



Report of the Rent Enquiry Committee

Vol. I

Parts I, II and III

BOMBAY

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PART I
REPORT

CHAPTER I.

REFERENCE AND PROCEDURE.

1. The Government of Bombay, under their Resolution* in the General Department, No. 2173/33, dated 25th April 1938, appointed the Rent Enquiry Committee "to advise them on the question of rentals of premises occupied by the Working and the Middle Classes in the cities of Bombay, Ahmedabad and Sholapur". The terms of reference to the Committee are as follows:—

"(a) to examine whether the conditions and rentals of premises occupied by the Working and the Middle Classes in the cities of Bombay, Ahmedabad and Sholapur are such as to require legislative intervention, and

(b) if so, to suggest the required legislation, and

(c) to report on such other matters as may be germane to the points referred to in (a) and (b) above."

The Committee was requested "to start its work in Bombay, as early as possible, and in any case not later than 1st May 1938," and "to submit its report before 1st July 1938, as far as possible". It was also requested "to visit Ahmedabad and Sholapur for collecting evidence and studying local conditions, according as it may find it convenient and necessary to do so".

2. The intimation of the appointment of the Committee reached the Chairman on the 26th April 1938. The first meeting of the Committee was held at the Secretariat on Monday, the 2nd May 1938. The Committee discussed the terms of reference and as a doubt was raised as to the interpretation of the phrase "the conditions and rentals of premises" in the terms of reference, it was decided to make a reference to Government for ascertaining the exact scope of the enquiry. A reply† dated the 5th May 1938 was received from them in the course of which it was stated "the Committee should investigate whether the rentals of premises occupied by the Working and Middle Classes in the cities of Bombay, Ahmedabad and Sholapur are unreasonably high in relation to the floor area and the character of the accommodation offered for the rent paid. Any consideration

* Vide Appendix No. 1.

† Vide Appendix No. 2.

of the condition of the premises will be relevant only in so far as it affects the question of the reasonableness or otherwise of the rents charged.”

3. The Committee also realised at their very first meeting that the time of two months allotted to them for submitting their report might prove too short and therefore decided to bring the same to the notice of Government. In their subsequent letter, dated the 10th June 1938, the Committee informed Government that they expected to be ready with their report by the end of September 1938. But owing to the prolonged session of the Legislative Assembly at Poona, and in consequence, to the indispensable presence thereat of 4 out of 7 members of the Committee, the progress of the enquiry was considerably slowed down. Further, on account of considerable time unavoidably required in collecting oral and written data and tabulating the requisite statistics, the Committee could not complete their enquiry and submit their report earlier than now.

4. The Committee had before them a two-fold task : one of obtaining the data relating to rents and the other of ascertaining representative views on the question of rent. For this purpose, they formulated four forms of questionnaire* and issued them to the press for general information with an explanatory note on the 16th June 1938. Form A was intended for elucidating views on the question of rent in general and was forwarded to representative Associations and Architects for their opinion. Form B was meant for ascertaining the rents of properties during the last nine years and the percentage of net income from investment, and for that purpose was sent to a certain number of landlords. Form C was calculated to get from Middle Class tenants information regarding their rents, accommodation and income in order to find out the relation of rent to accommodation and to income. Form D was drawn up for getting from Architects their estimates of the cost of various types of tenements and of the percentage of the net income landlords derive at present from their properties.

5. The Committee for the purpose of rent enquiry, have taken the term “ premises ” occurring in the terms of reference, to mean premises used for residential

* Vide Appendix No. 3.

purposes. They have not ventured to formulate a definition of the terms the "Working and the Middle Classes"; for these terms belong to that category of terms which are almost undefinable but for practical purposes are well understood. The Committee, however, for the purposes of collecting information laid down that only those tenements should be taken into consideration the monthly rents of which did not exceed Rs. 80 in Bombay, Rs. 50 in Ahmedabad and Rs. 40 in Sholapur. The inquiry though confined to two classes of the population, covers the great bulk of the population in each of the three cities. In the city of Bombay,* for instance, as many as 74 per cent. of the population is housed in tenements with one room, 12 per cent. in tenements with two rooms and 3 per cent. in tenements with three rooms. These three classes of tenements shelter 89 per cent. of the population which necessarily consists of the Working and Middle Classes. In the City of Ahmedabad also 55 per cent. of the population live in tenements with one room, 21 per cent. in tenements with two rooms and 8 per cent. in tenements with three rooms; and these three types of tenements together accommodate 84 per cent. of the population.

6. The Committee posted appropriate forms of Questionnaire to Associations,† Architects‡ and landlords and invited them to submit their replies before the 4th July 1938; but very few replies were received by that date and some of them who were addressed expressed a desire to have more time. It was therefore thought advisable not to insist upon the time limit and the replies that reached the Committee after that date have also been given due consideration.

7. For the purpose of obtaining expeditiously accurate and satisfactory replies to Form C a selection was made of offices§ which maintain a regular establishment. They were requested to circulate Form C among their staff, get them filled up and return them to the Committee. The response was satisfactory.

8. As regards getting information relating to rent, accommodation and income of the working class, it was thought desirable to requisition the assistance of the Labour Office. The Government were approached for

* *Vide* Statistical Table No. 4A.

† *Vide* Appendix No. 4.

‡ *Vide* Appendix No. 6.

§ *Vide* Appendix No. 5.

sanction which they accorded in their General Department Resolution No. 2173/33, dated 20th July 1938. The Report of the enquiry conducted by the Labour Office was submitted to the Committee on 21st October 1938. It is given in full as Part IV of this Report.

9. The Committee approached the Municipalities of Bombay, Ahmedabad and Sholapur and obtained from them whatever information was available in their records which was likely to be useful in the rent enquiry. Their assistance is mentioned and acknowledged at proper places in the Report. It has proved very valuable.

10. The Committee held 8 meetings on 20 days in Bombay. They also met for recording oral evidence on 8 days in Bombay, 2 days in Ahmedabad and 1 day in Sholapur, and examined 10, 7 and 3 witnesses* in Bombay, Ahmedabad and Sholapur respectively.

11. For transacting business, the Committee fixed the quorum of 4; but all the members were present at almost all the meetings of the Committee.

12. The personnel of the Committee remained unchanged with the exception of the Secretary. The Government under their Resolution in the General Department No. 2173/33, dated 7th June 1938, announced the appointment of Mr. I. N. Mehta, B.A.—in service of the Bombay Municipality—as full time Secretary of the Committee, vice the part-time Secretary, Mr. G. B. Soparkar, F.S.I., A.M.T.P.Inst. (London).

13. We place here on record our appreciations of the valuable co-operation we have received in our enquiry from individuals, associations and public bodies. It will be difficult to mention them all and invidious to single out a few from them. We tender our thanks to one and all. We cannot, however, avoid a reference to Mr. I. N. Mehta, the Secretary of the Committee, and the staff under him. They have zealously devoted themselves to the work entrusted to them and have merited our thanks for the same.

* Vide Appendix No. 7.

CHAPTER II.

HOUSING IN BOMBAY.

14. The city of Bombay, once a place of little significance, occupies to-day the proud position of *urbs prima in Indis*. It is comparatively a new city. It stands on a group of seven islands linked with one another to form a single island. It is in turn, attached to another island of Salsette by causeways and bridges. Surrounded as it is by seas and creeks, natural expansion has become almost impossible. Its area, therefore, does not show any considerable addition. In 1872, it was 11,930 acres; in 1931, it was 15,480 acres. This small increase was due to various reclamation schemes.

15. The city has a sub-stratum of original inhabitants; but it is largely a city of immigrants. A portion of them has made Bombay a permanent place of its residence; to another portion it is only a place of work to be left when it becomes unsuitable. The percentage of Bombay-born population in 1872 was 31.1; but it steadily declined in the course of half a century to 16.0 in 1921, while in 1931 it rose to 24.6.* The general age distribution of the population also indicates a great preponderance of adults in the working stage which is a sure index that the population is largely immigrant. "While in the Presidency as a whole the number of persons per mille in the age-groups 20 to 25, 25 to 30, 30 to 35 and 35 to 40, are 95, 88, 81 and 65 respectively, in Bombay city the figures are 132, 155, 141 and 86†". The sex composition of the population of the city also lends support to the same conclusion. The number of females per mille of males in Bombay was 554 in 1931 as compared to 612 in 1872.

16. The population of Bombay‡ was estimated to be 10,000 only in the year 1667. It increased to 221,550 in 1814. The Civil War in America gave an unprecedented impetus to the trade of Bombay which raised the population to the enormous figure of 816,562 in 1864. With the cessation of the war and the decline in the trade, it came down to 644,405 in 1872 but again began to rise

* The Census Report doubts the correctness of this figure. But even assuming it to be correct, it does not affect the point that the population of the city is predominantly immigrant.

† The Census Report, Vol. IX, page 26.

‡ *Vide* Statistical Table No. 1.

and in 1891 it was counted at 821,764. The outbreak of bubonic plague and its annual recurrence in an epidemic form reduced the population to 776,006 in 1901; but it soon assumed an upward trend. In 1911 it was recorded to be 979,445 and in 1921 it touched the highest figure of 11,75,914. In 1931, it stood at 11,61,383. It is, however, surmised that but for the abnormal circumstances that were prevailing at the time the Census was taken, the count would have shown a figure in the vicinity of 13,00,000. The Executive Health Officer of the Bombay Municipality estimates that the population of the city at the close of the year 1937 must be about 13,84,661.* In accordance with his method of estimating the population it may safely be stated that at the end of the year 1938, the city had a population of 13,96,940 or in round figures very nearly 14,00,000. Thus in a period of 65 years from 1872 to 1937 it has more than doubled; while the area of the island has hardly increased by 30 per cent. The pressure of the population on land is therefore very great and there is no surprise if its number fluctuates with the ebb and tide in the fortunes of the city.

17. The density of population in the city as a whole in 1931 was 75 persons per acre; while it was 52.14 persons per acre in 1872. But the figure of 1931 for the whole city, high as it is, does not reveal the deplorable conditions that exist in several of the sections of the city. The population is very unevenly distributed. While the section of Upper Colaba has only 1.1 persons† per acre, the section of Kumbharwada huddles together as many as 727 persons per acre and the sections of second Nagpada and Kamathipura have 632 and 602 persons per acre, respectively. Although the population in the North has been increasing during recent years, there are certain sections in the city, such as Mandvi and Umarkhadi, Fanaswadi and Bhuleshwar, Kumbharwada and Khara Talao, which show little signs of improvement. The density in these areas persists in remaining at a high level from decade to decade.

18. The total number of buildings in the city according to the Census of 1931 is 50,833 of which 31,743 are

* *Vide* Appendix No. 8.

† This is so on account of large reclaimed but unoccupied areas being included in this section.

used for residential purposes. These are of various dimensions. While the number of buildings* containing 10 tenements and under is 23,161, the number with 11 to 30 tenements is 6,127 and the remaining 2,455 buildings have 31 tenements and over. If these figures are compared with those for the year 1921, it is definitely observed that buildings with smaller number of tenements are being replaced by buildings with larger number of tenements. It also indicates that buildings having greater height and more number of floors are coming into existence.

19. The number of buildings by itself hardly gives any idea as to the actual conditions that prevail regarding housing. It is calculated that the average population per inhabited building in the city is 38.10. Even that does not take one any further. It is only when we refer to the pressure of persons upon room space that an idea can be had about the state of housing accommodation in the city. The total number of persons† living in rooms, each occupied by 6 to 9 persons, 10 to 19 persons and 20 persons and over, is 2,56,379, 80,133 and 15,490 respectively. Every third person in the city therefore lives in such frightfully overcrowded conditions.

20. The census figures of tenements by rooms and population disclose the same plight. "There are in the city 2,44,121 occupied tenements. Of these, 1,97,516 consist of one room only. One-roomed tenements form 81 per cent. of the total tenements in the city and they are occupied by 7,91,762 persons or 74 per cent. of the population of the city. The average number of persons per room in this class of tenement is 4.01. The facts then are, briefly, that three out of every four persons in Bombay live in single rooms and that in these rooms, with each of them, there are at least three other persons. It is perfectly impossible to view a situation like this with complacency‡".

21. London which is nearly seven times more populated than Bombay presents better and brighter picture. In 1911 only 6 per cent. of its population as against 66 per cent. in Bombay lived in tenements with one room. Overcrowding in Bombay far outweighs that in London.

* Vide Statistical Table No. 2.

† Census Report, Vol. IX, 1931, page 314.

‡ Census Report, Vol. IX, 1931, page 88.

22. The overcrowding that was noticeable in 1931 was not due to any abnormal circumstances prevalent in that year. It has become a chronic condition and no determined attempt of sufficient magnitude has been successfully made upto now to undo it and to establish really normal and humane housing conditions in the city. In the Census Reports of the preceding decades there lies hidden many a cogent observation awaiting attention and action. As early as 1872 the Census Report remarks: "The houses in Bombay are really far too few in number to afford proper accommodation for its inhabitants, and that from a sanitary point of view the city requires a new Town to be built to prevent this excessive overcrowding". (p. 19.) Even in that year, Bombay was more overcrowded than London. While the density of Bombay was 52.14 persons per acre, that of London was 41.69. Nine years later, in 1881, the Census Report observes that the extreme pressure in London was 222, whereas in Bombay it rose to 759 persons to an acre. The writer concludes by saying: "We may well exclaim Alas! when we think of the chances of life of the tender young amidst this population". (p. 37.)

23. The Census Reports of 1901 and of subsequent decades furnish very illuminating figures* of tenements by rooms and population. Throughout these 30 years one-roomed tenements have preponderated and in no year the average number of persons per room occupying this class of tenement has gone below 4.01. The activities of the ex-Improvement Trust and also of the Development Department were directed towards maintaining rather than discouraging this class of tenements. An obsolete section† in the city of Bombay Municipal Act of 1888 lays down 25 square feet as the minimum floor space and 250 cubic feet as air space for an adult and declares a room overcrowded if this requirement is not fulfilled. This means that as many as 4 persons can legally stay in a room which is 10' x 10' in size. This standard can by no means be considered as conducive to health or to the growth of family life. ‡Bombay Jail Manual prescribes 40 square feet as floor space and 560 cubic feet as air space for a prisoner. Accordingly a room with 100 square feet floor space must accommodate not more than 2.5 persons

* Vide Statistical Table No. 3.

† 379A (4).

‡ Rule No. 1063.

and if air space is also taken into account not more than 1.75 persons. It is an irony of fate that the law in this respect is more benign to a law-breaker than to a law-abiding citizen. It bestows more consideration in this matter upon the former than upon the latter! But human life is precious, however, humble it may be; and it should be the duty of the State to see that proper housing standards are observed as much in the case of those over whom it governs as in the case of those whom it directly controls. The standard adopted in England* also presents a marked contrast to the Bombay standard. The number of persons permitted per room with a floor area of 110 square feet or more is only 2. It also deems a room to be overcrowded if two persons, being 10 years old or more, of opposite sexes and not being persons living together as husband and wife must sleep in the same room. The English standard takes into consideration questions of health, morality and family life which the Bombay standard ignores.

24. The Bombay Municipal Act prescribes 10' x 10' as the minimum size of a room that may be constructed. The dimensions of ordinary rooms in the Development Department chawls range from 16.2' x 9.9' to 17.2' x 10'. The minimum and the maximum size of a room in the Municipal chawls (which now includes the Improvement Trust Chawls also) is 110 square feet and 176 square feet, respectively, and the private buildings having the same class of tenements rarely, if at all, have rooms larger than these. According to the Bombay standard, therefore, rooms of the sizes mentioned above which are in the chawls under the control of public bodies can be occupied by 6 to 7 persons. But as stated above in paragraph 6, the number of persons living in rooms, each occupied by 6 to 9 persons, comes to 2,56,379. It will not be amiss to estimate that out of this 1,00,000 persons and over are living in groups of 8 to 9 in single rooms. To this may be added the figure of 95,000 and odd living in rooms each occupied by 10 persons and more. It may therefore be safely stated that over 2,00,000 persons live in conditions of overcrowding as defined by the Bombay standard. To put it differently, every sixth person in the city lives in conditions which are prohibited even by the existing antiquated law. The penal provision regarding overcrowding was enacted in 1905; but it has remained

* *Vide* Appendix No. 9.

ineffective. We are informed by the Executive Health Officer of the Bombay Municipality that it has been utilised during 8 years from 1930 to 1937 only on 9 occasions. The prevalence of overcrowding is so widespread that negative measures only aggravate the situation. The only effective and lasting cure lies in additional housing accommodation for the surplus population.

