of average expenditure fer family by income group
() Rice and Oil Mills

(a) Including expenditure on liquor, tobacca, etc.
(b) Including expenditure on utensils, etc.
(c) Ircluding expenditure mmounting to Rs. 0-10-8 or $53: 56$ pericent of the total expenditure on clothing on account of lothing of females.
(d) Includes expenditure amounting to Rs. $0=3-3$ or $9 \cdot 58$ per cent of the total expenditure on housing on account of utensils.

Analysis of Average Expenditure per Family other industries


TABLE No. VII
Analysis of monthly Food expenditure per family by income group
(') Families of workers in textiles


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Anilysis of thonthly Fadod expenditure per family by ibconce group
(2) Families ot workers in Rice and Oil M ills



Analyuis of monthly food expenditure per family; other industries

| FOOD GROUP | 3. Family of workers in Saw Mills $\qquad$ <br> All familica |  |  | $\frac{$ 4. Family of workers in Engineering  <br>  Workshops }{ All families } |  |  | 5. Family of workers in Printing Preises |  |  | 6. Family of workers in Tile factories |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Per family | All families |  | All families |  |  |
|  |  |  |  |  | Par family |  |  |  |  | Per family | Per eqiuvalent adult male |  |
|  | Re. A: P. | Re. A: P. | ( Per | Rs. A. P. | Re. A. P. | $\begin{aligned} & \text { Per } \\ & \text { cent } \end{aligned}$ | Rs. A. P. | Rs: A. P. | Per <br> cent | Rs. A. P. | Rs. A. P: | Per cent |
| Cereals and Pulses- <br> Rice <br> Other grains <br> Dhall | $\begin{array}{rrr}8 & 12 & 7 \\ 0 & 3 & 6\end{array}$ | $\begin{array}{lcc}1 & 5 & 6 \\ 0 & 0 & 6\end{array}$ | 49.78 1.20 | $\begin{array}{lrr}7 & 14 & 9 \\ 0 & -3 & 7\end{array}$ | $\begin{array}{ccc}1 & 5 & 5 \\ 0 & 00 & 7\end{array}$ | $42 \cdot 34$ $1: 20$ | $\begin{array}{ccc}7 & 14 & 1 \\ 0 & 3 & 10\end{array}$ | $\begin{array}{ccc}1 & 7 & 0 \\ 0 & 0 & 8\end{array}$ | $45 \cdot 85$ 1.89 | $\begin{array}{ccc}3 & 9 & 10 \\ 0 & \mathrm{i} & 5\end{array}$ | $\begin{array}{ccc}1 & 0 & 3 \\ 0 & 0 & 5\end{array}$ | 44.37 1.099 |
| Total .. | $9 \quad 0 \quad 1$ | 160 | 51.02 | 824 | 160 | 43.54 | 8 i 11 | 178 | 47.24 | 3113 | 108 | 45.46 |
| II. Vegetables- |  |  |  |  |  |  |  |  |  |  |  |  |
| Potatoes <br> Tapioca Onions Vegetables Cocosnut | $\begin{array}{lll}0 & 0 & 4 \\ 0 & 1 & 6 \\ 0 & 1 & 2 \\ 0 & 7 & 4 \\ 0 & 6 & 5\end{array}$ | $\begin{array}{lll}0 & 0 & 1 \\ 0 & 0 & 3 \\ 0 & 0 & 2 \\ 0 & 1 & 1 \\ 0 & 1 & 0\end{array}$ | 0.12 0.53 0.41 2.60 2.27 | $\begin{array}{ccc}0 & 0 & 5 \\ 0 & 0 & 7 \\ 0 & 1 & 3 \\ 0 & 15 & 4 \\ 0 & 6 & 6\end{array}$ | $\begin{array}{lll}0 & 0 & 1 \\ 0 & 0 & 1 \\ 0 & 0 & 3 \\ 0 & 2 & 7 \\ 0 & 1 & 1\end{array}$ | $\begin{aligned} & 0.14 \\ & 0.19 \\ & 0.42 \\ & 5.12 \\ & 2.17 \end{aligned}$ | $\begin{array}{lll}0 & 0 & 8 \\ 0 & 1 & 0 \\ 0 & 9 & 9 \\ 0 & 4 & 9\end{array}$ | $\begin{array}{ccc}0 & 0 & 2 \\ 0 & 0 & 2 \\ 0 & 1 & 9 \\ 0 & 0 & 10\end{array}$ | $\begin{aligned} & 0.204 \\ & 0.36 \\ & 3.55 \\ & 1.73 \end{aligned}$ | $\begin{array}{lll}0 & 0 & 8 \\ 0 & 0 & 7 \\ 0 & 6 & 3 \\ 0 & 1 & 7\end{array}$ | $\begin{array}{lll}0 & 0 & 2 \\ 0 & 0 & 2 \\ 0 & 1 & 9 \\ 0 & 0 & 5\end{array}$ | 0.51 0.45 4.79 1.21 |
| Total .. | 109 | 027 | 5.93 | 18 l | 041 | 8.04 | 102 | $0 \quad 211$ | 5;88 | 091 | 026 | 6.96 |



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Analysis of monthly food expenditure per family (cont.)


TABLE No, VIII
Details of expenditure on miscellaneous items


Details of expenditure on miscellaneous items (cont.)