25. More than seven years have elapsed since the last census was taken. During this period the housing accommodation has been on the increase. In place of old tenements pulled down, new tenements have been erected and lands that were lying vacant so far, are being built upon. The net increase in the housing accommodation during this period from 1931-32 to 1937-38 consists of 19,018 one-roomed tenements, 9,936 two-roomed tenements and 8,394 larger tenements.* Assuming the average number of persons per room to continue to be what it was in February, 1931, at the time of the census, the additional accommodation should house persons to the extent of 1,77,000.† The population enumerated in 1931 was 11,61,000 in round figures; and the estimated population at the end of the year 1937 was 13,84,000: but the total accommodation available about that time was only for about 13,38,000, a figure arrived at by adding 1,77,000 to 11,61,000. Even with this increase of accommodation nearly 50,000 persons remain unprovided for; and the overcrowding that was noticed in 1931 not only continues to be unmitigated, but must of necessity, have been aggravated.

26. The evil effects of overcrowding are felt in many ways. But its most deplorable result is noticed in the incidence of infant mortality. In 1936, 71.6 per cent. of infants were born of parents living in one-roomed tenement while the percentage of deaths of infants in that class of tenement was 78.3.‡ The Executive Health Officer remarks on this: "The proportion of deaths to births varies inversely as the number of rooms occupied by parents". Infants wither away too soon and adult life is lived under stress and strain.

27. But overcrowding is not the only ugly aspect of the housing problem. The housing conditions are also appalling. Men and women are forced to live in the

* *Vide* Administration Reports of the Bombay Municipality.

† *Vide* Statistical Table No. 4B.

‡ *Vide* Statistical Table No. 8.

least possible space of a most insanitary character which is neither conducive to good health nor decent standards of morality. Air and light, the two vitalizing forces, instead of being easily and freely available to one and all have become marketable commodities. To have an airy and well-lighted room one has to pay more rent, perhaps beyond one's normal capacity. The houses are constructed in rows with either no space in between or with a narrow "house-gully" separating one from the other. But the gully hardly improves the conditions; it is generally turned into a dumping ground for rubbish, etc., which emanates filthy smell polluting what little purity the air within the room may contain. For the lower storeys of the house, the gully is a veritable nuisance. More and more streets are widened; still there are several areas in the city which have narrow streets. Back to back houses are also common. They keep out air and light and look dismal and dark from within. Staircases and passages are ill-ventilated and badly lighted. Even where an improved house has more sides than one open to the outside atmosphere, the arrangement of rooms is such as would prevent through ventilation. Even when a new house is erected in the place of an old one that is demolished, it retains many of the drawbacks of the previous one. One-roomed tenements preponderate and shelter nearly three-fourths of the population. They are small in size with meagre ventilation and appear more like packing boxes than places of human habitation. Latrines and urinals and bathing and washing places are insufficient and far from satisfactory. Repairs and white washing are not done in time and regularly; and cleanliness which makes life bright and cheerful is at a discount. The Chauk, if any, is covered with dust and dirt and is often unpaved and unmetalled. Though water supply is copious, its distribution is such that it presents two contradictory aspects of plenty and scarcity. The nerve-wrecking and the piteous cry of "*Nichevala Nal Bandh Karo*" is a daily occurrence in many a building occupied by scores of people. The conditions of ground-floor structures are in many respects worse than those of the storeyed buildings. The plinth is very low; the open spaces between the rows of rooms are not metalled and become slushy and difficult to wade through in the monsoon. The walls as well as roofs of rooms are often made of corrugated iron sheets which convert them into

furnaces. The heat that is absorbed and radiated by these sheets is extremely enervating. It is surprising to note that the Municipality itself should own such places which are quite unfit for human habitation and tolerate with equanimity the existence of unhealthy huts and sheds which are found scattered all over the city. The conditions of houses which are described here in a casual manner are easily met with in a greater or lesser degree everywhere and require no special attempt to find them out. We may add here that the rules and regulations and bye-laws which govern construction of buildings in the city were framed more than twenty years ago and have materially remained the same. This also is to no less an extent responsible for the existing conditions. Unless they are modified and brought up-to-date to meet modern requirements, the housing conditions are not likely to become satisfactory.

28. The question arises: Why do people live under such devitalising conditions? It will be cruel to say that they cherish them. "The high cost of living in the city and the poverty of the majority of Bombay residents"* are the causes which compel vast majority of people to live and die in horrid surroundings.

29. Housing is essentially a problem of the city. It affects the very existence of the community. In rural areas, most of a man's time is passed in the open amidst plentiful supply of fresh air and light; but a city-dweller passes most of his time in close spaces. He works and rests in houses. The condition of houses therefore becomes a vital issue. In Europe the housing problem has attracted considerable attention of public men and public authorities. Various measures involving expenditure of millions of pounds have been suggested and adopted. Several of the countries are well-nigh on the way of solving their housing problem. The city of Bombay has no doubt, made big strides during the last forty years and shows considerable improvement; but time is the basic factor in such problems; delay means deterioration of the race. And the prosperity of the city should not mean, as it does to-day, the prosperity of a few, leaving the vast majority of the people to rot in abject conditions. We are definitely of opinion that the housing problem is acute and urgent and deserves immediate attention of the Government and the Municipality.

* Census of India, Vol. XI, p. 68.

CHAPTER III.

RENTS IN BOMBAY—1.

30. We have observed in the previous chapter that the supply of housing has not kept pace with the demand for the same and therefore the city is suffering to-day from housing scarcity. We have also stated that the condition of houses is, to say the least, far from satisfactory. We now propose to consider the problem of rent. In the first instance we shall examine the data regarding rent which we have obtained from various sources and then proceed to consider the essential aspects of rent.

31. The Bombay Municipality, for the purpose of fixing the rateable value of properties, maintain a register of rents which tenants pay to owners. The register is revised every year. Most of the properties in the city are private-owned and the figures which are given in Statistical Table No. 5 refer to them only. They are available for a period of 8 years from 1930-31 to 1937-38. They relate to premises which are used as residences, offices, shops, godowns, etc. Buildings belonging to Government, Railways, Port Trust and Mills are excluded from the present consideration.

32. The item of rent is not always stable. It varies within wide or narrow range according to the prevailing circumstances. If a number of properties shows an increase in rents over the rents of the preceding year, a number of other properties shows a decrease in rents over the rents of the previous year. The figures of increase and decrease in rent on 1st of April of a given year, in Statistical Table No. 5 refer to the same number of properties as were in existence on preceding 1st of April. If there was for instance, X number of properties on 1st April 1931, the increase and decrease in rent on 1st April 1932 refer to the same X number of properties. But on 1st April 1932, there will also be, besides X number of properties, additional Y number of properties newly constructed in the course of the expiring year. Therefore, the number of properties that will be taken into consideration for noting increase and decrease in rent on 1st April 1933 will be $X + Y$; and so on. In each of the eight years mentioned in the Table the total

decrease is greater than the total increase in rents. If the increase in a given year is taken as 1, then the decrease in the same year comes to 1·10, 10·68, 6·02, 2·78, 2·02, 2·42, 2·08 and 1·31, respectively. The most remarkable decrease was in 1931-32, and, to a lesser degree, in 1932-33; but since 1935-36 there is a definite slowing down process in the decrease of rent: from 2·42 it has reached the low point of 1·31.

33. The figures discussed in the last paragraph refer to the rents in the city as a whole. The same figures are distributed over the seven wards of the city and are given in Statistical Table No. 6. They bring out two main points which deserve notice: viz., that the rise and fall in rents are not even throughout the city; and secondly, that in some wards in some years the increase in rents is greater than the decrease. In 1930-31 for instance, in D Ward the ratio of increase and decrease was 1 : 0·59 and in C Ward, during the last two years, 1936-37 and 1937-38, increase and decrease were in the inverse ratio of 2·02 : 1 and 3·02 : 1.

34. Statistical Table No. 7 deals with the rateable values of private-owned properties in the city. It shows an increase in the values on account of new houses and enlargements after deducting the values of buildings demolished; it also indicates decrease in the values on account of complaints against valuations, mainly due to the fall in rents and a net increase on account of rise in rents. For instance, on account of the rise and fall in rents, the rateable value increased and decreased by Rs. 7,37,690 and Rs. 16,67,810 respectively, in the year 1933-34. In all the years referred to in the Table the decrease in the rateable value is greater than the increase on account of the variations in rents.

35. If the question of rent was general and related to all premises used for all purposes and was not confined to residential premises occupied by the Working and the Middle Classes only, the answer would be a simple one, viz., that while rents in some parts of the city show an upward tendency, on the whole after a noticeable fall in 1931-32 and 1932-33 they show an increasingly stabilizing tendency. We do not discuss here the point of reasonableness or otherwise of the level at which they are settling down as the generalisation for the whole city

is outside the purview of our investigation. These figures, while useful in a way, have little bearing on the inquiry before us. It is a general impression that there is a considerable reduction in higher rents. If that is correct, as we believe it to be, fall in the rents of costly and spacious premises will inflate the figure of decrease in rents and may conceal the real state of rents of smaller premises with which our inquiry is immediately concerned. We must therefore examine other sets of figures to find out more definitely the trend of rents of premises occupied by the poorer sections of the community.

36. People with small means usually live in chawls and buildings which have a large number of tenements; and for our purpose, the figures of rents of such premises give a better and truer idea of the variations in rents. The Bombay Municipality was requested to furnish us with the figures of rents of sample premises of this class in all the wards for the last five years* from 1933-34 to 1937-38. 1,436 properties were selected. They were divided into two classes: one consisting of 11 to 30 tenements and other of 31 tenements and more. The figures of rents of all the tenements of every building were given to us separately. We have omitted from our analysis rents of shops, garages, godowns, etc., and have taken into consideration rents of residential portions only. Properties, information regarding which was found incomplete, have been excluded. The total number of properties which Statistical Table No. 9 deals with is 1,262. Of these, 848 are with 11 to 30 tenements and the remaining 414 are with 31 tenements and more. For the purpose of comparison and noting variations we have taken the rents current in 1933-34 as basic rents.

37. Of 848 properties referred to above, 28·7 per cent. show a rise, 39 per cent. a fall and 32·3 per cent. no change in rents. The maximum rise is in 44·4 per cent. of properties in A Ward and the minimum rise is in 11·1 per cent. of properties in G Ward. On the other hand, the maximum fall is in 63·3 per cent. of properties in B Ward and the minimum fall is in 25·8 per cent. of properties in D Ward. The highest percentage of

* Figures of details of rents beyond five years are not available.

properties which denote no variation in rents is 58.3 in G Ward and the lowest percentage is 9.2 in B Ward. The average rise and fall in rent is 8.6 and 8.7 per cent. respectively, over the rents current in 1933-34. The maximum and the minimum rise is 10.1 and 6.1 per cent. in C and D Wards, respectively; the maximum and the minimum fall is 12.3 and 4.9 per cent. in F and A Wards, respectively.

38. Of 414 premises, each with 31 tenements and over, 30.93 per cent. record a rise, 39.03 per cent. a fall and 30.04 per cent. no change in rents. The maximum rise is in 56.4 per cent. of properties in C Ward and the minimum rise is in 12 per cent. of properties in E Ward. On the other hand, the maximum fall is in 72.7 per cent. of properties in B Ward and the minimum fall is in 17.2 per cent. of properties in D Ward. The highest percentage of properties which denote no variation in rents is 59 in E Ward and the lowest percentage is 1.8 in B Ward. The average rise and fall in rent is 7.9 and 7.6 per cent., respectively, over the rents current in 1933-34. The maximum and the minimum rise is 11.7 and 5.8 per cent. in F and B Wards, respectively; the maximum and the minimum fall is 12.8 and 2.1 per cent., respectively, in F and D Wards.

39. To sum up, the analysis of 1,262 properties indicates an average rise and fall of 8.25 and 8.15 per cent., respectively, over the rents in 1933-34 in 27.89 and 38.11 per cent. of properties; the rents remaining steady in 34.00 per cent. of properties.

40. We now proceed to examine the replies we have received to our Form C which was sent out to tenants residing in various parts of the city. The information was collected through the heads of the offices in which these tenants are employed. 1,378 replies have reached us of which 204 have been excluded as information contained therein is such as cannot be tabulated. Besides these, 51 replies are from persons with an income ranging from Rs. 301 to Rs. 600. They are also excluded. It leaves therefore 1,123 cases for our consideration; they relate to persons of the middle class and are analysed in Statistical Table No. 10. It shows that the average rent of a tenement with one room is Rs. 17-6-9 and that of a tenement with two rooms is

Rs. 23-4-8. It also shows that 54·2 per cent. of the middle class population lives in tenements with two rooms. A middle class person, according to our inquiry, spends on rent on an average 19·53 per cent. of his income ranging from Rs. 75 to Rs. 225 per month. It is significant to note that the lower the income, the higher the percentage of income that is spent on rent.

41. The Labour Office Enquiry, undertaken at our instance, indicates that a person of the working class spends on an average Rs. 6-14-4 as rent for a tenement with one room; and that 17·07 per cent. of his income goes towards housing. It, however, varies from 8·91 per cent. to 42·67 per cent.; but the percentage in the case of a large majority of cases lies between 18·30 and 23·51.

42. The Labour Office keeps a record of variations in rent as also in prices of foodstuff, fuel and lighting and clothing. According to it, the indices for these in April, 1923, were respectively 172, 150, 164 and 216. In 1931, they were 158, 102, 143 and 121. While the fall in prices of foodstuff and clothing is considerable, the fall in rent is small and halting. It is pertinent to recall here that the Rent Restriction Act allowed a graduated increase in rent. In 1928, the last year of the Act, as much as 50 per cent. increase was permitted over the standard rent as in force on 1st January, 1916. This increase is evidently reflected in the rent index even in 1931 when it stood at 158. Unfortunately the revised indices for subsequent years are not available; but these indices sufficiently establish the fact that the fall in rent lags much behind the fall in prices of commodities.

43. Rents of residential buildings owned by the public bodies in the city also require to be noted. The Development Department* of Government constructed 207 chawls most of which are with one-roomed tenements. The dimensions of ordinary rooms range from 16'2" × 9'9" to 17'2" × 10'. The average population of a room is 5. The monthly rent of an ordinary one-roomed tenement at De Lisle Road, Naigaum and Sewri, and Worli Chawls is respectively Rs. 8, 7 and 5. The approximate population housed in these chawls is 51,000. The rents charged are concessional and not economic.

* Information is supplied by the Manager of the Chawls.

44. The Bombay Municipality* has under its control several chawls. The minimum and maximum size of a room in them is 110 square feet and 176 square feet, respectively. The population housed in 1937 was 32,823. The present rent per month of the small room is Rs. 4-15-0 as against Rs. 5-5-0 in 1929; that of the big room is Rs. 10-8-0 as against Rs. 13 in 1929. The total letting value of these chawls according to rents fixed when they were first erected was Rs. 5,12,418 per annum and the present letting value comes to Rs. 4,62,186. The Municipality also owns acquired buildings on ex-Trust Estates. The average present rent per tenement in these buildings per month is Rs. 9-7-0 as against Rs. 11-14-0 in 1929. In the permanent chawls of the ex-Trust the rent at present is Rs. 7-13-0 per month as against Rs. 8-3-0 in 1929. The reduction of rent of small and big rooms comes to 7 and 19 per cent., respectively, while it is 20 per cent. in the acquired buildings and 4½ per cent. in permanent chawls of the ex-Trust.

45. Some of the Mills possess chawls which accommodate approximately 20,000 workers with their dependents. The rents charged in these chawls vary from Rs. 2 to Rs. 5 per month per tenement; but in a few exceptional cases where the tenements consist of two rooms, or where they are particularly large, the rents charged are above Rs. 5. In all instances, however, it is reported that the rents charged by the Mills are below the economic rent for the accommodation provided.†

* The information given here is furnished by the Municipality.