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TABLE No. IX
Statement showing frequency distribution of rents paid by families according to income groupt

| (1) Families of workers in Textiles |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Families with a monthly income of |  |  |  |  |  |  |  |
| Monthly rent actually paid by the family | $\begin{gathered} \text { Rs. } 10 \\ \text { and } \\ \text { below } \end{gathered}$ | $\begin{aligned} & \mathrm{R}_{8} .{ }^{10} \\ & \text { to } 20 \end{aligned}$ | $\begin{gathered} \text { Rs. } 20 \\ \text { to } 30 \end{gathered}$ | $\begin{gathered} \text { Rs. } \\ \text { to } \end{gathered}{ }^{30}$ | $\begin{aligned} & \text { Rs. } 80 \\ & \text { to } 50 \end{aligned}$ | $\begin{aligned} & \text { Over } \\ & \mathrm{Rs.} \end{aligned}$ | Total | Percentage to total |
|  | 1 2 4 $\because$ $\because$ $\because$ $\because$ | 16 4 17 2 $\because$ $\because$ | 27 1 6 9 1 . | 9 $\ddot{\square}$ $\square$ $\because$ $\square$ | 9 . $\ddot{2}$ . $\square$ | 6 $\cdots$ $\because$ $\because$ $\cdots$ | 68 7 27 15 1 . | 57.63 5.93 22.88 12.71 0.85 $\cdots$ |
| Total | 7 | 39 | 44 | 11 | 11 | 6 | 118 | $100 \cdot 00$ |
| Percentage to total .. | 5.93 | 33.05 | 37.29 | $9 \cdot 32$ | $9 \cdot 32$ | $5 \cdot 09$ | $100 \cdot 00$ |  |

Statement showing frezaency distri) ution of xents paid by families according to income group
(2) Families of workers in Rice-and Oil Mills

| Monthly rent actually paid by the family | Families with a monthy income of |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Rs. } 10 \\ \text { and } \\ \text { below } \end{gathered}$ | $\begin{gathered} \text { Re. } \\ \text { to } \\ \text { to } \\ 20 \end{gathered}$ | $\begin{gathered} \text { Re. } 20 \\ \text { to } 30- \end{gathered}$ | $\begin{aligned} & \text { Ro. } 30 \\ & \text { to } \end{aligned}$ | $\underset{\text { Ro. }}{\text { Ro }}{ }_{50} 40$ | $\begin{aligned} & \text { Over } \\ & \text { Ro. } 50 \end{aligned}$ | Total | Percentage to total |
| - $\mathrm{Nil}^{-}$ | 1 |  |  | 2 | 2 | 1 | 14 | 5385 |
| Re. 1 and below. | 4 | 3 | - 1 | $\because$ | $\cdots$ | $\cdots$ | 8 | $30 \cdot 77$ 15 |
| Re. 1 to Rs. 2. | 1 |  |  | .. | . | . | 4 |  |
| Rs. 2 to Rs. 3 | $\cdots$ | . | $\cdots$ | . | $\because$ | $\cdots$ | $\cdots$ | $\cdots$ |
| $\begin{array}{ll}\text { Rs. } 3 \text { to Rs. } 4.4 \\ \text { Rs. } 4 \text { to Rs. } 5 . & \cdots\end{array}$ | $\because$ | $\because$ | $\because$ | $\because$ | . | $\cdots$ | $\cdots$ | $\because$ |
| Over Rs. 5 | .. | . | $\because$ | $\because$ | ..... | $\therefore$ | $\cdots$ | .. |
| Total | 6 | 11 | 4 | 2 | 2 | 1 | 26 | $100 \cdot 00$ |
| Percent age to total .. | 23.08 | 42.31 | 15.38: | $7 \cdot 69$ | 7.69 | $3 \cdot 85$ | 100.00 |  |


| Monthly rent actually paid by the the famity | $\begin{gathered} \text { Families of workers } \\ \text { in Saw Mills } \end{gathered}$ |  | Farmilies of workers in Engineering Work-shops |  | Families of workers in Printing Presses |  | $\begin{aligned} & \text { Families (6) workera } \\ & \text { in Tile Factories } \end{aligned}$ |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{aligned} & \text { All } \\ & \text { families } \end{aligned}$ | Percentage | Allices | Percentage to total | $\begin{aligned} & \text { All } \\ & \text { families } \end{aligned}$ | Percentage to total | families | Percentag ${ }^{\circ}$ to total |
| Re. 1 and below | 9 | 75.00 | 7 | 70.00 10.00 | 7 | 63.64 | 4 2 | 57.14 28.57 |
| Re. 1 Rs. 2 | I | $\ddot{8} 33$ | i |  | i | 9.09 | 1 | 14.29 |
| Rs. 2 Rs. 3 | 2 | $16 \cdot 67$. | 1 | 10.00 | 3 | 27.27 | . | .. |
|  | .. | . | i | 10.00 | $\because$ | .. | $\cdots$ | $\cdots$ |
| Over Rs. 5 | .. | . | .. | .. | .. | .. | .. |  |
| Total | 12 | 100.00 | 10 | 100.00 | 11 | 100.00 | 7 | 100.00 |

TABLE No. X
Analysis of indebtedness of families by income groups
(1) Families of workers in Textiles


TABLE No. 1

## ORGANSED INDUSTRIES-TRICHUR MOFUSSIL

Reijion and Caste-(1) Textiles

(2)Tile Factorios


TABLE No. II
ORGANISED INDUSTRIES-TRICHUR MOFUSSIL
Constitution of the families by income groups-(I) Textiles

| Income groups | Number of |  | $\begin{gathered} \text { Total } \\ \text { number of } \\ \text { families } \end{gathered}$ | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural families | Joint families |  | Natural <br> families <br> to total | Joint families to totol |
| Rs. 10 and below | 2 | 4 | 6 | 33.33 19 1923 | $66^{6} 67$ 80.77 |
| Rs. 10 to Rs. 20 | 5 | 21 | 26 23 | $19 \cdot 23$ 4.35 | 80.77 95.65 |
| Rs. 20 to Rs. 30 |  | 22 | 23 |  | $100 \cdot 00$ |
| Rs, 30 to Rs. 40 | . | 6 | 6 | . | 10000 1000 |
|  | $\cdots$ | 1 | 1 | $\because$ | $100^{\circ} 0$ |
|  |  |  |  |  |  |
| All incomes | 8 | 56 | 64 | 12:50 | $87 \cdot 50$ |

## Constitution of the family

(2) Tile works

| Income groups | Number of |  | Total numberof farmilies | Percentage of. |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural families | Joint families |  | Natural families to total | Joint familiea to total |
| Ro. 10 and below. n 10 to Rs. 20 <br> $\begin{array}{ll}\text { II } 20 \text { to } & \text { ". } \\ \text { i. } 30 \\ \text { in to }\end{array}$ | 7 14 6 2 | 1 14 13 2 | 8 28 19 4 | 12.50 50.500 3158. 50.00 | $\begin{aligned} & 87 \cdot 50 \\ & 50.00 \\ & 68 \cdot 42 \\ & 50.00 \end{aligned}$ |
|  | .. | i |  | $\because$ | $100 \cdot 00$ |
| All incomes | 29 | 31 | 60 | 48.33 | 51'67 |

Constitution of the family-(other industries)

| Income groups |  | Number of |  | Total number of farmilies | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Natural | Joint |  | Natural fami- | Joint families |
| (3) Rice Mills | All incomes | 3 | 7 | 10 | $30^{\circ} 00$ | $70^{\circ} 00$ |
| (-1) Saw Mills | All incomes | 8 | 11 | 19 | 42:11 | 57.89 |
| (5) Engineering workshops | All incomes | 3 | 9 | 12 | $25 \cdot 00$ | 75'00 |
| (6) Potterics | All incomes | 2 | 17 | 19 | 10.53 | $89 \cdot 47$ |

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TABLE No. III
ORGANISED INDUSTRIES, TRICHUR MOFUSSIL
Literacy among the heads of families
(1) Textiles

| Income groups | Literates | Illiterates | Total | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Literates to total | Illiterates to total |
| Rs. 10 and below | 2 | - 4 | 6 | $33 \cdot 33$ | 66.67 |
| . 10 to Rs. 20 | 21 | 5 | 26 | 80.77 | $19 \cdot 23$ |
| " 20 to " 30 | 21 | 2 | 23 | $91 \cdot 30$ | 8.70 |
| " 30 to . 40 | 5 | 1 | 6 | 83.33 | 16.67 |
| ", 40 to "* 50 | 2 |  | 2 | 100.00 |  |
| Over Res 50 |  | 1 | 1 | .. | 100.03 |
| All inco'nes | 51 | 13 | 64 | 79.69 | 20.31 |

Literacy among the heads of families
(2) Tile works


Li'eracy among the heads of famili es-(other industries)

|  | I ncome sroups | Literates | Illiterates | Total | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  |  | Literates to total | Illiterates to total |
| (3) Rice mills <br> (4) Saw mills <br> (5) Engineering workshops <br> (6) Potteries | All incomes do. do. do. | 5 5 9 10 | 5 14 3 9 | 10 19 12 19 | 50.00 26.32 7500 52.63 | 50.00 7368 25.00 47.37 |

TABLE No, IV
ORGANISED INDUSTRIES-TRICHUR MOFUSSIL
Anslysis of family composition
(I) Textiles


Analysis of family com=osition
(2) (Tile works)


Analysis of family composi'ion-(other inudstries)

| Income groupa | Number of families | Averige number of persons per family |  |  |  |  | Average number of equivalent adult male per family | Average number of dependants living elsewhere | Average number gainfully employed per family |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Mrn | , Women | Boys | Girls | , Total |  |  |  |
| (3) Rice MillaAll incomes | 10 | $1 \cdot 00$ | 190 | ${ }_{0}^{\prime} 080$ | $3 \cdot 50$ | $5 \cdot 20$ | $\bigcirc 4.12$ | .. | $1 \cdot 60$ |
| (4) Saw M.llsAll incomes | 19 | $1 \cdot 32$ | 1.63 | 1-2i | 0.89 | 5.05 | $4 \cdot 12$ | -• | $1 \cdot 79$ |
| (5) Engineering WorkshopsAll incomes | 12 | $1 \cdot 58$ | $2 \cdot 75$ | 1-58 | 1-42 | $7 \cdot 33$ | $5 \cdot 81$ | 0.17 | I-58 |
| (6) Potteries All incomes | 19 | $1 \cdot 68$ | $2 \cdot 32$ | $1 \cdot 05$ | 1.00 | 6.05 | $4 \cdot 88$ | - | $1 * 58$ |

TABLE No. V
ORGANISED INDUST. IES, TRICHUR MUFUSSIL
Analysis of monthly per family income by source
(1) Textiles


TABLE No: V-(cont.)
Analysis of monthly income per family by source


TABLE No. V-(cont.)
Analysis of monthly income per family by source-Oiher Industries

| Items |  | No. of familics | 3 Rice Mills |  | 4 Saw M ills |  |  | $5 \begin{gathered} \text { Engineering } \\ \text { workshops } \end{gathered}$ |  |  |  | 6 Potterica |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  | 10 |  | 19 |  |  | 12 |  |  |  | 19 |  |  |  |
|  |  |  | Rs. A. ${ }^{\text {P }}$. | $\left[\begin{array}{r} \text { E. } \\ 0 \\ 0 \end{array}\right.$ | Rso A. |  | 言 |  |  |  | 䂞 |  |  |  |  |
| 1. Income from employment.-- |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Earnings of-Principal wage carner Others | .. |  | 9 14  <br> 3 12 0 | 57.88 22.28 | $\begin{array}{ll}9 & 10 \\ 3 & 11\end{array}$ | 9 | 58.14 22.33 | 15 | 14 |  | 62.52 159 | $\stackrel{10}{2}$ | 5 |  | $62 \cdot 63$ 13.72 |
| II. Income from other sources.- |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | $\because$ |  | $\begin{array}{lll}1 & 1 & 0 \\ 1 . & 0 & 1 \\ 0 & 1 & 1\end{array}$ |  | $\begin{array}{ll}1.8 \\ 0 & 8\end{array}$ | 11 | 9.35 |  |  |  | 5.63 3.14 |  |  |  | 7.54 2.11 |
|  | $\because$ |  | $\begin{array}{llll}0 & 11 & 6 \\ 0 & 5 & 7\end{array}$ | 421 202 | $\begin{array}{ll}0 & 1 \\ 0 & 0\end{array}$ | 8 | 0.63 0.28 |  | $\stackrel{3}{4}$ | 8 | 9.34 | 0 |  | 3 |  |
| Others | .. |  | 0 ¢ 40 | 1-46 | $0 \quad 15$ |  | $5 \cdot 82$ |  | 13 |  | 340 | 1 |  |  | 11.26 |
| Total income | .. |  | $17 \quad 10$ | 10000 | 1610 | 2 | $100 \cdot 00$ | 24 | 8 | 5 | $100 \cdot 00$ | 16 | 8 |  | 100.00 |