† Information is supplied by the Millowners' Association.

CHAPTER IV.

RENTS IN BOMBAY—2.

46. We shall now consider in this Chapter the question of rent in its general aspect. It is essentially a problem of the town; for, while in the simple conditions of village life, a family generally possesses a dwelling of its own and the question of rent hardly requires any consideration, it is mostly in towns that people have to reside in rented houses and the problem of rent arises and begins to assume importance. It is generally believed that the law of supply and demand regulates rent; but this is not a simple proposition as it appears at first thought; it is a complex one and needs elucidation for its proper understanding.

47. Several factors go to form the composite item of rent. Among them the cost of land and structure is an important one. Land in Bombay has become costly. There is a constant pressure of population on land for occupation; on the other hand there is a constant demand for land for possession by the moneyed class. Bombay is an alluring place where fortunes are made and unmade. Increase in wealth excites the instinct of possessing landed property; and in boom periods, like the one witnessed soon after the War, an increasing number of people begins to roll in wealth; keen competition follows and a race ensues for possessing immoveable property. Fancy prices are quoted and accepted and in this way the cost of land goes up by leaps and bounds. In the Fort area, for instance, bargains for land were struck for several hundreds of rupees per square yard. Increase in cost leads to increase in rents which is considered return on investment. But the latter cannot always keep even pace with the former. This gives rise to a complaint that the return from property is low and unsatisfactory as a result of which attempts are made to push up and maintain rent at a high level. The situation is aggravated with the decline and the disappearance of the boom period. A speculator in commodities may ruin himself, but a speculator in landed property not only harms himself, but also does a lasting injury to the tenant class of the population. It is a moot point for consideration as to why the tenant class should be made

to suffer for the reckless dealings of moneyed people among themselves. This aspect of property demands a dispassionate consideration.

48. The general scarcity of suitable accommodation is another factor that prevents rent from remaining at a level within the normal reach of moderate income. The City has grown without previous planning; and the zoning system is practically absent. Places of residence, trade, commerce and industry are all intermingled with one another. This has resulted in the creation of an artificial scarcity of housing in certain localities. People insist upon staying in their favourite locality. Proximity of residence to the place of business is preferred and the neighbourhood of persons of one's own circle and native place is sought. The security of life and property is not uniform throughout the City. Some areas are considered quite safe, while others are regarded as unsafe and even dangerous. They are shunned; and on account of this, even unsatisfactory and inadequate accommodation at a higher rent in select areas is welcomed. To the pressure of the existing population is added the pressure of the immigrants who constantly pour into the city in search of livelihood. On the one hand they contribute to maintain the rent level above the normal; and on the other hand intensify competition for work and employment with the result that some find themselves unemployed while others have their earnings restricted. An uncomfortable situation is thus created: viz., while incomes fall, rents increase. Even if the rent does not increase, fall in the income makes the existing rent more unbearable and also leads to overcrowding. The time of work in many vocations is irregular and inconvenient; early attendance and late dispersal are common. This renders residence at distant places difficult. The means of transport are not cheap enough to suit the pocket of the humbler sections of the community. The Improvement Trust schemes have cleared many slum areas in the city and have made developed lands available for new houses. They have conferred, undoubtedly, great benefits; but at the same time it must be stated that the ground rent charged often proves too high to be paid; and frequently lessees approach the Municipality expressing their inability to pay it and their willingness to surrender their properties. These high ground rents are necessarily reflected in the high rents charged to the tenants.

49. Landed property has a great fascination to a person of the moneyed class. Its possession seems to add to his status. He goes in for it for his personal use as also for the purpose of safe investment. In the latter case he expects to get as large an income from the rentals as possible over and above the amount required for meeting the annual outgoings. This item forms the major part of the rent. The rent charged may prove too much for a tenant to pay and yet may be too small to satisfy the expectations of a property owner. An inevitable conflict of interests is thus created between the two classes. We shall discuss in a subsequent chapter the question of what should be considered a fair return on investment in property.

50. The rent which a tenant pays includes municipal taxes. They too are responsible for maintaining rents at a higher level. They are called property-taxes, but are actually paid from the rents recovered from the tenants. They consist of a general tax, a halalkhor tax and a water tax on buildings and lands in the city. The Bombay Municipal Act* entitles an owner to recover the halalkhor and water taxes from his tenants and the Municipality, while assessing the property, treats these taxes as tenant's taxes and makes allowance for them in fixing the rateable value of a property. And if a property remains vacant for a certain period, its owner is entitled to a refund† of these taxes as also of the general tax. While there is no specific provision enabling an owner to recover the general tax from a tenant, in practice the rent is assumed to include it. If a landlord, because of circumstances favourable to him, is able to wring high rents, the Municipality also, under the present system of taxation, claims its proportionate share. The interests of the Municipality thus get incidentally identified with those of the landlord; for, the greater the rents the latter is able to recover, the greater is the revenue the former is able to raise.

51. The expenditure on rent is an item of importance in the family budget. It is, therefore, necessary to consider what percentage of one's income should be taken as fair for the purpose of rent. We may at once

* Bombay Act No. III of 1888, Section 173.

† Bombay Act No. III of 1888, Sections 174-179.

say that it is not safe to dogmatise on this question. A cursory examination, however, of this question will not be out of place here and will be useful for understanding the trend of rents. A Government servant is required to pay ten per cent. of his salary towards rent for occupying government property. Even if he is housed in a rented building, he is not required to pay the full rent that may be paid to the lessor, but either ten per cent. of his salary or the actual rent, whichever is less. In other words, a servant may pay less than ten per cent. of his salary, but never more than that. We do not know the reasons underlying this practice. If it is the duty of the State to see that its officers are housed at a moderate rent, it must be its greater duty to see that the poorer people are properly housed at reasonable rents. If a well paid public servant does not pay more than 10 per cent. of his income as rent, it may legitimately be presumed that for a man with a smaller income this percentage should not be higher. But the presumption is pathetically unreal; for statistics show that the lesser the income, the higher is the percentage that goes towards rent. In view of these facts we are of opinion that in the case of the Working and Middle classes an expenditure on rent not exceeding 15 per cent. of the income should be regarded as a fair percentage. But under the existing circumstances and particularly considering the importance of certain localities even 20 per cent. of the income spent on rent by the Middle-class may not be regarded as unfair. But when we say this we have in our mind only those premises which are provided with certain minimum amenities which we shall describe hereafter.

52. The problem of rent is thus a complex one. It raises a point of the first magnitude as to whether it is in the interests of the general public to leave it unfettered to take its own course or whether the State should intervene and put beneficial restrictions on it. We shall discuss this in the next Chapter.

CHAPTER V.

RENT RESTRICTIONS—1.

53. A sharp division of opinion prevails on the question of rent restrictions as can be seen from the statements and evidence laid before us. While one opinion strongly advocates a policy of *laissez faire*, the other lays great emphasis on a policy of control. When a plea is made passionately, exaggeration and inaccuracy easily creep in as has happened in the present instance; and even facts are so presented and interpreted as to seemingly justify opinions urged.

54. The advocates of *laissez faire* maintain that "everywhere the regulation of rents is left to the economic law of supply and demand" and "in no part of the civilized countries of the world, there is any legislation to control or regulate the rent of buildings". In their opinion, landed property is one of several forms of investment and should not be singled out for restriction which necessarily brings down the value of property and which is tantamount to a capital levy. Rent Restriction will lead, they fear, to a fall in the municipal revenue, to an increase in taxation and to a curtailment of many a social welfare activity of the municipality. It will scare away investors in property and encourage the formation of fresh slum areas. It will inflict a great deal of hardship upon widows and orphans whose only source of income is their landed property. Nearly 40 per cent. of the properties are, it is urged; mortgaged and any fall in their yield or value will bring about forced sales and loss of capital. Many a property stands on lease-hold lands; and a fall in the income from rent will make the burden of ground rent irksome. A number of charities run on rent receipts will also suffer a setback. Some of them aver that there is not only no shortage of housing accommodation but the supply has outgrown the demand and the rents have considerably fallen. In spite of the steady increase in the number of properties, the average rateable value of properties has decreased and applications for refund of taxes on account of vacancies are made and admitted in larger numbers. The management of property involves unparalleled hardship and trouble and yet the return from investments in property compares unfavourably with that from well-organised industrial concerns.

55. The advocates of the policy of rent regulation, on the other hand, emphatically claim that there is to-day a clear case for legislative intervention. In support of their view they urge that the present level of rent, particularly of the premises occupied by the working classes, is high and refer to some figures they have collected. While prices of articles of ordinary consumption have fallen, there is no corresponding fall in rents. Although the purchasing power of the rupee has increased, the total number of coins to be paid as rent remains unaltered; and thus the income of the landlord is augmented in terms of commodities. On the other hand the income of the tenant has fallen and this has raised the percentage of expenditure on rent of the working classes. From 7·7 in 1921-22 it rose to 12·81 in 1933. Besides, in return for the rent charged, the housing accommodation offered is of very inferior type from the sanitary point of view. There is no relation between the paying capacity of the tenant and the rent charged. And a not negligible number of people who have only a public footpath for rest and sleep await to be housed. There is evidently a shortage of suitable accommodation and unless public authorities take up the question of housing there is little chance for rent to come down. They therefore submit that the rents should be reduced and restricted in an equitable manner.

56. Such are the diametrically opposite views which have been placed before us. We shall now sift and examine them.

57. The need for regulating rent arose for the first time during the last Great War. The rents went up by leaps and bounds and there was no other alternative for Government but to intervene and give relief to tenants. At first the rents of premises occupied by the artisan classes were regulated by rules framed under the Defence of India Act and in 1918 the Rent Act was enacted. It remained in force till the end of the year 1928, and was treated as a war measure. Government explained their reasons for introducing such a measure in the statement* of objects and reasons of the Bill. It has a war-setting, but it is instructive and deserves attention even to-day. It is an instance of how hard times compel utterance of plain truths which under easy circumstances are winked

* The *Bombay Government Gazette* dated 20th February 1918.

at. It says: "The justification for this kind of legislation is that it conduces to the interests of the community, as a whole to regulate to some extent the power, which the purely abnormal conditions of the war have placed in the hands of persons occupying certain positions in the economic organisation, to take advantage of others less favourably situated. The exigencies of the war have caused an influx of population, both military and civil, into certain localities and the supply of accommodation has for various reasons not kept pace with the demand. It is inequitable that the enhanced value thereby given to existing properties should be wholly appropriated by one party, the landlord, to the detriment of the tenant whose services in any particular locality are in most cases equally essential to the State. The absence hitherto of restrictions on the raising of rent in Bombay and certain other places in the Presidency has already produced conditions rendering the present measure essentially necessary and urgent."

58. Although the War has ceased, some of the conditions visualised in the statement still persist. The population of the city has increased and the accommodation has failed to keep pace with the growing requirements. Overcrowding* long preceded the war. It has been a chronic feature of the city; but rack-renting was probably not so general as during the war. It was then so marked that even the bureaucratic Government became sensitive to it and officially recognised it. It accepted the principle, though for the war period only, that one class could not act in a way detrimental to another class and any attempt in that direction would justify State intervention. But this, in our opinion, is true for all times and its non-acceptance is tantamount to the rejection of an elementary principle of general welfare. The line of demarcation between profit and profiteering is hazy and shifting; nonetheless, it becomes the duty of the State to prevent profiteering as was done,† for instance, in England during the War. And even profits may require curtailment if the interest of the community so demands.

59. Bombay was not, however, first in the field to legislate on rent. England adopted a rent restriction

* In 1901 and 1911 the average number of persons per room was 4·20 and 4·47 respectively.

† The Profiteering Act of 1919 restrained profits in several articles of daily use.

measure in 1915 which was followed by several amending and consolidating Acts. The last enactment* on rent was passed as recently as the 26th May 1938, and is expected to remain in force until 24th June 1942.

60. We have in a previous chapter adduced figures which prove that Bombay suffers from a scarcity of suitable houses. The houses that are so rapidly erected are built with little reference to the needs of the city. While there is scarcity of one and two-roomed tenements, the building activity is mostly directed to the construction of larger tenements; and hence the phenomenon of vacancies which gives a wrong impression to a casual observer about the available accommodation. Vacant houses and overcrowded dwellings exist side by side in the city and will continue to be there till a systematic policy is evolved in lieu of the present policy of drift. An uncontrolled construction of new houses only leads to barren and wasteful application of land and capital and prevents a speedy and a satisfactory solution of the deplorable housing conditions in the city.

61. The Bombay Rent Act remained on the Statute Book for nearly eleven years. During this period 27,876 tenements with one room, 10,865 tenements with two rooms and 22,737 larger tenements were newly constructed. During the succeeding period of nine years from January 1929 to 1937, 19,255 tenements with one room, 6,731 tenements with two rooms and 6,162 larger tenements have been newly erected. A comparison of these two sets of figures† does not justify the fear that is entertained that the regulation of rent would necessarily discourage building activity. In fact, the figures prove that more tenements were constructed during the period the Rent Restriction Act was in operation than during the period following the expiry of the Act. The factors that govern the pace of the building industry are to be sought in other directions.

62. The law of supply and demand is made the pivot of their argument by the free-traders in rent. It may readily be admitted that this popular aphorism contains the results of general observations of what daily happens in mutual dealings in life; but that by itself does not make

* 1 and 2 Geo. 6: Chapter 26.

† *Vide* Administration Reports of the Bombay Municipality.

it an immutable law of the Medes and the Persians. It has its limitations and has even potentialities of doing much harm if it is allowed at all times to operate without restriction. In the matter of the house-rent it can bring about untold misery to many who have hardly any reserve power. A dwelling is an indispensable necessity for one and all, irrespective of his moral and material status; and hence it is considered a duty of Government to provide sanitary and adequate housing even for criminals. It is a queer irony of fate that you get your "creature comforts" attended to if you lose your soul, but you must suffer all the evil consequences of the law of supply and demand if you want to retain your soul. In a city like Bombay dwelling has become a monopoly commodity and a scarcity commodity at that. It is open to a landlord to insist upon high rents and it is difficult for a tenant to resist the demand without finding himself at sea; for, the landlord possesses tremendous powers in his right of ejecting a tenant who is not responsive. It is an act of unkindness to say that a tenant who cannot pay the high rent demanded may go elsewhere. If he is goaded to that position, he finds an antidote to it in overcrowding himself with his friends, the only remedy possibly available to him when he fails to secure another dwelling.

63. The protagonists of no-rent-control have not even hesitated to push forward in their own interest the claims of a few widows and orphans who happen to be property-owners. In our opinion this is an absolutely untenable plea. To say the least, as against a few hundred widow property-owners* there are some thousands of widows with meagre income and little resources who are tenants. The income of the former would no doubt suffer if rents go down either because of control or under changed circumstances; but they have the properties to their credit which can bring them, if need be, several thousands in cash. The latter have no such reserve to fall back upon. If pity and compassion are at all to be roused, they should be for the latter.

64. A point is made that charities which are financed from rents will suffer if rents are controlled. This is another strange plea. The tenants who occupy charity-houses are themselves generally of humble station in life and there is no particular virtue in increasing their

* In 1921 there were 886 widow property-holders and 46,112 widows in the city.

expenditure on rent so that succour may be given to others. It is no charity to rob Peter to pay Paul.

65. A landed property has an intrinsic value as it has a rental value. The one is not necessarily inseparable from the other. The intrinsic value depends upon the site, style, size, material and age of the building. The rental value depends upon the demand for its use. A costly property may fetch low rents while a cheap property may secure high rents. In central localities buildings, old and inferior, are occupied at fancy rents; peripheral buildings, though better and new, have only moderate rents. Owner-occupied properties have not got the criterion of rental value, but its absence does not adversely affect its value when it changes hands. Gold does not cease to be gold or become valueless because it does not yield an annual return; so also the intrinsic value of the property does not disappear if rents fall. It is often experienced that the value of property fluctuates without corresponding fluctuations in its rental value. There is no definite ratio between the two values; for, rents are not fixed so much with reference to costs as to demand.