TABLE No. VI
ORGANISED INDUSTRIES: TRICHUR MOFUSSIL

## Analysis of avarage expenditure per family by income groups

> (1) Textiles

Families with a nonthly income of

(a) Including expenditure on lijuor, tobacco, etc.
(b) Including expenditure on utensils etc.
(c) Includes expenditure amounting to Re. 0-11-5 or 54:80 per cent of the total expenditure on clothing on account of clothing of females.
(d) Includes expenditure amounting to $\mathrm{Re}, 0-4 \mathbf{1 0}$ or $15 \cdot 63$ per cent of the total expenditure on housing on account of utensils.
(2) Tile Factories

(a) Including expenditure on liquor, tobacco etc.
(b) Including expenditure on utensils, etc.
(c) Includes expenditure amounting to Re. 0-8-8 or $54 \cdot 17$ per cent of the total expenditure on elothing on account of clothing of females.
(d) Includes expenditure amounting to Re. 0-4-6 or 18.75 per cent of the total expenditure on housing on account of utensils etc.

(a) Including expenditure on liquor, tobacco, etc.
(b) Including expenditure on utensils, etc.
(c) Includes expenditure amounting to
(1) Rice Mills
(2) Saw Mills
(3) Engineering Workshops
(4) Potteries
(d) Includes
expenditure amounting to
(1) Rice Mills
(2) Saw Mills
(3) Enkineering workshops
(4) Putteries

- 0-7-6 or 53.57

9 per cent of the total expenditure on account of clothing of females.

- 0-14-10 or 59.93
do.
$\because \quad 0-14-10$ or 59.93
$\because \quad 0-8-9$ or 53.57
do.
- 0- 3-10 or 14.15 per cent of the total expenditure on housing on account of utensils etc.
$\begin{array}{llll}\text { " } & 0-3-10 \text { or } 14.15 \text { per cent of the total expenditure on } \\ \Rightarrow 0-3-1 \text { or } 12.85 \\ \text { do. } \\ \text { " } & 0-5-5 \text { or } 14.48 & \text { do. }\end{array}$
$\because 0-5-5$ or 14.48
$\because 0-3-4$ or 13.84
do.

TABLE Na VII
ORGANISED INDUSTRIES-TRICEUR MOFUSSIL
Analysis of monthly food expenditure per fami y by income groups
(1) Fanilies of workers in Textiles


(2) Families of norkers in Tile Factories



Analysis of monthly food eixpenditure per family-ot'er Industries

| Food Group | 3. Family of workers in Rice mills |  |  | 4. Fariily of workers in Saw Mills |  |  | 5. Family of workers in Engineering Workshops |  |  | 6. Family of workers in Potteries. |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | All families |  |  | All families. |  |  | All families |  |  | All families |  |  |
|  | Monthly expenditure |  |  | Monthly expenditure |  |  | Monthly expenditure |  |  | Monthly expenditure |  |  |
|  | Per family $344$ |  |  | Per family |  |  | Per family |  |  | Per family | Per equivalent adult male |  |
|  | Rs. A. P. | Rs. A. .P. ${ }^{\text {a }}$ | Per cent | Rs. $A_{i}^{\prime}$ P. | Rs. A. R | Per cent | Rs. A. P. | Rs. A. P, | Per cent | Rs. A. P. | Rs. A, P. | Per cent |
| 1. Cireals and Pulses: | $\cdots-1$ |  |  |  |  |  |  |  |  |  |  |  |
| Rice | 14:13 3 | 12.9 . | 44.72 | $4.93:$ | 119 | 38.76 |  | 13.81 | 44.56 | 511 | 107 | 43.21 |
| Other grains <br> Dhall : | 0 i 10 | 0 0 0 | 1006 | 0 -3  | $0 \cdot \ddot{0} 9$ | 1.59 | 0 3 2 | $0 \quad 06$ | $1: 34$ | $0 \quad \ddot{H}_{4}$ | $0 \quad 06$ | $1 \because 24$ |
| Total .. | 4151 | 132 | 45.78 | $4 \quad 123$ | 126 | $40 \cdot 35$ | $7 \quad 5 \quad 3$ | 142 | 45.80 | 535 | 111 | $44 \cdot 45$ |
| II. Vegetables |  |  |  |  |  |  |  |  |  |  |  |  |
| Potatoes |  |  |  |  |  |  |  | $\begin{array}{llll}0 & 0 & 1\end{array}$ | 0.07 |  | 0 0 01 | 0.07 |
| Tapioca | 0 i 7 | 0 O 0 | 0.91 | 0 O 54 | 013 | $2 \cdot 82$ | 0.18 | $\begin{array}{lll}0 & 0 & 3\end{array}$ | 0.65 | 043 | $0 \quad 010$ | $2 \cdot 26$ |
| Onions . ... | 0 0 08 |  | 0.39 | 0 O 8 | $0 \quad 0 \quad 2$ | 0.35 | 0 0 110 |  | $0 \cdot 39$ | 0 0. 07 | 001 | $0 \cdot 31$ |
| Vegetables $\quad$.. | 043 | 0.10 | 2.46 | 080 | 0 111 | $4 \cdot 23$ | 0.1110 | 020 | $4 *$ \% 2 | 0. 8 0 | 017 | $4 \cdot 26$ |
| Cocoanut .. | 0 0 19 | 0 - $0 \cdot 5$ | 1.01 | 0,38 | 0011 | 1.94 | 058 | 0. 10 | $2 \cdot 21$ | $0 \quad 43$ | $0 \quad 010$ | $2 \cdot 26$ |
| Total .. | 083 | 020 | 477 | $0 \quad 1210$ | 0 ¢ 3. | $9 \cdot 34$ | 144 | 036 | 7.94 | i 1 2 | 035 | 913 |



Analysis of monthy food expenditure per family other Indastries-(cont.)