66. Land is the habitation of man; he lives on it and by it; without it he ceases to exist. A combination of circumstances has put a few men in possession of land. If they were to declare that none but themselves should live on their land, countless others must annihilate themselves so that the unrestricted right to private property may be vindicated. We are stating this in an extreme form not because we believe that all humane considerations have fled from the landlord class, but to bring out the point that land and landed property definitely stand by themselves and do not strictly stand on all fours with other forms of property; they deserve to be treated differentially. There does not arise the question of singling out landed property from the rest as by its very nature it is singled out. Even law deals with it in a different manner and distinguishes it as "real" as distinct from "personal" property. If, therefore, rent which is regarded as a return on investment in property is by law regulated because of an exigency, that act by itself, in our opinion, does not denote any inequity or injustice.

67. The question of the properties that are mortgaged does not require much consideration. The mortgage

transaction is entered into not on account of tenants but of the owner himself who needs money either for his business or for other personal reasons. It will not be proper to make tenants suffer for the loss a property holder incurs in his business; so too, it will be of doubtful equity to pass on to tenants loss arising from mortgage. Assuming that control on rent affects the mortgage and places him in a precarious position, a fall in rent for other reasons also produces a similar effect. If he can tackle that situation there is no reason to say that he cannot deal with the other because of its different origin. He can have a legitimate grievance if a measure is conceived with a deliberate intention of harming him, but he cannot justifiably complain about a measure of social interest which results in some hardship to him and the effects of which are not infrequently exaggerated.

68. The mainstay of the municipal finance* is the property taxes. They bring in nearly 60 per cent. of the total revenue of the municipality. The gross valuation of the property in the year 1915-16, the first year of the war was over 6 crores of rupees. It steadily went on increasing till it stood at the figure of nearly 8 crores and 30 lacs in 1918-19, the first year of the Rent Restriction Act. It continued to rise and reached nearly 14 crores and 80 lacs in the year in which the Rent Act expired. The maximum figure ever touched was 15 crores in 1930-31. The gross valuation did not show any decline on account of the special law in existence. The continuous rise it indicates is accounted for by two reasons; steady increase in the number of properties and the graduated increase in rent permissible under the Act. With the increase in valuation there was naturally increase in the taxes collected. There was no occasion when the property taxes had to be increased on account of the operation of the Rent Act. The general tax remained at $9\frac{1}{2}$ per cent. from 1913-14 to 1921-22 and was increased to 11 per cent. in 1922-23 to meet the growing expenditure of the municipality.

69. There is, however, no doubt that if rents fall the rateable values of properties will also fall and the revenues from property taxes will be affected. In 1931-32 there was a big drop in the rents which is clearly reflected in the gross valuation. From 15 crores in 1930-31, it came down to 14 crores and 32 lacs in 1932-34. But the

* *Vide Administration Reports of the Bombay Municipality.*

municipal finance adjusts itself to a fall in revenue on account of a fall in rents due to circumstances and can be expected to do the same if the revenue falls on account of restriction on rents by legislation. It becomes a vicious circle when a legitimate reform threatens a fall in revenue and the circle has to be broken through sometime. Considerations of revenue alone cannot be allowed to permanently block the way of a much needed reform; ways and means have to be evolved in order to facilitate its introduction. So too with regard to rent restriction and municipal revenue. If restriction becomes inevitable, revenue must suffer and seek recoupment in other possible directions.

70. We have now examined several of the arguments which are urged against any kind of control on rent. They have failed to convince us. We cannot subscribe to a policy of *laissez faire* under all circumstances. We do not regard State intervention in the matter of rent or for the matter of that in any other urgent situation as fundamentally wrong. In our opinion, social good is the only criterion for judging the propriety of a legislative measure.

CHAPTER VI.

RENT RESTRICTIONS—2.

71. As a result of our inquiry, as adumbrated in previous chapters, we are satisfied that the situation regarding housing and rent in the city is such that it cannot be allowed to drift, but that it warrants the adoption of definite measures by the State. We shall set out in this Chapter what measures we deem necessary and shall conclude with making our recommendations.

72. The question of rent is inseparably linked up with the availability of housing accommodation. Shortage of houses necessarily means high level of rents which puts undue strain upon small purse. The importance of the relation of the availability and rent of houses has been recognised even in England. The British Government enunciated their policy on rents as recently as February 1938. They have declared therein that "the question of continuing control of any particular class of houses must be regarded as dependent on whether the shortage of houses in that class is at an end or is likely to end within a reasonable period". We are in agreement with this policy and are of opinion that it should be adopted for the City in a suitable form.

73. Besides the shortage of necessary accommodation, the speculative tendency, as stated elsewhere, that is observable in the property market is also responsible for maintaining rents at a high level. Every year, even in comparatively normal times, nearly 1,500 properties on an average change hands for consideration.* Other kinds of transactions in property also take place annually. Frequent changes in the ownership often result in an attempt to raise rents. In the interest of the general public it is highly desirable to rescue rents from the ill effects of this tendency. From this point of view also, we consider restriction on rent necessary.

74. Our inquiry is confined to premises occupied by the Working and Middle classes. Different types of accommodation at different rents are occupied by them. For the purpose of restriction it is desirable to adopt the test of rent that is paid. And looking to the various circumstances that affect the conditions of living of these

*Information supplied by the Municipality.

classes we are of opinion that the policy of restriction should be made applicable to tenements which have a monthly rental of Rs. 80 and below. We had during the War and after a Rent Restriction Act which remained in force for nearly eleven years. That Act was adopted at a time when the rents were rising rapidly. The object of the Act was not so much to prevent any increase in rent as to regulate increase. In the last year of the Act as much as 50 per cent. increase on the rent as in force on 1st January 1916 was allowed. This policy was probably adopted as there was a general rise in prices of commodities. But no such circumstances prevail to-day; on the contrary, while prices have considerably gone down, rents do not show a corresponding fall, but continue to linger at a high level. We are, therefore, of opinion that legislative intervention for regulating rents is necessary. We suggest that a maximum limit of rent may be prescribed and that the rent in force on 1st January 1937 may be taken as the standard, that is to say, the maximum rent that may be charged for a tenement. We have selected this date because soon after, the general elections to the Legislatures under the new Government of India Act took place in which the Congress was returned to power. This gave rise to expectations of relief among the tenant class and to apprehensions of a possible enactment of a Rent Act among the propertied class and resulted in the raising of rents in some quarters. But the rents that were in vogue on 1st January 1937 came to be what they were according to the ordinary rule of supply and demand and excluded the effects of instability thus brought about. Another question before us here is whether we should stop at suggesting a maximum limit of rent or we should also suggest reduction in rent. We have given prolonged considerations to this question and have come to the conclusion that the situation demands a reduction* of 10 per cent. in monthly rents of Rs. 30 and below. When one looks round and takes note of the accommodation and the amenities available for the rents charged, one cannot escape the impression that the occupant is made to pay more than what he gets in return. We have been driven to this conclusion by our visits to several unhealthy spots and chawls inhabited by poorer sections of the community.

* One of our colleagues, Mr. B. D. Lala, favours a higher percentage of reduction until the minimum amenities recommended by us are actually made available.

The surroundings under which they are made to live are simply deplorable.

75. We shall also consider here another better and a more scientific way of fixing rents, viz., that the rents of a property when fully let should not yield a return exceeding a certain percentage on the cost of the property. This restricts increase in rents and at the same time controls profits from property. We considered the possibility of applying this method to the existing buildings, but found insurmountable difficulties and had to give it up. For, there is no other feasible and fair way for fixing the cost of existing buildings except fresh valuation in each individual case in accordance with certain principles; but this involves expenditure, labour and time out of all proportion to the expected gain. It is, however, possible to apply this principle to new buildings that may be constructed hereafter. This will be an improvement on the method that was followed under the old Rent Act according to which the rent at which a tenement was first let was considered the standard rent. In our scheme where no increment is contemplated, this old method will easily enable owners to defeat the intentions underlying the fixing of maximum rents. We are, therefore, of opinion that rents of buildings let or constructed after 1st January 1937 should be controlled by restricting return on property. For this purpose it may be laid down that the owner of a new building should prepare and submit a statement of cost to a competent authority which, after necessary scrutiny, may certify it and declare a maximum rent for the property. In cases of buildings constructed during the period from 1st January 1937 to date if reliable figures of cost are not available, it will become necessary to resort to valuation; but we believe that such cases will be very few. As soon as the maximum rent of a building is fixed, it will be open to the owner to distribute it over tenements in the building in whatever manner he likes, and rents of tenements having been once so fixed should be treated as maximum rents for them. In order to render control easy, it will be necessary to require the owner to have tenements numbered and registered with the rent authority and to file with it a statement showing maximum rent fixed for each of the tenements of the building.

76. We have spoken of a return on property, but the term requires analysis. The amount of rent an owner

recovers from his tenants is not his ultimate gain. He pays from it municipal taxes, incurs expenditure on repairs and management and meets insurance charges. He also expects to provide sinking fund from rent, although in practice this is not often done. He also counts as bad debts rents which are not recoverable and takes into account vacancies that may occur from time to time. The losses that may arise on account of these two factors he expects to make up from the rents realised. All these are regarded as outgoings after providing which what remains is his gain or profit, that is to say, return on investment. The percentage of outgoings* varies, but it may be generally stated to be 36 per cent. of the total rent. What an owner gets from his tenant is gross rent; what remains with him after providing for outgoings is net rent. When return from investment is calculated and reduced to percentage on the basis of gross rent, it is called gross return and when net rent is taken as the basis it is called net return. For the purpose of fixing a maximum percentage, the basis of gross return is preferable to that of net return; because it is easy to ascertain it and does not involve calculations which may lead to differences and disputes. We devoted a considerable time in the course of our deliberation to the question of a percentage which may be considered fair and equitable. We have been anxious to see that the return from property is brought down to a level as low as it is reasonably possible to do in order to circumscribe rent within a proper orbit; at the same time we have felt it necessary to see that it is not reduced to so low a level that it may lead to neglect of property which may not be kept in a fit condition for habitation. Various figures were suggested and discussed and we† have come to the conclusion that the annual rent of a property should not exceed an amount which will yield a gross return of more than $7\frac{1}{2}$ per cent. on the cost of the property inclusive of land value. This is calculated to yield a net return which will be in the vicinity of 5 per cent. on investment.

77. In connection with rent restriction we desire to observe that it will no doubt give a certain amount of relief to the tenant class and put a stop to any possibility of increase in rent, but we are also aware that whatever restrictions we may impose will leave a noticeable gulf

* *Vide* Statistical Table No. 11.

† One of our colleagues, Mr. B. D. Lala, favours restricting the gross return to 6 per cent.

between the rents charged and the capacity of the tenants to pay. Even though the percentage of return is restricted, the amount of rent that may be collected will continue to remain high so long as the cost of land and property continues to be high. Unless, therefore, some ways and means are thought of and applied for lowering this cost, restriction on return alone will not have the desired effect. We are at present confronted with an impasse which cannot be ended by normal methods. This impasse is the creation of uncontrolled property market. Perhaps a fundamental change in the attitude towards private ownership in land may present a solution. But we do not propose to follow here this line of thought. We feel that the situation can be met to a great extent if housing is taken up as a definite "public service". We shall develop this point later on.

78. A considerable number of buildings, which are recently constructed or are under construction, stand on lands leased either from the Government or the Municipality or the Port Trust. If restriction is necessary on rents of buildings, it is equally necessary on rents of land. It is a known fact that cost of land is an important factor which is responsible for maintaining rents at a high level and therefore a reduction in land value is expected to favourably affect rents. We are of opinion that under the existing circumstances the ground rent should be fixed on the basis of 4 per cent. only. In case of lands already leased, if a modification is thought of, care should be taken to see that the benefit does not remain with the lessee, but is passed on to occupiers of properties. Unless this is done, little advantage will accrue from lowering ground rents.

79. In previous paragraphs we have dealt with the question of restriction on monthly rents of Rs. 80 and below of tenements in existing buildings. We have also suggested putting restrictions on gross return from buildings that may be constructed hereafter or have been in existence since 1st January 1937. Buildings in Bombay have not always uniform types of tenements let at uniform rents. We come across buildings which have tenements some of which have monthly rents higher than Rs. 80 and others lower than Rs. 80. In suggesting restriction of gross return from such buildings we are no doubt stepping beyond our terms of reference; but the

method of restriction which we are suggesting is such as can be applied only to a whole building; and for a mere technical reason we have not thought it advisable to rule it out of consideration. However, to get over this difficulty to some extent, it may be stated that a building which has no tenement with a rent of Rs. 80 and below may be excluded from the operation of this formula.

80. We have so far dealt with restriction on rents; but this will not suffice by itself. An owner possesses tremendous power of doing harm to his tenants in the exercise of his right of ejecting them. It needs to be controlled. It is not, however, intended to make tenants virtual owners of tenements they occupy. Under certain conditions it should be legitimate to allow ejectments. If a tenant, for instance, does not pay rent lawfully due or fails to observe the obligations of tenancy, if he or any person residing with him has been guilty of conduct which is a nuisance or annoyance to neighbours or if he causes by his acts deterioration of the tenement he occupies, he may be asked to vacate. And if a landlord requires premises for himself, for his kith and kin or for persons *bona fide* residing with him, he may be entitled to obtain their possession.* Restraining this right of owners will lessen to some extent the evil practice of demanding premium, at the same time render possible to a greater degree the beneficial results of restriction on rents; for, without it, even though rents remain under control, a tenant asked to quit may not find a tenement for the rent he was paying and may have to go in for a costlier tenement.

81. Another question which often gives rise to a controversy is that of sub-letting. It is not infrequently found that a tenant turns his tenancy into a source of income for himself. He sub-lets it to his own advantage, the landlord remaining a passive spectator of the exploits of his tenant. It will be equitable to lay down that the tenant should have no right to sub-let the tenement he occupies without the written permission of the owner in that behalf. If he does so he becomes liable to ejectment. Restriction is generally disliked by property-owners and when it is imposed, ingenious ways are thought of and applied to circumvent it. A notorious system known as

* First Schedule to Rent and Mortgage Interest Restrictions (Amendment) Act, 1933, of England; cited in Appendix No. 10.

the " pugree " came into vogue during the period the old Rent Act was in force. It is no doubt difficult to eradicate this evil under the regime of restriction; but if both receipt as well as payment of " pugree " is made an offence and heavy penalty is attached to it, it is probable that it may be considerably checked.

82. In Bombay, side by side with the English Calendar, the Hindu Calendar is in force. The latter is lunar and to bring up the year according to it in line with the solar year an additional month is added once every third year. The interlinear month is counted as a regular month for the purpose of payments which so far as tenants are concerned means an additional payment by them of one month's rent. It is desirable to end this anomaly and to prescribe that the rents should be recoverable only according to the English Calendar. This will result in some saving to tenants who pay rent according to the Hindu Calendar.

83. When a rent restriction measure is placed on statute book, cases pertaining to that will arise frequently. It will be necessary therefore to set up a machinery for their consideration and disposal. A Rent Regulation Board may be constituted for the purpose of dealing with questions relating to standard rent and other incidental points that may arise therefrom. Its decision should be made final subject only to an appeal to Civil Court on the lines on which appeals from an award in arbitration cases under the Civil Procedure Code are allowed.

84. A measure of rent restrictions on the lines suggested in this Chapter will no doubt bring some relief to the tenant class; but this measure by itself can only serve as a palliative and cannot offer a lasting solution of the acute problem of housing. We propose to consider this aspect in the next Chapter.

CHAPTER VII.

LASTING REMEDIES.

85. Though we have expressed ourselves in favour of legislative intervention in the matter of rent, we are fully conscious that it can only be a temporary remedy for meeting an immediate situation. The real solution of the problem of rent lies, in our opinion, in providing adequate, satisfactory and cheap dwellings for the people. Bombay has 38,868 buildings* of all descriptions the existence of most of which is due to private enterprise. It is no doubt a useful agency, but when speculative tendency in the property market is active and when pressure of population in the city is constantly high, it cannot be fully depended upon. Capital that is attracted to building industry seeks increasing profits—a tendency which frustrates the very hope it is expected to fulfil. Unless an antidote to this is provided, matters are bound to go wrong. The only healthy and effective check that can be thought of lies in providing houses at public expense. The problem of housing is mainly a city problem and it is therefore but right that the responsibility of properly housing the population of the city should be laid on the civic authority, namely, the Municipality. In saying so, we do not intend to oust altogether private enterprise from the sphere of building activity. All the same, it cannot provide houses at cheap rents within the reach of the poor population. It needs to be supplemented and the Municipality can do this best. It possesses ample areas of land; it has 185·79 acres of developed and 1412·77 acres of undeveloped lands. Most of these lands are in the north. If instead of selling these lands like a private landlord and minting as much money as possible from their sales, it were to evolve housing schemes, much good could be achieved.

86. While the main responsibility of housing the people in general should fall upon the Municipality, there are in the city other important public bodies with large resources like the Government, the Port Trust and the Railways who also may be required to participate in the housing programme of the city. They too have in their services a large number of employees. They do not exist

* Administration Report of the Municipality, 1937-38.

for private gains and can well afford to house their employees.

87. Activities in Bombay are of a varied nature; but its manufacturing activity readily attracts one's attention. The city has many large factories where people in thousands work from day to day. It is because of the existence of these factories that a large population is drawn as workers to Bombay from villages. It is a legitimate question to ask as to who should shoulder the responsibility of housing these workers. We have no doubt in our minds that this responsibility should be mainly borne by the employers. The issue has, however, been obscured, for Bombay is a cosmopolitan place where migration to and fro is a daily phenomenon and where it is possible to avoid many a problem. But if one thinks of a mine or even a factory, for instance, in a far off isolated place, one does not require much pondering to reply the question: one immediately places the responsibility upon the employers. We are definitely of opinion that factory employers who employ a thousand persons and more should provide housing accommodation for at least 25 per cent. of their employees at reasonable rents. Our proposal is a modest one and aims at establishing a sound principle. It does not put the entire burden upon the employers nor does it require all the workers to reside in the premises provided by their employers. Another question that needs to be noted here is that every year new factories are erected. Their erection is regulated and controlled by the Municipal Commissioner, but only on sanitary grounds. It is a matter for serious consideration whether some check should not be placed upon establishing more factories within the limits of the city. A factory requires a large area of land and the workers require housing accommodation. The city is already overcrowded; and to effectively relieve congestion, construction of new houses is inevitable and for that land is indispensable. The first claim on land should, therefore, be for new houses to house the surplus population. There is to-day no authority which is responsible for ascertaining whether adequate housing arrangements are available for the population of the city. In our opinion, the Municipality must be charged with the duty of maintaining necessary statistics relating to houses with available accommodation and their bearing upon the problem of overcrowding. Without fully meeting the claim of the

existing surplus population to proper housing, it will not be justifiable to allow others to encroach upon the available land and to make a complicated question still more complicated.

88. In spite of the much talked of prosperity of the city, a very large number of its population lives in poverty. The piles of large and costly premises which are springing up everywhere are of little service to the great majority of the people who anxiously await proper housing. A large number of the people, so far as their dwellings are concerned, seem to form a neglected class. But they too are an essential part of the body politic and their privations and sufferings do recoil sooner or later upon the community at large. The very interests of the society require that the want of housing should be supplied immediately. Only a well thought out plan can tackle this question; the policy of drift that is noticeable to-day will only lead to further entanglements. It is necessary that the Government should summon a conference of representatives of bodies who are expected to play their part in the solution of this urgent problem and a definite plan should be formulated thereat with a stipulation that it should be immediately taken up and completed within a period of ten years. It is only then that this perennial problem can possibly find a satisfactory solution.

89. While we propose to lay the main responsibility of providing housing upon the Municipality, we do not contemplate indifference or apathy on the part of the Government; without their active assistance, the Municipality cannot make rapid progress. The vital point that arises first in every programme is that of finance; and unless requisite funds at cheap rates are available to the Municipality, it will be almost impossible for it to move in the matter. It is necessary that housing should be regarded as a "public service" and the Government should offer to the Municipality all possible facilities including obtaining money at cheap rates for the purpose of discharging this additional obligation. We are deliberately putting stress upon fixing the responsibility on the Municipality in order to draw pointed attention to the gravity of the situation. We do not thereby rule out altogether from consideration the advantages that may be derived from housing activity undertaken by other agencies like the Housing Societies. Their co-operation

in coping with this problem will go a long way towards a solution of this thorny problem.

90. The city of Bombay has grown into its present gigantic size without a pre-conceived plan or a method behind it. The zoning system which is an essential characteristic of a good city is almost non-existent. It is no doubt difficult to introduce it at once in Bombay in an extensive form; nevertheless by well regulated efforts it will not be impossible in the long run to establish it to a perceptible degree. In the absence of a zoning system every conceivable trade is carried on almost everywhere within the precincts of the city without any reference to its effects upon public health and sanitation. Dhobi-ghats and milch-cattle stables, for instance, occupy large areas of land which can be readily made available for housing purposes if only these occupations are disallowed and are removed outside the limits of the city. A careful review of insanitary trades which have little justification to flourish in the city may also lead to a decision for their removal; and in that event large areas of land may be released for housing. In making these suggestions, we are not unmindful of their possible effects upon what is generally spoken of as the prosperity of the city. We are confident that these suggestions of ours will have no adverse effects on the importance of the city. But if any fear is entertained on this score, it may be removed by extending the limits of the city of Bombay and creating a Greater Bombay. We are not in a position to express any definite view on this point; but we feel certain that it has potentialities for assisting the solution of the problem of housing and therefore it deserves an early and careful examination.

91. For the purpose of successfully putting through any elaborate scheme of housing, two things are essential; the authority that is charged with the duty of carrying it out should have sufficient powers to enable it to push it through quickly and successfully; the other thing is the revision in a more equitable manner of the basis of fixing the amount of compensation, etc., with a view to reduce the expenses in the execution of the scheme. For this purpose, it will become necessary to suitably amend the Land Acquisition Act. The City of Bombay Municipal Act contains a full chapter on "City Improvement"; but we are of opinion that the powers vested in the

Municipality under this chapter are incomplete and inadequate. We strongly urge a full revision of this chapter on the lines of the English Housing Act of 1936. It is a monumental Act which is sure to supply useful guidance for the purpose of meeting the peculiar circumstances of Bombay. The Municipal Corporation, we understand, has already submitted a few amendments to the present Act based on certain sections of the Housing Act of 1936. These amendments refer to occupied areas and are good in themselves. But it is very desirable that instead of incorporating only these amendments in the Act a comprehensive set of amendments should be prepared and enacted into law.

92. If it is necessary for the Municipality to have additional powers for dealing with occupied areas in the city, it is equally necessary for it to have the chapter in the Act on "Building Regulations" and Bye-laws pertaining to the same revised and brought in line with modern conceptions of well ventilated and lighted buildings. The minimum size of a room that is prescribed in the Act and the maximum number of persons who may lawfully stay in it are instances of antiquated conceptions. It is a very vital question as to whether one-roomed tenement of the type permitted to-day should at all be allowed to exist. We can conceive of no valid argument in support of this class of human habitation. Financial considerations have their limitation and should not override human considerations. It is essential that well conceived rules and regulations should be framed for model types of habitation. We do not propose to enter into details of this question, for it is too technical for us. But we may say that in whatever is done in this matter it is essential to see that certain minimum amenities are regarded as indispensable and provided for. We suggest that the present definition of overcrowding as given in section 379A of the Bombay Municipal Act should be amended. In our opinion, one-roomed tenement, if at all it is to be tolerated, should not be less than 180 sq. ft. in size and should not accommodate more than 4 persons. In the case of existing one-roomed tenement of 100 sq. ft. in size not more than 25 persons should be allowed to occupy it; or, to speak in terms of floor area, no person in the existing tenement with one room should have less than 40 sq. ft. to himself. We also suggest that

no back to back houses and in a house no back to back one-roomed tenements should be allowed. It is also necessary to prohibit the construction of a series of tenements with a central passage in between. We are also of definite opinion that the use of corrugated iron sheets for constructing roofs and outer walls should be totally prohibited; they are enervating and unhygienic in every respect. It may also be provided that every new type of tenement has a "Nahani", a partition to separate the kitchen from the living room and impervious flooring; and the building should have a sufficient number of latrines, washing and bathing places, metal dust bins and lights in common passages. In order to secure adequate water supply, a direct water-connection from the main may be had for each floor and a storage tank also may be made a part of minimum equipment of a building. Cleanliness of buildings should be secured by regular removal of the refuse and annual white washing. Bombay even to-day has many huts and sheds in detestable conditions scattered all over its area. They are a blemish to the city and deserve to be demolished immediately; strong measures are necessary to prevent construction of any more of their kind. The Municipality no doubt possesses power to declare rooms unfit for human habitation; but it has no power to order demolition of such rooms which we believe is very necessary to ensure effective application of this provision. The Court procedure may also be so modified as to enable quick disposal of U.H.H. cases. Some of the amenities we have described here, such as lighting the common passage, may very well be provided and made obligatory even in the existing buildings.

93. No law can succeed in its operations unless it is actively supported by public opinion and the question of sanitation and hygiene is no exception to this general observation. There are provisions even in the present Bombay Municipal Act which for want of public support have remained a dead letter. It is an offence,* for instance, to throw rubbish, etc., from windows on streets; but the practice is so common that the section has practically remained a dead letter. Unless, therefore, the sanitary conscience of the public is developed, legal

* Vide Bombay Municipal Act, Section 372 (e).

measures by themselves cannot achieve much. To this end propaganda is very essential. We are making these observations here because we have found that while there is a complaint regarding rents, there is also a strong feeling, though not well-defined, on the question of sanitation. It is, therefore, but appropriate that immediate steps should be taken to give it a proper shape.

94. Provision for suitable, cheap and quick transport is an inevitable corollary to housing schemes. Without it, it will not be possible to induce people to spread out and to reside at places removed from places of their work and thereby to reduce heavy congestion in certain areas. The city has to-day a tramway and a bus service run by the Bombay Electric Supply and Tramways Co., Ltd. It is a public utility concern, but is unfortunately run on the lines of a private concern which mainly looks to profits. We find that a dividend at the average rate of 13 per cent. is declared from year to year. A concern of this type must have its profits restricted and should offer greater facilities to the public at cheaper rates. In our opinion, the Tramway service must have a uniform rate for all distances; if postal and telegraphic services can be run satisfactorily at a uniform rate over long distances, there is no reason why the Tramway service should not be similarly regulated. The company also, it appears, shows reluctance in extending their lines of service; instead, they are pushing forward their programme of bus service. The latter is admirable, but costly. It enjoys a monopoly, but is immune even from that control to which the Tramway service is subject. The fares charged are under the absolute control of the company; but they require to be reduced and placed under some controlling authority. In our opinion, both the Tramway and the Bus services should be run as public services and an effective and proper control should be placed upon them. The two great railways run suburban services. They too can render considerable assistance in distributing the population in a more even manner. They can revise and reduce their fares and make third class journey easily endurable. The Telephone service is also run on a profit basis. It is a useful service for getting over distances and if it is organised as a public service at moderate rates, it can do much to induce people to overcome their apathy to moving to distant places.

95. Like the means of transport, security of life and property in distant and newly opened out areas is essential. The development of the suburbs suffered a set-back in the past for want of safety. Government can render considerable assistance in this direction. Without due protection, even nice and cheap houses will fail to draw people to distant areas.

96. Among reasons which compel people to stay in overcrowded localities is one which is connected with the hours of business. In many cases, regularity in closing and opening hours is at a discount; early call to work and late closing of work are the order of the day and even "night sessions" are not unknown. All these factors compel people who depend upon such businesses for their livelihood to reside at places within easy reach. It is very necessary that the closing and the opening hours of business are regulated by law and that the "night sessions" are disallowed. Restriction on hours of work is a recognised policy so far as factory workers are concerned. It is equally proper to extend its application to persons employed in services such as in shops, etc. This will be beneficial in many respects. It will improve health, efficiency and the general standard of living and will be useful in lessening overcrowding to a great extent.

97. The problem of providing decent, sufficient and cheap dwellings for the poorer classes is thus a complex one. On the one hand there are still many uninhabitable hovels which require to be demolished; and on the other hand there is an urgent need for augmenting the existing housing accommodation. Measures, as suggested here, can alone usher in improved conditions and render Bombay fit for habitation even by the humbler classes of the community.

CHAPTER VIII.

AHMEDABAD.

98. Ahmedabad, unlike Bombay, is an old city founded over 525 years ago. It stands on the left bank of the river Sabarmati about 173 ft. above mean sea level. It has passed through many vicissitudes; to-day, it is the second largest city and the second industrial centre in the Province. The city proper has old walls surrounding it; but it has expanded beyond them. The area within the Municipal limits is a little over 5,643 acres of which 1,361 acres are enclosed within the city walls and the remaining 4,282 acres lie outside the walls. These limits have recently been extended.

99. The population* of Ahmedabad has steadily increased during the period of half a century from 1872 to 1921. From 1,25,706 in 1872 it reached the figure of 2,70,775 in 1921. It increased considerably during the decade that followed. The special municipal census that was taken in 1932 recorded an unprecedented figure of 3,82,757 and according to the estimate of the Municipality it stood at 4,31,112 at the close of the year 1936-37. The rapid growth of the textile industry is mainly responsible for the increase in the population as it has attracted a large number of immigrants.

100†. The density of population in the city as a whole is 67 persons per acre. While the suburban areas outside the city walls have 32 persons per acre, the area within the walls has 179.86 persons per acre. The extreme pressure of the population is noticed in Ward Khadia (2) being 300 persons per acre. The lowest pressure is found in Raikhad which has 87 persons per acre. The city is no doubt densely populated, but is fortunate in escaping the suffocating density which is met with in Bombay.

101. The total number of residential buildings‡ according to the Census of 1932 is 43,822 of which 40,367 are with 5 tenements and less. Large buildings with many storeys and many tenements are still few in number;

* *Vide* Statistical Table No. 12.

† Figures in this paragraph are taken from the Ahmedabad Census Report of 1932.

‡ *Vide* Statistical Table No. 13.

in 1932 there were registered only 46 buildings with 4 floors and over; and as many as 4 out of 5 structures were either with ground floor or with one upper floor only. The city has 60, 22 and 7 per cent. of its total tenements with one, two and three rooms, respectively. These in turn are occupied by 55, 21 and 8 per cent. of the population*; the average number of persons per room in each of these three classes of tenements is 3.61, 1.89 and 1.42, respectively.

102. The decade between 1921 and 1932 witnessed rapid rise in the population, but there was no corresponding increase in the housing accommodation† with the result that the disparity between the population and the accommodation became more marked; and overcrowding began to manifest itself in a progressive manner. A comparison‡ of the number of tenements and the population in 1921 with that in 1932 clearly establishes the conclusion stated here. Assuming the density per room in 1932 to be the same as in 1921, we find that there has been a shortage of accommodation for more than 25,000 persons. There is nothing to indicate any effective improvement in the situation in subsequent years.

103. The conditions of housing also have a sad tale to tell. Although much improvement has taken place in recent years, much still remains to be done. Roads and streets are no doubt quickly becoming dustless; but the number of narrow streets and untidy and zigzag *poles* is still not negligible. Even though some of the streets have been widened and improved, the houses abutting on them are often dismal in appearance and are devoid of the requisite amenities. Many a room in the *poles* and narrow streets never receives the life giving rays of the sun. Even the approaches to them are bad enough. A most uncomfortable type of staircase is in general use in the residential buildings. A very objectionable type of latrines known as "pancha privies" still continues to supply the needs of the city proper. A considerable portion of the city is still without a satisfactory drainage system. Back to back houses with poor arrangements for light and air are common.hovels constructed of corrugated sheets not fit even to be a granary are freely

* *Vide* Statistical Table No. 15.

† *Vide* Statistical Table No. 14.