TABLE No ${ }^{*}$ VIII
ORGANISED INDUSTRIES, TRICHUR MOFUSSIL
Details of expenditure on Miscellaneous items



## TABLE No. IX <br> ORGANISED INDUSTRIES, TRICHUR MOFUSSIL

Statement sbowing frequency distribution of rents paid by families according to incomo groups
(1) Families of workers in Textiles

| Monthly rent actually paid by the family. | Families with a monthy income of |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | R. 10 and below | $\begin{array}{\|c} \text { Rs. } 10 \\ \text { to } 20 \end{array}$ | $\begin{aligned} & \text { Rs. } 20 \\ & \text { to } 30 \end{aligned}$ | $\begin{gathered} \text { Rs, } 30 \\ \text { to } 40 \end{gathered}$ | $\begin{aligned} & \text { R. } 40 \\ & \text { to } 50 \end{aligned}$ | $\begin{aligned} & \text { Over } \\ & \mathrm{R}_{3} .50 \end{aligned}$ | Total | Percentage to total |
| Nil <br> Re. 1 and below <br> Re. 1 to Rs. 2 <br> Rs. 2 to Rs. 3 <br> Rs. 3 to Rs. 4 <br> Rs. 4 to Rs. 5 <br> Over Rs. 5 | 2 4 $\square$ $\ddot{\square}$ $\ddot{\square}$ $\square$ | 20 3 2 1 $\therefore$ $\therefore$ $\therefore$ | 18 3 2 $\cdots$ $\cdots$ $\cdots$ $\square$ | 5 1 $\therefore$ $\because$ |  | 1 . $\cdots$ $\cdots$ $\cdots$ | 48 11 4 1 $\square$. | 75.00 17.19 6.25 1.56 $\cdots$ $\cdots$ |
| Total | 6 | 26 |  | 6 | 2 | 1 | 64 | $100 \cdot 00$ |
| Percentage to total .. | $9 \cdot 38$ | 40.62 | 35.94 | $9 \cdot 38$ | 3.12 | 1.56 | $100 \cdot 00$ |  |

Statement showing frequency distribation of rents paid by-families according to income groups
(2) Families of workers in Tile Factories

| Monthly rent actually paid by the family | Families with a monthly income of |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | $\begin{gathered} \text { Rs. } 10 \\ \text { and } \\ \text { bslow } \end{gathered}$ | $\begin{array}{r} \text { Rs. } 10 \\ \text { to } 20 \end{array}$ | $\begin{gathered} \text { Re. } 20 \\ \text { to } 30 \end{gathered}$ | $\text { Rs. } 30$ | $\begin{array}{r} \text { Rs. } 43 \\ \text { to } 50 \end{array}$ | $\begin{aligned} & \text { Over } \\ & \text { Rs. } 50 \end{aligned}$ | Total | Percentage to total |
| Nil <br> Re. 1 and below Re. 1 to Rs. 2 Rs. 2 to Rs. 3 Rs. 3 to Rs. 4 Rs. 4 to Rs. 5 Over Rs. 5 | 6 $\mathbf{2}$ . $\because$ $\square$ $\square$ | $\therefore \quad 27$ $\because \square$ $\square$ $\because$ $\therefore \quad$ | $\square 17$ 2 $\cdots$ $\ddot{\square}$ $\square$ $\square$ | 4 $\because$ $\because$ $\because$ $\because$ | $\because$ $\because$ $\because$ $\because$ $\because$ $\because$ | .. | 55 4 1 $\cdots$ $\because$ $\because$ | 91.67 6.67 1.66 $\cdots$ $\because$ $\cdots$ |
| Total | 8 | 28 | 19 | 4 | . | 1. | 60 | $100 \cdot 00$ |
| Percentage to total .. | 13.33 | 46:67 | 31.67 | 6.67 | .. | 1.66 | $100 \cdot 00$ |  |

Statement showing frequency distribution of rents paid by families-Other Industries

| Monthly rent'actually paid by the fumily | 3 Fsmilies of workers in Rice Mills |  | 4 Families of workers in Saw Mills |  | 5 Families of workers in Engineering Workshops |  | 6 Families of workers in Potteries |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | All families | Percentage to total | All families | Percentage to total | All families | Percentage to total | All families | Percentage to total |
| Re. $1 \stackrel{\mathrm{Nil}}{\text { and below }}$ | 10 | 10000 .0 |  | $89 \cdot 48$ $5 \cdot 26$ | 8 3 | 66.67 25.00 | 15 3 | 78.95 15.79 |
| Re .1 to 2 | -. | .. | I | $5 \cdot 26$ | 1 | 8.33 |  |  |
| Re. 2 to 3 | .. | $\cdots$ | .. | .. | . | .. | 1 | $5 \cdot 26$ |
| Re. 3 to 4 | $\cdots$ | . | $\cdots$ | . | $\cdots$ | $\cdots$ | $\cdots$ | $\cdots$ |
| Over Re. 5 | $\cdots$ |  | .. | $\cdots$ | $\cdots$ | $\cdots$ | - | $\cdots$ |
| Tots | 10 | $100 \cdot 00$ | 19 | $100 \cdot 00$ | 12 | $100 \cdot 0$ | 19 | 100.00 |