‡ *Vide* Statistical Table No. 20.

used for human habitation. The scarcity of houses has tempted property owners to partition existing tenements into larger numbers with little attention to sanitary principles. The very industry that contributed to the importance of the city is responsible for covering up the city day by day with thick clouds of smoke. This nuisance in the city has become intolerable. It causes considerable annoyance, affects adversely cleanliness and is detrimental to the health of the people, stringent measures are, therefore, required for its suppression. Tolerance of the existing insanitary surroundings, hesitation to give up old abodes and apathy to move out on the part of the population have resulted in perpetuating the existing state of affairs. It is an uphill task to improve an old city; nevertheless, it has to be undertaken.

104. The general trend of opinion* on the question of rent as gathered from the evidence submitted to us indicates the acuteness of the rent problem. The President of the Municipality has supplied us figures of rental value† in 1931-32 and 1937-38 for several Wards and Paras. They show a rise in the rental value varying from 6 to 37 per cent. in the Wards and from 7 to 24 per cent. in the Paras. In this connection our attention has specifically been drawn to the fact that "the rental shown in the Municipal register is generally less than the actual rent realised by the landlord..... The rise in the rental of houses inside the city walls appears to be more than shown in the Municipal records‡". We cite these remarks not so much for criticising a deplorable situation as for pointing out that what the records of the Municipality reveal errs more on the side of moderation than that of exaggeration.

105. To our questionnaire form C, we have received 438 replies of which 80 forms have been excluded as information contained therein is such as cannot be tabulated. Besides these, there were 33 other forms received from persons with an income ranging from Rs. 151 to Rs. 400. These forms have also been excluded. The analysis given in Statistical Table No. 17 is based upon the remaining 325 forms which relate to persons

*Vide Parts V and VI of the present Report.

†Vide Statistical Table No. 16.

‡From a letter of the President, Ahmedabad Municipality, dated 6th August 1938.

of the middle class. The Table brings out the fact that the lower the income-group the higher the percentage of income paid as rent and the greater the number of persons occupying 100 square feet of floor-area. The percentage of income that is paid as rent varies from 16·51 to 27·67 which in our opinion is high.

106. The Middle class population resides predominantly in the area within the city walls. Here there is hardly any scope for expansion, while the pressure of the population is ever on the increase. It is not a matter of surprise, therefore, if rents show definite upward tendency. The average monthly rental of one-roomed tenement in 1926 was Rs. 5-9-8; it has gone up to Rs. 8-4-8 in 1938.* In other words, rents have shot up by 47·9 per cent. in the course of 12 years, a period during which the city has manifested a rapid growth. The rentals of premises occupied by the working class also show a rising tendency. They have in the case of one-roomed tenement, risen from Rs. 4-1-10 in 1926 to Rs. 4-12-1 in 1935 and to Rs. 5-0-4 in 1938†. The problem of rent is decidedly becoming more and more acute.

107. We have in earlier chapters discussed the general aspects of the question of rent in relation to the conditions prevailing in the city of Bombay. The same are also applicable to a great extent to the situation in Ahmedabad and we need not repeat them here. Two facts have definitely arrested our attention: one is that the supply of housing has not kept pace with the demand for the same; the other is that the current rents do not show any definite downward tendency but on the contrary indicate an upward trend. Under such circumstances the only possible and immediate remedy lies in putting restriction on rents of Rs. 50 and below per month. This should be on the lines we have suggested for Bombay. In our opinion a maximum limit should be prescribed beyond which rents should be irrecoverable; but along with it, a reduction of 20 per cent. in the rentals of tenements for which a monthly rent of Rs. 25 and below is charged is called forth. Such reduction should not, however, apply to the houses constructed by the Municipality for

**Vide* Statistical Table No. 19.

† *Vide* Statistical Table No. 18.

the housing of the poor and the municipal employees with the definite object of charging them concessional rents. Meagre accommodation on the one hand, and inadequate amenities and insanitary surroundings on the other, by themselves are sufficient justification for suggesting such a step. As regards the buildings constructed or let after 1st January 1937, we have laid down in the case of Bombay that the gross return from investment in property should not exceed 7½ per cent. on the cost of property inclusive of land value. In arriving at this percentage we have taken into account the normal annual outgoings. For Ahmedabad, they are less and are not likely in the near future to increase considerably. Besides the city affords comparatively few outlets for investment and the sentiment to possess a landed property plays a greater part. We* are, therefore, of opinion that the gross return should be restricted to 6.75 per cent. only.

108. The only solution of the problem of rent is the construction of adequate number of houses with requisite amenities for which a systematic programme should be drawn up and given effect to. We are glad to note that the Municipality is handling the question of housing: we are also aware that there are several Town Planning Schemes which are either completed or are under consideration of competent authorities. But all attempts at improved housing particularly those by public bodies and large concerns like the textile industry require to be coordinated. To this end we suggest a conference of the various agencies interested in the housing programme. A unitary transport service, preferably controlled or managed by the Municipality, will render a great deal of assistance in inducing the people to stay far from the places of their work and thereby reduce overcrowding. Ahmedabad is not insular like Bombay and therefore does not suffer from any handicap in respect of expansion in all directions. It is desirable that full advantage should be taken of this natural facility and the development of the city encouraged in a horizontal rather than a vertical direction. Definite zones should be marked out for trades and industry and for residential purposes. Minimum amenities for habitations must be prescribed on the lines indicated for Bombay. The construction of huts and

* One of our colleagues, Mr. B. D. Lala, favours restricting the gross return to 5.50 per cent.

sheds should be discouraged, but when it becomes unavoidable it should be in accordance with rules and regulations to be framed in that behalf. The law relating to tenements which are declared unfit for human habitation requires to be modified. Wider powers to deal with them are necessary and the court procedure needs to be simplified. The Municipality also must possess powers to deal effectively with the slum areas, obstructive buildings and drainage of waste water from the mills. The smoke nuisance is a special problem in Ahmedabad, the abatement of which can only be achieved by the adoption of strict and strong measures duly enforced. Educative propaganda for enlightening public opinion in favour of making an effective demand for proper housing and for rousing the sanitary conscience are essential. This alone will lead to efforts for making the city fit for habitation by even the poorer sections of the community.

109. The civic affairs of Ahmedabad are to-day governed under the Bombay Municipal Boroughs Act of 1925. But the importance of Ahmedabad has, in recent years, immensely increased; it has become a city requiring special attention which cannot be easily bestowed under general enactments. We are of opinion that Ahmedabad should have a municipal corporation and a separate act to govern it as in the case of Bombay. It will then be easy to confer wide and special powers on the Municipality for handling many an intricate civic question.

CHAPTER IX.

SHOLAPUR.

110. Sholapur is an old town. It came into existence sometime in the 14th century. "Its convenient situation between Poona and Hyderabad has made it, especially since the opening of the railway in 1859, the centre for the collection and distribution of goods over a large extent of country."* It is to-day the third largest centre of the cotton mill industry in the Province of Bombay. It is highly industrialised: but of every thousand earners† in the town as many as 671 are occupied in industry; 58 per cent. of all employed persons and 24 per cent. of the total population are engaged in textiles: in other words, every fourth person in the town is a textile worker.

111. The area under the Sholapur Municipality is 4,557 acres. During the period of over 50 years commencing from 1872, its population‡ has gone on increasing steadily barring a temporary set-back in 1911 on account of the plague. From 53,403 in 1872 it has reached the figure of 144,654 in 1931. According to the Municipality, the estimated population in 1938 stands at 1,51,142. If the population in 1872 is taken as 100, it is 271 in 1931. Sholapur is not a cosmopolitan town like Bombay. A more even proportion of men to women indicates greater stability of domestic life than in Bombay. Out of every 1,000 persons, 531 are males and 469 are females; while in Bombay 644 males and 356 females make a unit of 1,000. The density of population works out at 29·8 persons per acre as against 75 in Bombay.

112. The housing conditions of Sholapur considerably differ from those in Bombay. "Land is not so valuable as in Bombay and conditions generally are not so bad in consequence". A much larger proportion of the population is found living in smaller buildings or in huts than is the case in Bombay. There are 20,630 buildings of all sorts and of these 14,763 are residential and as many as 17,770§ consist of ground-floor structures only. Sholapur

* Imperial Gazetteer of India, Vol. XXII.

† Figures cited in paragraphs 110, 111 and 112 are, unless otherwise mentioned, taken from the Census Report of 1931, Vol. IX.

‡ Vide Statistical Table No. 21.

§ Vide Statistical Table No. 22.

has ample lands for horizontal expansion and there is little need for a vertical development. It is a matter of satisfaction to note that the beneficent state of a single family residing in a single dwelling is not yet obliterated in Sholapur. 76 per cent. of 19,044 buildings* enumerated are occupied by single families, 10 per cent. by two families, 5 per cent. by three families and only 9 per cent. by more than four families. The chawl and the flat systems† have not yet much developed. Sholapur is a town of small houses. It is desirable in the interest of health, morals and family life that housing on the present individual system is maintained and encouraged.

113. For the purpose of obtaining data, procedure similar to the one followed in Bombay was adopted. We have received several statements in response to our questionnaire form A. We also visited Sholapur for recording oral evidence and for seeing personally typical places. We examined witnesses whose names are set out in appendix No. 7. The statements submitted to us represent that the rents in Sholapur have gone down, that the net return on capital invested in working class dwellings is between 5 to 7 per cent., while that from middle class dwellings is 4 per cent. and that the return of 5 per cent. on investment should be treated as a fair return: that no legislation is required in connection with house-rents, but that if it is at all thought advisable, it should be in the form of restricting the net return to 5 per cent. Increase in the number of houses, according to them, is expected to lower the level of rents. They prefer private agency to State or Municipal authority undertaking housing activity and do not welcome the idea of legal compulsion in fixing rents according to the English calendar which is mostly in vogue. Two statements, however,—one from the Collector of Sholapur and the other from the President of the Sholapur Municipality—differ from the rest on the main issue of rents which according to them have gone up. They do not, however, favour any enactment for the purpose of regulating rent.

114. The President of the Sholapur Municipality supplied to us at our request a list of sample buildings in different wards of the town occupied by the working and middle classes with variations in rents of different tenements in those buildings during the last eleven years from

* Vide Statistical Table No. 24.

† Vide Statistical Table No. 22.

1927-28 to 1937-38. Out of 588 one-roomed tenements* of the working class examined, 305 tenements show an average rise in rent of 25·27 per cent., 105 tenements indicate a fall of 11·17 per cent. and the remaining 178 tenements show stationary rents. In the case of the middle class dwellings† with one-roomed tenements, rents have increased on an average by 21 per cent.

115. To our questionnaire form C, we have received 637 replies of which 118 have been excluded as information contained therein is such as cannot be tabulated. 31 other forms deal with rents of shops and 32 forms are from persons with an income ranging from Rs. 151 to Rs. 800. These 63 forms have also been omitted. The analysis given in Statistical Table No. 27 is based upon 456 forms. It deals with various income groups, average rent per 100 sq. ft. and average number of persons per 100 sq.ft. The cases examined here refer to middle class persons in service.

116. The range of rents in Sholapur is low‡ and whatever rise is noticeable in certain cases cannot be said to create a hardship to any appreciable degree. When rents are confined to a few rupees an increase in them in terms of percentage appears to be great. Rent of Re. 1 raised to Re. 1 and annas 4 will mean a rise of 25 per cent., but its effect will not be the same as it may appear at first consideration. We are of opinion that there is not to-day anything like a rent problem in Sholapur and that therefore there is no need for any measure for the purpose of placing restriction on rents. We do not conceive any possibility in the near future of the speculative tendency getting so strong as to alter materially the present low level of rent. We urge, however, the necessity of constant vigilance by the Municipality. It is necessary that facts should be regularly collected and examined regarding variations in the population, the availability of the housing accommodations and rents. It is equally necessary to see that no disparity arises between the population and the accommodation available. Sholapur is still free from many complications and intricacies which are met with in cities like Bombay and Ahmedabad. It is judicious to take precautions in time before the unpleasant fate of industrial cities overtakes it. It is a matter of

* Vide Statistical Table No. 25.

† Vide Statistical Table No. 26.

‡ Vide Statistical Table No. 28.

satisfaction to note that several Town Planning Schemes are either under execution or consideration. Sholapur is a textile town; it is therefore but meet that an obligation should be placed upon the millowners to provide housing accommodation for at least 25 per cent. of their employees. We need not repeat here the reasons for such a step. They are the same as those stated in the case of Bombay and Ahmedabad.

117. A good number of the people in Sholapur lives in huts. To live in huts is by itself not bad; but the existing huts are constructed without any plan and without the slightest reference to amenities. Some of the groups of huts we visited presented appearance of slum areas. We are of opinion that the existing insanitary huts should be demolished at the earliest possible opportunity and that new ones whenever set up should be in accordance with the rules and regulations to be framed in that behalf. The question of amenities also requires attention. They need to be improved and augmented. Life that is lived in a village cannot be lived in a town; town habits require to be formed and to that end education through propaganda is essential. A sanitary drive organised by the Municipality will go a long way in creating a neat and clean town.

CHAPTER X.

RECOMMENDATIONS.

118. We have in previous chapters set out the results of our inquiry into the conditions and rentals of premises occupied by the working and middle classes and discussed several pertinent points relating to them and arising out of them. We now proceed to summarise our recommendations, reasons in support of which are given at appropriate places in the foregoing paragraphs.

119. With reference to Bombay we make the following recommendations :—

(a) In view of the fact that the supply of one and two-roomed tenements occupied by the Working and Middle classes in the City of Bombay, has not kept pace with the demand for the same, and in view of the fact that the rents charged in a majority of privately-owned buildings appear to be unreasonable looking to the accommodation and amenities available therein, measures for restriction on rents of Rs. 80 and below per month are necessary. A policy of rent restriction, on the lines enunciated by the British Government in February 1938, should be adopted.

(b) Restrictions on rents should be as under :—

(i) The rent of a tenement should not exceed the standard rent.

(ii) The standard rent should be the rent in force on 1st January 1937 for tenements with rents between Rs. 30 and Rs. 80 per month and for tenements with rents of Rs. 30 and below it should be the rent charged on 1st January 1937 less 10 per cent. therefrom* : provided, reduction should not apply to tenements constructed by the Government, the Municipality and the Port Trust for the purpose of housing the poor and their respective employees and let as a policy at concessional rates; it should not also apply to premises owned by charitable institutions and rented on absolutely concessional basis.

(iii) The rents of a building to be let for the first time or constructed after 1st January 1937 should

* With one dissentient—*vide* footnote to Paragraph 74 of this Report.

not exceed an amount which would yield a gross return exceeding $7\frac{1}{2}$ * per cent. on the cost of the building inclusive of land value.

(iv) The ground rent charged by the Government, the Municipality and the Port Trust should be on the basis of 4 per cent. only.

(v) The owner's right of ejecting a tenant should be restricted on the lines of section 3 of the English Rent and Mortgage Interest Restrictions (Amendment) Act of 1933.

(vi) The tenant should not have the right to sublet the tenement he occupies without the written permission of the owner in that behalf.

(vii) A payment or receipt of a premium popularly known as "pugree" should be made an offence.

(viii) Rents should be chargeable only according to the English Calendar.

(ix) A Rent Regulation Board should be constituted for the purpose of dealing with questions relating to standard rent. Its decision should be final subject to an appeal to the Civil Court on the lines on which appeal from an award in arbitration cases is allowed.

(c) The question of rent is inseparably linked up with the availability of housing accommodation and restriction on rent by itself will not solve the problem of rent and housing.

(i) It is necessary to regard housing as a "public service" and to that end to draw up a housing programme for supply of cheap and small tenements the need for which is the greatest. It may be stipulated that the programme should be completed within a period of 10 years and the main responsibility for this purpose should be laid on the Municipality; but the State also should give to it all possible facilities including one for obtaining money at cheap rates;

(ii) It is also necessary that public authorities like the Government, the Port Trust, the Railways and the Municipality should immediately undertake the responsibility of housing their own employees.

* With one dissentient—vide footnote to Paragraph 76 of this Report.

(iii) Employers of 1,000 persons and more should be required to bear the responsibility of housing at least 25 per cent. of their employees.

(iv) In order to hasten the pace and to avoid overlapping and waste, Government should call a conference of representative bodies and interests expected to take up housing activity for chalking out a definite plan of solving the problem of housing.