TABLE NO. X
ORGANISED INDUSTRIES, TRICEUR MOFUSSIL
Analysis of indebtedness of families by income groaps
(1) Families of workers in Textiles

| Income groups: | Number of families studied | Number of families in debt | Percentage of column 3 to column 2 | Average indebtedness per family for |  | Average monthly income | Ratio of indebtedness of monthlyincome for |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Families in debt | All familiss |  | Families in debt | All familie: |
| (1) | (2) | (3) | (4) | Rs. ${ }^{(5)}$ A. P. | Rs. ${ }^{\text {(6) }}$ A. P. | Rs. ${ }^{(7)}$ A. ${ }^{\text {P }}$. | (8) | (9) |
| Rs. 10 and below Rs. 10 to 20 | 26 | 12 | $33 \cdot 33$ $46 \cdot 15$ | $\begin{array}{ccc}8 & 8 & 0 \\ 74 & 2 & 8\end{array}$ | $\begin{array}{crrr}2 & 13 & 4 \\ 34 & 3 & 8\end{array}$ | $\begin{array}{ccc}6 & 11 & 4 \\ 15 & 9 & 5\end{array}$ | 127 4.76. | 0.42 2.19 |
| Rs. 20 to 30 | 23 | 12 | $46 \cdot 17$ | 74 156 10 | $\begin{array}{rrrr}34 & 3 & 8 \\ 81 & 11 & 10\end{array}$ | $\begin{array}{lll}15 & 9 & 5 \\ 24 & 2 & 0\end{array}$ | 4.76 6.49 | $2 \cdot 19$ $3 \cdot 39$ |
| Rs. 30 to 40 | 6 | 3 | 50.00 | 333 5 4 | $166 \quad 108$ | 34008 | 9.79 | $4 \cdot 89$ |
| Rs. 40 to 50 | 2 | 2 | 100.00 | $320 \quad 0$ | 32000 | . $463 \cdot 2$ | 6.93 | . 6.93 |
| Over Rs. 50 | 1 | .. | .. | .. | .. | $59 ; 60$ | $\because$ |  |
| - All incomes | 64 | 31 | $48 \cdot 44$ | $142 \quad 12 \quad 11$ | $69 \quad 2 \quad 9$ | 21'3 3 | $6 \cdot 74$ | $3 \cdot 26$ |

Analysis of indebtedness of families by income groups


Analysis of indebtedness of families by in come groups-Other Industries

| All families | Number of families studied | Number of families in debt | Percentage of column 3 to colum. 2 | Average indebtedness per family for |  | Average monthly income | Ratio of indebtedness of monthly income for |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  |  |  | Families in debt | All families ${ }^{\text {- }}$ |  | Families in debt | All familiees |
| - (1) | (2) | (3) | (-) | Rs. ${ }_{\text {A }}^{\text {A }}$. P. | Rs. ${ }^{(6)}$ A. ${ }^{\text {¢ }}$ P. | Rs. (7) A. P. | - (8) | (9) |
| (3) Families of workers | 10 | 3 | 30.00 | 2000 | $60 \quad 0 \quad 0$ | 17170 | 11.72 | $3 \cdot 52$ |
| (4) Families of workers | 19 | 3 | 15.79 | $\begin{array}{llll}56 & 10 & 8\end{array}$ | 8. 152 | $\begin{array}{llll}16 & 10 & 2\end{array}$ | 3.41 | 054 |
| in (5) Faws Milies of workers | 12 | 7 | 58.33 | $\begin{array}{lll}127 & 9 & 2\end{array}$ | 74.68 | $\begin{array}{llll}24 & 8 & 5\end{array}$ | $5 \cdot 20$ | $3 \cdot 03$ |
| in Engineerink Workshops <br> ( $\theta$ ) amilies of workers in Potteries | 19 | 14 | . 73.68 | $\begin{array}{lll}48 & 12 & 0\end{array}$ | $3514 ; 9$ | $\begin{array}{lll}16 & 8 & 3\end{array}$ | 2.95 | 2.18 |

TABLE No. I
UNORGANISED INDU: TRIES, TRICHUR TOWN


TABLE No. II-
UNORGANISED INDUSTFIES, TRICHUR TOWN
Constitution of the Family

| Income groups | Number of |  | Total nu • ber of families | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: |
|  | Natural fami.ies | Jci-t families |  | Natural fami'its to total | $\begin{gathered} \text { Joint } \\ \begin{array}{c} \text { fomilies to } \\ \text { total } \end{array} \\ \hline \end{gathered}$ |
| 1. Hand cartmen including head-load cooliesAll incemes | 8 | 31 | 39 | 20:31 | 79.49 |
| 2. Sawyers- <br> All incomes | 12 | 30 | 42 | 28.57 | 71.43 |
| 3. Cobblers- <br> All incomes | 5 | 17 | 22 | 22.73 | 77.27 |
| 4. Tailors- Allircomes | 8 | 19 | 27 | 29.63 | $70 \cdot 37$ |

TABLE No. III
UNORGANISED INLU TRIES, TRICHUR TOWN
Literacy among heads of families

| Income groups |  | Literates | Illiterates | Total | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  |  | Literates to totyl |  |  | Illiierates to total |
| 1. Hand castmen ir c' $\mathbf{\prime}$ ding head load coolies- <br> 2. Sawyerz- <br> All incomes <br> 3. Co'blers- <br> All incomes <br> . <br> All insomes <br> 4. Tailors- <br> All incomes |  |  | 19 | 20 | 39 | 4872 | 51.28 |
|  |  | 21 | 21. | 42 | 50.00 | 50.00 |
|  |  | 10 | 12 | 22 | $45 \cdot 45$ | 54.55 |
|  |  | 26 | 1 | 27 | $95 \cdot 30$ | $3 \cdot 70$ |

TABLE No. IV
UNORGANISED INDUSTRIES-TRICHUR TOWN

| UNORGANISED INDUSTRIES-TRICHUR TOWN Analysis of family composition |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Income groups | Number of families | Average number of persons per family |  |  |  |  | Average number of equivalent adult male per family | Average number of dependants living elsewhere- | Average number gainfully employed per family |
|  |  | Men | Women | Boys | Girls . | Total |  |  |  |
| 1. Handcartmen including headload cooliesAll incomes <br> 2. Sawyers - | 39 | $1 / 62$ | 2.05 | 0.92 | 1.51 | $6 \cdot 10$ | $4 \cdot 90$ | . 0.13 | 1/43. |
| 2. Sawyers- All incomes .. | 42 | $1 \% 67$ | $2 \cdot 26$ | $1 \cdot 38$ | $1 \cdot 57$ | 6.88 | $5 \cdot 51$ | $\cdots$ | :1.43 |
| 3. Cobblers- <br> All incomes | 22 | $2 \cdot 23$ | 2.05 | 1.95 | 1.95 | 8.18 | 6.55 | .. | 1.64 |
| 4. Tailors- <br> All incomes | 27 | 2.03 | $\because 00$ | 1-41 | $1 \cdot 26$ | 670 | $5 \cdot 44$ |  | .163 |