(v) In order to facilitate the quick execution of housing schemes and clearance of slum areas at cheaper cost, the chapter on "City Improvement" in the City of Bombay Municipal Act should be amended on the lines of the English "Housing Act" of 1936; for the same purpose, the Land Acquisition Act also requires to be modified in a suitable manner.

(vi) The chapter on "Building Regulations" in the City of Bombay Municipal Act should be amended with a view to provide for greater amenities in buildings.

(vii) It is desirable to divide the city into zones for the purpose of residence, industry, trade, etc. It is also desirable that Dhobi-ghats, milch cattle stables and other insanitary trades should be removed from the city so that more land may become available for housing purposes.

(viii) In order to relieve congestion and to encourage people to spread out and to reside away from places of their work cheap and quick transport service is essential. It is, therefore, necessary that the transport service in the city should be effectively controlled and the fares of the tramway and bus services should be adequately reduced. The railways also should be required to reduce suburban fares and to make third class journey comfortable.

(ix) For an even and better distribution of the population over the city, it is necessary that the closing and opening hours of business should be regulated and "night sessions" should be disallowed. A measure for such a purpose will also result in the improvement of the health and vitality of the people.

(x) The housing conditions of tenements occupied by the Working and Middle classes are far from satisfactory and overcrowding exists therein to a

considerable degree. The present definition of overcrowding as given in section 379-A of the City of Bombay Municipal Act requires amendment. It is desirable to discourage construction of one-roomed tenements; but wherever they are found necessary they should not be of less than 180 sq. ft. in size and should not accommodate more than 4 persons. The existing one-roomed tenement of 100 sq. ft. in size, should not provide for more than 2.5 persons, or, in other words, floor space for a person should not be less than 40 sq. ft.

(d) It is necessary that a minimum standard of amenities should be prescribed by law. It should be made applicable even to existing buildings in so far as it is practicable. The amenities which should be compulsorily provided for are as follows:—

(i) There should be no back to back houses and in a house no back to back tenements with one-room. Each such tenement should have only one entrance with provision for through ventilation.

(ii) A one-roomed tenement with a minimum size of 180 sq. ft. should have a small partition wall, not more than 6 ft. in height, to divide the kitchen from the front portion of the room. It should have a "mori" or "nahani" and a loft. The flooring should be of cement concrete, Shahabad stone or any other material impervious to damp. The height from floor to ceiling should not be less than 10 ft.

(iii) The length of a chawl should not be more than 125 ft. in any single direction exclusive of the area required for latrines, washing places, bath-rooms, etc. On every floor, for every 4 rooms, there should be one latrine, and one washing place, at least of 16 sq. ft. in size. There should also be on every floor two separate closed bath-rooms, one for men and the other for women; a direct water-connection and a metal dust-bin with a cover for depositing refuse for every 5 rooms.

(iv) A building should be provided with a storage water tank. It should have its common conveniences and passages adequately lighted. The entire building should also be whitewashed at least once a year.

(v) The use of corrugated iron sheets should be prohibited in the construction of roofs and outer walls.

(vi) Construction of huts and sheds should be prohibited and the existing insanitary ones should be demolished.

(e) The City of Bombay Municipal Act should be amended so as to empower the Municipality to promptly demolish a room which is duly declared U. H. H. and the court procedure relating to the same should be simplified.

(f) In order to supplement legal measures which may be adopted for improving housing conditions, it is necessary that the sanitary conscience of the public should be made more enlightened and that to that end suitable measures for educative propaganda should be adopted by the Municipality.

(g) The Municipality should be required under law to maintain statistics regarding variations in population, in housing accommodation and in rents and to publish them periodically.

✓120. With reference to Ahmedabad, our recommendations are as follows :—

(a) In view of the fact that the supply of housing accommodation in Ahmedabad for the Working and Middle classes has not kept pace with the demand for the same, and in view of the fact that the prevailing rents do not show any downward tendency but on the contrary indicate definitely an upward trend, measures for restriction on rents are necessary.

(b) Restrictions on rent shall be on the lines suggested for Bombay in paragraph 2 (b) above in so far as they are applicable to Ahmedabad with the following modifications :—

(i) Restriction should be applied to tenements with rents of Rs. 50 and below.

(ii) A reduction of 20 per cent. should be effected in the rentals of premises for which a monthly rent of Rs. 25 and below was charged on 1st January 1937. Such reduction, however, should not apply to houses constructed by the Municipality for the housing of the poor and the municipal employees

where as a matter of policy concessional rents are charged.

(iii) In the case of a building let for the first time or constructed after 1st January 1937, the rentals should not be more than an amount which would yield a gross return* exceeding 6.75 per cent. on the cost of the building inclusive of land value.

(c) A lasting solution of the problem of rent as also of overcrowding is attainable only through a well-conceived housing programme. It should be immediately undertaken along with other measures on the lines indicated for Bombay in paragraph 1 (c) above; and for that purpose, suitable powers should be conferred upon the Municipality including powers to deal effectively with the removal of slum areas, obstructive buildings and drainage of waste water from the mills. The transport services should be organised and unified and be placed under effective control of the Municipality. The hours of business should also be regulated.

(d) Houses in Ahmedabad are ill supplied with the necessary minimum amenities. These are essential for healthy human existence and should compulsorily be provided for in new buildings and should be extended to existing ones so far as practicable. They should be similar to those described for Bombay in paragraph 1 (d) above with this modification that construction of huts and sheds may be permitted under special circumstances and should be in accordance with prescribed regulations. It is very necessary to adopt and enforce suitable and stringent measures for minimising the intolerable smoke nuisance in the city.

(e) The Municipality should possess powers for promptly dealing with rooms and tenements declared U. H. H. and the court procedure pertaining to the same should be simplified.

(f) Side by side with the steps which may be taken for solving the housing problem, the Municipality should organise suitable educative propaganda for the purpose of developing the sanitary sense among the people.

* With one dissentient—vide footnote to paragraph 107 of this Report.

(g) The Municipality should maintain and publish periodically statistics regarding the relation between the population and accommodation along with the rents charged.

(h) The Ahmedabad Municipality should be raised to the status of a Municipal Corporation and a special Act in that behalf on the lines of the City of Bombay Municipal Act should be enacted.

✓121. With reference to Sholapur, our recommendations are as under :—

(a) There is not much of a problem of rent in Sholapur and therefore there is no need for any measure for the purpose of placing restrictions on rents.

(b) The housing conditions are far from satisfactory; and therefore minimum amenities on the lines suggested for Bombay should be provided for so far as practicable.

(c) The pace of executing the Town Planning Schemes which are on hand should be hastened and new ones, if necessary, should be drawn up in accordance with the requirements of the city.

(d) Sholapur has many huts which are constructed without any plan and without proper amenities. It is necessary that the existing insanitary huts should be demolished after making alternative provisions for the dishoused, and new ones, whenever set up should be in accordance with regulations framed in that behalf.

(e) A large section of the population of Sholapur is composed of textile workers; it is, therefore, necessary to place an obligation on the millowners to provide housing accommodation for at least 25 per cent. of their employees.

(Signed) MATHOORADAS TRICAMJEE.

(") S. K. PATIL.

(") D. N. WANDREKAR.

(") B. D. LALA.

(") M. M. A. BHAIJI.

(") S. G. BERI.

(") G. B. SOPARKAR.

(Signed) I. N. MEHTA,
Secretary.

PART II
APPENDICES

APPENDIX 1.

Rents.

Appointment of Rent Enquiry
Committee.

GOVERNMENT OF BOMBAY.

GENERAL DEPARTMENT.

Resolution No. 2173/33.

Bombay Castle, 25th April 1938.

Resolution of Government.

Government are pleased to appoint a Committee consisting of the following members to advise them on the question of rentals of premises occupied by the working and the middle classes in the cities of Bombay, Ahmedabad and Sholapur :—

- (1) Mathooradas Tricamjee, Esquire, (Chairman).
- (2) S. K. Patil, Esquire, M.L.A.
- (3) D. N. Wandrekar, Esquire, M.L.A.
- (4) Bhogilal Dhirajlal Lala, Esquire, M.L.A.
- (5) M. M. A. Bhaiji, Esquire, M.L.A.
- (6) S. G. Beri, Esquire, M.A.
- (7) G. B. Soparkar, Esquire, F.S.I., Assistant Consulting Surveyor to Government, Ahmedabad, who will also act as Secretary of the Committee.

2. The terms of reference to the Committee are as follows :—

(a) To examine whether the conditions and rentals of premises occupied by the working and the middle classes in the cities of Bombay, Ahmedabad and Sholapur are such as to require legislative intervention, and

(b) if so, to suggest the nature of the required legislation, and

(c) to report on such other matters as may be germane to the points referred to in (a) and (b) above.

3. The Committee should be requested to start its work in Bombay, as early as possible, and in any case not later than 1st May 1938. The Committee should also be requested to visit Ahmedabad and Sholapur for collecting evidence and studying local conditions, according as it may find it convenient and necessary to do so.

4. The Committee should be requested to submit its report before 1st July 1938, as far as possible.

By order of the Governor of Bombay,

(Signed) T. M. CHAUDHARY
Under Secretary to Government.

APPENDIX 2.

No. 2173/33-A.

GENERAL DEPARTMENT,
Bombay Castle, 5th May 1938.

From

V. S. BHIDE, Esquire, I.C.S.,
Secretary to the Government of Bombay,
General Department ;

To

MATHOORADAS TRICAMJEE, Esquire,
Chairman, Rent Enquiry Committee,
74, Walkeshwar Road,
Bombay No. 6.

Subject.—Rent Enquiry Committee.
Terms of reference.

Sir,

With reference to your letter, dated the 3rd May 1938, on the subject noted above, I am directed to state that by the words "the *conditions and rentals* of premises occupied", etc. used in the first term of reference of the Committee, Government desire that the Committee should investigate whether the rentals of premises occupied by the working and middle classes in the cities of Bombay, Ahmedabad and Sholapur are unreasonably high in relation to the floor area and the character of the accommodation offered for the rentals paid. Any consideration of the condition of the premises will be relevant only in so far as it affects the question of the reasonableness or otherwise of the rents charged.

2. With regard to paragraph 2 of your letter under reference, I am to request you to be so good as to state how long, in your opinion, the Committee will take beyond 1st July 1938, to complete its deliberations and submit its report to Government.

I have the honour to be,

Sir,

X:322(Y:8135).231.N4^tYour most obedient servant,

(Signed) V. S. BHIDE,

Secretary to the Government of Bombay,
General Department.

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APPENDIX 3.

Rent Enquiry Committee.

(Appointed by the Government of Bombay.)

FORM A.

(General.)

Note.—Please state your reasons fully for your answers and substantiate them with facts and figures.

1. The Rent Restriction Act expired on 31st December, 1928 :—

(a) What has been the tendency of rents of Working Class and Middle Class dwellings since 1st January, 1929 ?

Note.—The maximum monthly rent to be taken into account should be :—

Rs. 80 for Bombay,

Rs. 50 for Ahmedabad, and

Rs. 40 for Sholapur.

(b) What is your estimate of the percentage of rise or fall in the rents of—
(i) Working Class Dwellings

and

(ii) Middle Class Dwellings ?

2. (a) What is your estimate of the percentage of present net return on capital invested in—

(i) Working Class Dwellings

and

(ii) Middle Class Dwellings

APPENDIX 3—*contd.*

- (b) What, in your opinion, would constitute a fair net return on capital invested in house property ? ..
3. How does the net return on investment in house property compare with other investments ?
4. (a) Are you of opinion that legislation in connection with the regulation of house rents is necessary ?
- (b) If you are in favour of regulating rents by legislation—
- (i) Should legislation be in the form of restricting rents on the lines of the Rent Restriction Act of 1918 ?
- Or
- (ii) Should it be in the form of restricting the net return on investments on buildings to a certain percentage ? ..
- Or
- (iii) Should it be in any other form ? Please suggest if you have any in view
5. (a) Is the present level of rent, in your opinion, high ? If so, is it due to a possible shortage of housing accommodation for (i) Working Class, and (ii) Middle Class ? ..
- Or to any other reason ? ..
- (b) Is increase in housing accommodation likely to lower the level of rents ?

APPENDIX 3—*contd.*

(c) If so,

(i) Should the work of providing additional accommodation be left to private enterprise ? ..

Or ..

(ii) Should it be undertaken by Government or Municipality or any other Public Body ?

(d) What would be the effect on rent, of the building activity, if undertaken by Government, Municipality or any other Public Body ? ...

(e) What ways would you suggest for raising funds for construction of buildings, if undertaken by Government, Municipality or any other Public Body ?

6. (a) What Calendar is used mostly for fixing rents of dwellings of working and middle classes ?

(b) Is it your view that rents should be fixed only according to English Calendar and that legislation be undertaken to that effect ? ..

APPENDIX 3—*contd.*

FORM B.

(For Owner.)

1. Name of the Owner ..
2. Municipal Ward No. ..
3. Street and Street No. ..
- *4. Description of the building ..
5. Number of tenements in the buildings, viz. :—
 - (i) One-roomed tenements.
 - (ii) Two-roomed tenements.
 - (iii) Three-roomed tenements.
 - (iv) Other tenements ..
6. Rent of each tenement with total floor area on 1st January of 1929, 1934, 1937, 1938 and on 1st June 1938.
7. Total gross rent of the whole building received for the years 1929, 1934 and 1937.
8. The net return and the percentage of net return on the total investment in property for the years 1929, 1934 and 1937 after providing for—
 - (a) repairs ;
 - (b) fire insurance ;
 - (c) collection and management ;

*Here state whether flat, block, chawl or any other type of dwelling.

APPENDIX 3—*contd.*

- (d) depreciation ;
 - (e) losses in recovery of rent ;
 - (f) vacancies ;
 - (g) municipal taxes.
9. Number of ejections in each year, stating reasons for the same.
10. Number of tenements vacant and the period of vacancy of each tenement in each of the years 1929, 1934 and 1937.
11. The cost of construction of the building.
- or
- The purchase price of the building, as the case may be.
12. The cost of land, if freehold ..
- or
- The annual ground rent, if leasehold.
13. The year of construction ..
- or
- The year of purchase of the building.
14. General Remarks ..

APPENDIX 3—*contd.*

FORM C.

(For Tenant.)

Note.—This Form is intended for a person who is the sole earner in the family, who spends on house rent not more than Rs. 80 per month in Bombay, Rs. 50 per month in Ahmedabad, Rs. 40 per month in Sholapur, and who resides in a privately owned building not let on nominal or concessional rent.

1. Name ..
2. Address ..
- *3. Description of dwelling ..
4. Total floor area of the rooms occupied.
- †5. Condition of premises ..
6. Number of persons residing together, stating separately adults and children under 14 years of age.
7. Monthly income ..
8. Occupation ..
- ‡9. Present monthly rent ..
10. (a) Monthly rent paid for the same accommodation on 1st January 1929, or any earliest subsequent date.
(b) Variations in rent, if any, since 1st January 1929, giving dates wherever possible.
11. Were there any major repairs or additions made when an increase in rent was made ?
12. Do you pay any Municipal taxes ? If so, what amount ?
13. General Remarks.

*Here state whether flat, block, chawl or any other type of dwelling and the number of rooms excluding bath-rooms.

†State here whether the premises occupied by you are properly cared for or neglected, and whether they are provided with necessary amenities such as adequate ventilation, water supply, sanitary convenience, etc.

‡State if inclusive of electric charges and, if possible, mention them separately.

APPENDIX 3—*contd.*

FORM D.

(For Architect.)

I

A. *Please give detailed estimate of cost of ordinary type of building with ground floor and three storeys with 60 years of life, constructed on essential principles of hygiene and in accordance with municipal and other regulations :—

(a) with one-roomed tenements

(b) with two-roomed tenements

(c) with three-roomed tenements

for

(i) working class, and (ii) middle class.

Please also furnish plans on which your estimates are based.

B. Please state average cost of construction of one tenement in each of the three types of tenements, mentioning cost of land separately in Girgaum, Bhuleshwar, Parel and Dadar areas in Bombay and in Ahmedabad and Sholapur.

*So far as Ahmedabad and Sholapur are concerned, estimate may be prepared for a building with ground floor and one storey.