## UNORGANISED INDUSTKIES-T 2 ICHUR TOWN

Anarsis of monthly income per family by source


TABLE No. VI
UNORGANISED INDUSTRIES-TRICHUR TOWN
Antlysis of average expenditure per family by income groups

(a) Including expenditure on liquor, tobasco, etc.
(b) Including expenciture on utensils, etc.
(c) Includes expenditure amounting to Rs....
expenditure on are or ......per cent of the total
(1) Handcarimen including headload coolies.. Re. 0 . 9 11 or 57.77 per cent .
(2) Sawyers $\cdots \quad \cdots \quad . \quad 0 \quad 1210$ or 57.46 "
(3) Cobblers $\quad . . \quad " 0$
(.) Tailors $\quad . \quad$ " 0 " 12 11 or $52 \cdot 01$ "
(d) Includes expenditure amounting to Rs.........or.....i..per cent of the total expenditure on housing on account of utensils, etc.
(1) Handcartmen including headload coolies
(1) Handcart
(3) Cobblers
(4) Tailors
. Re. $0 \quad 2 \quad 11$ or 7881 per cent
$\cdots \quad \because 0 \quad 4 \quad 3$ or $10^{\circ} 43$ "
$\begin{array}{llllllll}\because & \because 0 & 4 & 3 & \text { or } & 12.44 \\ \\ \cdots & \because & 0 & 3 & 8 & \text { or } & 6.59\end{array}$
table No. VII

## UNORGANISED INDUSTRIES-TRICHUR TOWN

Analysis of monthly food expenditure per family


TABLE No. VII-(cont.)


## 出

TABLE No. VII-(cont.)


UNORGANISED INDUSTRIES, TRICHUR TOWN


TABLE No. IX
UNORGANISED INDUSTRIES-TRICHUR TOWN
Statement showing frequency distribution of rents paid by families


TABLE No. I
UNORGANISED INDUSTRIES: TRICHUR MOFUSSIL
Statement showing the distribution of families by $\mathrm{JReli}_{\text {;ion }}$ and Caste

\begin{tabular}{|c|c|c|c|c|c|c|c|}
\hline \& \& \& Hindu \& \& \& \& <br>
\hline \& \& Caste \& NonCaste \& L) eoressed 'Classés \& X'an

$\because$ \& Muslims
ご \& 1 <br>

\hline \multirow[t]{3}{*}{| Families of.-- |
| :--- |
| (l) Handcartmen including head load coolies |} \& \multirow[b]{5}{*}{All incomes

Perce tage to total
All incomes
Fercentage to total} \& \multirow[t]{2}{*}{$\therefore$} \& \multirow[b]{3}{*}{4
30.77} \& - \& \& \& <br>
\hline \& \& \& \& \& 9 \& \& 13 <br>
\hline \& \& $\therefore$ \& \& $\cdots$ \& 69.23 \& $\because$ \& 100:00 <br>
\hline (2) Sawers \& \& \& 62 \& \& 7 \& $\cdots$ \& 69 <br>
\hline (2) Saw \& \& $\cdots$ \& 89.86 \& $\cdots$ \& 10.4 \& $\because$ \& 10000 <br>
\hline (3) Tailors - \& Alt incomes - \& $4 \cdot 76$ \& - 19.05 \& - \& - +6 \& $\because$ \& 21
100.00 <br>
\hline (4) Beedi workers \& Percentage to total
All incomes \& 4.76 \& 19.05 \& . \& $76: 19$
-15 \& $\because 3$ \& $\begin{array}{r}100.00 \\ \hdashline 18\end{array}$ <br>
\hline (4) Beedi workers \& Percentage to total \& $\because$ \& \& \& 83:33 \& $16 \cdot 67$ \& 10000 <br>
\hline
\end{tabular}

TABLE No. II
UNORGANISED INDUSTRIES: TRICHUR IVOFUSSIL
Constitution of the family


TABLE No. III
UNORGANISED INDUSTRIES: TRICHUR MOFUSSIL:
Li:oracy among heads of families ...

| $\therefore$ | Income groups | Eiterate | Illiterate | Total | Percentage of |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| $\because$ |  |  |  |  | Literates to total:- | Illiterates to total |
| Families of - - |  |  |  |  |  |  |
| (1) Handcartmen includ. | $\because$ |  |  |  |  |  |
| $\cdots$ ins headload |  |  |  |  |  |  |
| $\because$ coolies | All incomes | 4 | $5 \cdot$ | 13 | 3077 | 69.23 |
| (2) Sawyers : | All ircomes | 35 | $34^{\circ}$ | 69 | 50.72 | 49.28 |
| (3) Tallors | All incomes | 20 | 1. | 21 | $95 \cdot 24$ | 4.76 |
| (4) Beedisworkers | All incomes | 12 | 6 | 18 | 66.67 | $33 \cdot 33$ |

TABLE No."IV

## UNORGANISED INDUSTRIES: TRICHUR MOFUSSIL

Analysis-of family composition


TABLE No. V
UNORAGNISED INDUSTRIES: TRICHUR MOFUSSIL
Analysis of monthly income per family by source


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TABLE No. V -(cont.)


TABLE No. VI
ORGANISED INDUSTRIES TRICHUR MOFUSSIL .
Analysis of average expenditure per family by income groups


TABLE No. VII
UNORGANISED INDUSTRIES: TRICHUR MOFUSSII.
Analysis of mon'hly food expenditure per family

| FOOD GROUP | Families of |  |  |  |  |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | (1) Handeartmen including headload coolies |  |  | (2) Sawayers |  |  | (3) Tailors |  |  | (4) Beedi workers |  |  |
|  | All families |  |  | All families |  |  | All families |  |  | All families |  |  |
|  | Monthly expenditure |  |  | Monthly expenditure |  |  | Monthly expenditura |  |  | Monthly expenditure |  |  |
|  | Per family | Per equivalent adult male |  | Per family | Per equivalent adult male |  | Per family | Per equivalent adult male |  | Per family | Per equivalent adult male |  |
|  | Rs. A. P. | Rs. A. P. |  | Rs. A. P. | Rs. A. P. |  | Rs. A. P. | Rs. A. P. |  | Re. A. P. | Rs. A. P. |  |
| I. Cereals \& Pulses- |  |  |  |  |  |  |  |  |  |  |  |  |
| Rise | 7 C 7 | 1.57 | 37.71 | $\begin{array}{lll}7 & 15 & 7\end{array}$ | $18{ }^{1}$ | 40.49 | 811 | 1610 | 36.90 | $\begin{array}{llll}5 & 15 & 10\end{array}$ | 1 : 3 , 1 | 36.71 |
| Other grains Dhall | $\begin{array}{llll}0 & \ddot{3} & 8\end{array}$ | $\begin{array}{llll}0 & \ddot{0} & 8\end{array}$ | $\because \cdot 14$ | $0 \quad 3 \quad 5$ | $\begin{array}{llll}0 & 0 & 8\end{array}$ | i•08 | $\begin{array}{llll}0 & \ddot{4} & 4\end{array}$ | $\begin{array}{llll}0 & 0 & 9\end{array}$ | $\mathrm{i}_{2} 24$ | $0 \quad 30$ | $\begin{array}{llll}0 & \ddot{0} & 7\end{array}$ | i-15 |
| Total | $\begin{array}{lll}7 & 12 & 10\end{array}$ | 163 | 38.85 | 830 | $1 \begin{array}{lll}1 & 8 & 9\end{array}$ | 41.57 | 85 | 177 | 38.14 | $6 \quad 210$ | $\therefore 1^{\prime \prime} 38$ | 37-86 |
| II. VegetablesPotatocs Tapioca Onions Other vegetables Cocoanut | $\begin{array}{rrr\|rrr} 0 & \boxed{6} & 8 & 0 & 1 & 2 \\ 0 & 0 & 1 & 0 & 0 & 2 \\ 0 & 10 & 6 & 0 & 1 & 10 \\ 0 & 6 & 11 & 0 & 1 . & 3 \end{array}$ |  | $\begin{aligned} & \ddot{2.07} \\ & 029 \\ & 3.27 \\ & 2.15 \end{aligned}$ | $\begin{array}{lll} 0 & \ddot{2} & 2 \\ 0 & 1 & 0 \\ 0 & 8 & 5 \\ 0 & 7 & 0 \end{array}$ | $\begin{array}{lll} 0 & \ddot{0} & 5 \\ 0 & 0 & 2 \\ 0 & 1 & 7 \\ 0 & 1 & 4 \end{array}$ | $\begin{aligned} & \ddot{0} 69 \\ & 0.32 \\ & 2.67 \\ & 2.22 \end{aligned}$ | $\begin{array}{rrr}0 & 0 & 2 \\ 0 & 3 & 0 \\ 0 & 1 & 4 \\ 0 & 14 & 5 \\ 0 & 7 & 11\end{array}$ | $\begin{array}{lll} 0 & 0 & 1 \\ 0 & 0 & 6 \\ 0 & 0 & 3 \\ 0 & 2 & 7 \\ 0 & 1 & 5 \end{array}$ | $\begin{aligned} & 0.05 \\ & 0.86 \\ & 0.38 \\ & 4.12 \\ & 2.26 \end{aligned}$ | $\begin{array}{rrr} 0 & 0 & 2 \\ 0 & 4 & 6 \\ 0 & 0 & 10 \\ 0 & 9 & 1 \\ 0 & 6 & 3 \end{array}$ | $\left\lvert\, \begin{array}{rrr}0 & 0 & 1 \\ 0 & 0 & 11 \\ 0 & 0 & 2 \\ 0 & 1 & 10 \\ 0 & 1 & 3\end{array}\right.$ | $\begin{aligned} & 0.06 \\ & 1.72 \\ & 0.32 \\ & 3.48 \\ & 2.40 \end{aligned}$ |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total | 190 | 045 | 778 | 127 | 0 36 | $5 \cdot 90$ | $1 \quad 10 \quad 10$ | $0 \quad 4 \quad 10$ | 7.67 | I 410 | . 043 | 7.98 |



TABLE No. VII-(cont.)


TAbLE No. VIII
UNORGANISED INDUSTRIES, TRICHUR MOFUSSSIL
Deteils of expenditure on Miscellaneous items


Table No. IX
UNORGANISED INDUSTRIES, TRICHUR MOFUSSIL
Statement showing frequency distribution of rents paid by families


UNORGANISED INDUSTRIES, TRICHUR MOFUSSIL

## QUESTIONNAIRE FORM <br> Enquiry into the Family Budgets of Industrial Workers in Ernakulam/Trichur Town












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[^0]:    - Also explained in Diwan Peishkar's ST. 10421/19, deted 12tḥ March 1945, Pará 6. :

[^1]:    $\ddagger$ Report on an Enquiry into the Family Budgets of Industrial Workers in Mudrus City By Srii. N. K. Adhyantaya, Statistical Officer.

    FB-2.

[^2]:    Studies and reports, series N (Statistics) No. 9, 1926.

[^3]:    Note.-Since the tables presented in the body of the report form part of it, there has been no attempt to "write in words" all the figures given in the tables.

[^4]:    "(Dr. Radhakamal Mukerjec's calculation on the basis of minimum fixed for eacu of the requiroments by various authorities. :T The Indian Working Class " Chapter XII).

[^5]:    
    