APPENDIX 3—*contd.*

II

- C. What is your estimate of present net return on property occupied by (a) working class and (b) middle class ?
- D. What is your estimate of the percentage of gross rent required to meet—
- | | |
|--------------------------------|-------|
| (1) repairs | .. |
| (2) fire insurance | .. |
| (3) collection and management | .. .. |
| (4) depreciation | .. |
| (5) losses in recovery of rent | .. .. |
| (6) vacancies | .. |
| (7) municipal taxes | .. |
- E. General remarks, especially with regard to variations in the cost of construction and on the trend of values of land and house property during the last 10 years.

APPENDIX 4.

List of Associations, Architects, Representatives, etc., to whom the forms of questionnaire "A" were sent.

BOMBAY.

1. Abdulla Peermahomed & Co.
2. Adalja & Noorani.
3. Aga, Jamashed Burjor.
4. Ahmed Gaya & Co.
5. Architectural Adviser to the Government of Bombay.
6. "A" Ward District Congress Committee.
7. "A" Ward Tenants' Committee.
8. Bandekar & Ibrahim.
9. Baria, Eruchshaw Jamasji.
10. B. B. & C. I. Railway Employees' Union.
11. B. E. S. T. Employees' Union.
12. Bhedwar & Bhedwar.
13. Billimoria & Co.
14. Bombay Bullion Exchange.
15. Bombay Cotton Merchants' & Muccadams' Association.
16. Bombay Dharavi Tannery & Leather Workers' Union.
17. Bombay Diamond Merchants' Association.
18. Bombay Girni Kamgar Union, Poibawdi.
19. Bombay Grain Dealers' Association.
20. Bombay Insurance Brokers' Association.
21. Bombay Mill Workers' Union.
22. Bombay Municipality.
23. Bombay Municipal Kamgar Sangh.
24. Bombay Municipal Officials' Association.
25. Bombay Piece-Goods Native Merchants' Association.

APPENDIX 4—*contd.*

26. Bombay Port Trust Dock Staff Union.
27. Bombay Port Trust Employees' Union.
28. Bombay Port Trust Railwaymen's Union.
29. Bombay Postal Union.
30. Bombay Postmen Union.
31. Bombay Presidency Association.
32. Bombay Provincial Congress Committee.
33. Bombay Shareholders' Association.
34. Bombay Shroffs' Association.
35. Bombay Taxi Drivers' Union.
36. Bombay Tenants' Union (Bhadekari Sangh).
37. Bombay Textile Labour Union.
38. Bombay Yarn Exchange, Ltd.
39. Chaudhari & Mhatre.
40. Chinoy, Buchia & Divecha.
41. Colaco, A. L. & Co.
42. Collector of Bombay.
43. Commissioner of Labour.
44. Contractor & Kanga.
45. Cotton Brokers' Staff Union.
46. Dalal & Mehta.
47. Davar, K. P. & Co.
48. Deccan Merchants' Association.
49. Desai & Bhuta.
50. Dhondy, K. A. & Co.
51. Dhunjishaw Bhedwar & Co.
52. Dhurandhar Bros.
53. Ditchburn, D. W.
54. Divecha & Engineer.

APPENDIX 4—*contd.*

55. Doctor, Mhatre & Desai.
56. Dubash, Sharma & Cassad.
57. Deputy City Engineer, Bombay Municipality.
58. East India Cotton Association, Ltd.
59. Executive Engineer, Presidency Division, Bombay.
60. Ghasvala & Mody.
61. Gilbert Lodge & Co.
62. Gilder, Ardeshir Nowroji.
63. G. I. P. Railway Workers' Union.
64. Girni Kamgar Union, Lalbag.
65. Grain Merchants' Association.
66. Grant Road Parsi Association.
67. Gregson, Batley & King.
68. " G " Ward Congress Committee.
69. " G " Ward Tenants' League.
70. Hate & Master.
71. Havaldar, K. G. & Co.
72. Henriques, Elias Cosmas.
73. Hindustan Native Merchants' Association.
74. Hormasji Ardeshir.
75. Imperial Bank of India, Indian Staff Association.
76. Income-Tax Consultants' Chamber.
77. Indian Institute of Architects.
78. Indian Insurance Companies' Association.
79. Indian Merchants' Chamber.
80. Institution of Engineers (India), Bombay Centre.
81. Iyengar & Menzies.
82. Kadri & Payne.
83. Kamtekar & Bhiwandkar.

.APPENDIX 4—*contd.*

84. Kapadia, T. D. & Co.
85. Karl Count Von Spreti.
86. Katrak & Shroff.
87. Kora & Bhatt.
88. Lilani & Co.
89. Maharashtra Chamber of Commerce.
90. Manager, Bombay Port Trust.
91. Marathe & Co.
92. Marwadi Chamber of Commerce Ltd.
93. Master, Sathe & Bhuta.
94. Mcknight F. & Co.
95. Memon Chamber of Commerce.
96. Memon Merchants' Association.
97. Merwanji Bana & Co.
98. Metcalfe and Hodgkinson.
99. Millowners' Association, Bombay.
100. Mistri & Bhedwar.
101. Model Civil Engineering Co.
102. Mody, M. C. & Co.
103. Motilal & Co.
104. Mulvenna & Co.
105. Munchershah N. Chandabhoy & Co.
106. Nadkarni & Co.
107. Narwekar, S. J. & Co.
108. National Seamen's Union of India.
109. National Union of Railwaymen of India & Burma.
110. Native Share & Stock Brokers' Association.
111. New G. I. P. Railway Staff Union.
112. Palmer & Turner.

APPENDIX 4—*contd.*

113. Parekh & Sheth.
114. Parelkar, S. H. & Co.
115. Patell & Barma.
116. Patel & Motiwalla.
117. Patki, Jadhar & Dadarkar.
118. Poonagar, Billimoria & Co.
119. President, Bombay Tenants' Association.
120. President, Bombay Tenants' Central Committee.
121. President, Property Owners' Association.
122. Provincial Co-operative Institute, Bombay.
123. Renchhoddas N. Thacker & Co.
124. Registrar, Co-operative Societies, Bombay.
125. Reserve Bank of India Employees' Association, Bombay.
126. Rice Merchants' Association.
127. Sanghani & Co.
128. Sanjana, B. J. & Son.
129. Sanjana & Daji.
130. Sawe & Co.
131. Seamen's Union.
132. Seeds Traders' Association.
133. Shapoorjee N. Chandabhoy & Co.
134. Shree Mahajan Association.
135. Simon & Co.
136. Sugar Merchants' Association.
137. Suvarnpathi & Vora.
138. Swedeshi Life Assurance Co.'s Association.
139. Sykes, Patkar & Divecha.
140. Taraporvala & Co.
141. Vaidya & Gupte.
142. Vaz & Co. D. L.
143. Wadia, N. R. & Co.

APPENDIX 4—*contd.*

AHMEDABAD.

1. Ahmedabad American Cotton Exchange Association.
2. Ahmedabad Automobile Dealers' Association.
3. Ahmedabad Bar Association.
4. Ahmedabad B. B. & C. I. Rly. Employees' Association.
5. Ahmedabad Cycle Merchants' Association.
6. Ahmedabad Glass Merchants' Association.
7. Ahmedabad Iron Merchants' Association.
8. Ahmedabad Millowners' Association.
9. Ahmedabad Share & Stock Exchange.
10. Ahmedabad Sheher Congress Samiti.
11. Ahmedabad Yarn Association.
12. Asher Pota, Architect.
13. Ashtekar, R. P., Civil Engineer.
14. Bardan Mahajan.
15. Bhaduat Mandal, Sankdi Sheri.
16. Bharat Constructional Co.
17. Card Room, Blow Room & Frame Dept. Union, Labour Office.
18. Chemical Merchants' Association.
19. Chokshi Bazar, Manek Chowk.
20. Collector of Ahmedabad.
21. Cotton Brokers' Association.
22. Cotton Merchants' Association, Manek Chowk.
23. Cotton Seeds Merchants' Association.
24. Desai, R. D. Architect.
25. Drivers', Oilmen's, Firemen's and Mechanics' Union.
26. Electric Merchants' & Contractors' Association.
27. Gajjar & Co., Architects.
28. Gandhi Mahajan, Mandvini Pole.

APPENDIX 4—*contd.*

29. Gandhi Kariana Mahajan, Kandoi Chowk.
30. Gheevala Mahajan, Kalupur.
31. Grsin Merchants' Association.
32. Gujarat Engineering Co.
33. Gujarat Postmen's Union.
34. Gujarat Share & Stock Exchange.
35. Gujarat Share Brokers' Association.
36. Gumasta Mandal, Maskati Market.
37. Gumasta Mandal, Sankdi Sheri.
38. Jethalal Anandji Maru, Architect.
39. Jobbers' and Muccadams' Union.
40. Kansara Mahajan, Manek Chowk.
41. Kapad Mahajan, Panch Kuva.
42. Kapad Mahajan, Entan Pole.
43. Kapasia Bazar Mahajan.
44. Katpitia Mahajna.
45. Kazi Bros., Plan Makers & Engineers.
46. Mahila Mandal.
47. Majur Mahajan Sangh (Textile Labour Association).
48. Manek Chowk Kapad Bazar Association.
49. Manek Chowk New Silk Cloth Merchants' Association.
50. Maskati Cloth Market Association.
51. Medical Society.
52. Mercantile Merchants' Association.
53. Milk Merchants' Association.
54. Mill & Gin Stores Merchants' Association.
55. Mill-Cloth Brokers' Association.
56. Mohanlal M. & Co.
57. Municipal Servants' Mandal.
58. New Madhowpura Mahajan.

APPENDIX 4—*contd.*

59. Old Madhowpura Mahajan.
60. Old Share Bazar Mahajan.
61. Panchal, S. B. Engineer & Co.
62. Paper Merchants' Association.
63. Parikh, R. M. Architect.
64. Patel & Shah, Architects.
65. Patel, D. V. Architect.
66. Pathak & Co., Architects.
67. P. Ramanlal & Co.
68. President, Ahmedabad Congress Committee.
69. President, Ahmedabad Municipality.
70. Rangwala Mahajan.
71. Ranina Hajiranu Mahajan.
72. Rawal & Co., Engineers.
73. Revdi Bazar Mahajan.
74. Saraspur Mahajan.
75. Seeds Merchants' Association.
76. Shah, Mehta & Co.
77. Sharaf Mahajan, Manek Chowk.
78. Silk Cloth Bazar Association.
79. Silver & Gold Merchants' Association, Mandvi Pole.
80. Silver Merchants' Association, Mandvi Pole.
81. Silver Merchants' Association, Ratan Pole.
82. Stone Merchants' Association.
83. Sugar Merchants' Association.
84. Sunni Muslim Wakf Committee.
85. Suthar, C. B. Architect.
86. Timber Merchants' Association.
87. The Weavers, Winders' and Workers' Union.
88. Throstle & Reeling Dept. Union, Labour Office.
99. Vada Darwaja Davavala Mahajan.

APPENDIX 4—*contd.*

SHOLAPUR.

1. Backward Class District Committee.
2. Bhusar Adat Sangh.
3. Bhusar Vyapari Sangh.
4. Bidi Kamgar Union.
5. Boys Scout Association.
6. Cloth Merchants' Association
7. Collector of Sholapur.
8. Handloom Weavers' Union.
9. Harijan Sevak Sangh.
10. Kamgar City Samiti.
11. Kapad Adata Mandal.
12. Kirani Vyapari Sangh.
13. Lal Bavta Girni Kamgar Union.
14. Lal Bavta Railway Kamgar Union.
15. Maternity & Infant Welfare Association.
16. President, Sholapur Congress Committee.
17. President, Sholapur Municipality.
18. Sharaf Association.
19. Sholapur City Congress Committee.
20. Sholapur Fuel & Coal Vyapari Sangh.
21. St. John Ambulance Association.

APPENDIX 5.

List of Offices to which the forms of questionnaire, " C " were sent.

BOMBAY.

1. Accountant General, Bombay.
2. Allahabad Bank.
3. Bank of India.
4. Bank of Baroda.
5. B. B. & C. I. Railway.
6. B. E. S. & T. Co. Ltd.
7. Bombay Gas Co.
8. Bombay Municipality.
9. Bombay Port Trust.
10. Bombay Provincial Co-operative Bank.
11. Bombay Telephone Co.
12. Central Bank of India.
13. Chartered Bank of India, Australia & China.
14. Chief Inspector of Factories.
15. Chief Inspector of Steam Boilers & Smoke Nuisance.
16. Collector of Bombay.
17. Collector of Customs.
18. Collector of Salt Revenue.
19. Commissioner of Excise.
20. Commissioner of Income-tax.
21. Commissioner of Labour.
22. Commissioner of Police.

APPENDIX 5—*contd.*

23. Commissioner of Workmen's Compensation.
24. Currency Office.
25. Director of Industries.
26. Eastern Bank of India.
27. Finance Department, Secretariat.
28. General Department, Secretariat.
29. General Post Office.
30. G. I. P. Railway.
31. Home Department, Secretariat.
32. Imperial Bank of India.
33. Indian Stores Department.
34. Legal Department, Secretariat.
35. Lloyds Bank.
36. Mercantile Bank of India.
37. Municipal Secretary.
38. National Bank of India.
39. National City Bank of New York.
40. Oriental Translator's Office, Secretariat.
41. P. & O. Banking Corporation.
42. Political and Reforms Department.
43. Prothonotary and Registrar, High Court.
44. Public Works Department.
45. Punjab National Bank.
46. Registrar, Bombay University.
47. Registrar, Court of Small Causes.
48. Reserve Bank of India.
49. Revenue Department, Secretariat.

APPENDIX 5—*contd.*

50. Secretary, Schools Committee, Bombay Municipality.
51. Separate Department, Secretariat.
52. Superintendent, Government Printing and Stationery.
53. Superintendent of Stamps.
54. Thos. Cook & Son.

AHMEDABAD.

1. Chief Officer, Ahmedabad Municipality.
 2. Collector of Ahmedabad.
 3. President, Ahmedabad Municipality.
-

SHOLAPUR.

1. Chief Officer, Sholapur Municipality.
2. Collector of Sholapur.
3. President, Sholapur Municipality.

APPENDIX 6.

Lists of Architects and Engineers to whom the forms of questionnaire "D" were sent.

BOMBAY.

1. Abdulla Peermahomed & Co.
2. Adalja & Noorani.
3. Aga Jamshed Burjor.
4. Ahmed Gaya & Co.
5. Architectural Adviser to the Government of Bombay.
6. Bandekar & Ebrahim.
7. Baria Eruchshaw Jamasji.
8. Bhedwar & Bhedwar.
9. Billimoria & Co.
10. Chaudhari & Mhatre.
11. Chinoy, Buchia & Divecha.
12. Colaco, A. L. & Co.
13. Contractor & Kanga.
14. Dalal & Mehta.
15. Davar, K. P. & Co.
16. Desai & Bhuta.
17. Dhondy, K. A. & Co.
18. Dhunjishaw Bhedwar & Co.
19. Dhurandhar Bros.
20. Ditchburn, D. W.
21. Divecha & Engineer.
22. Doctor, Mhatre & Desai.
23. Dubash, Sharma & Caspad.

APPENDIX 6—*contd.*

24. Deputy City Engineer, Bombay Municipality.
25. Executive Engineer, Presidency Division.
26. Ghasvala & Mody.
27. Gilbert Lodge & Co.
28. Gilder, Ardeshir Nowroji.
29. Gregeon, Bately & King.
30. Hate & Master.
31. Havaldar, K. G. & Co.
32. Henriques, Elias Cosmas.
33. Hormasji Ardeshir.
34. Iyengar & Menzies.
35. Kadri & Payne.
36. Kamtekar & Bhiwandkar.
37. Kapadia, T. D. & Co.
38. Karl Count Von Spreiti.
39. Katrak & Shroff.
40. Kora & Bhatt.
41. Lilnai & Co.
42. Marathe & Co.
43. Master, Sathe & Bhuta.
44. McKnight, F. & Co.
45. Merwanji Bana & Co.
46. Metcalfe & Hodgkinson.
47. Mistri & Bhedwar.
48. Model Civil Engineering Co.
49. Mody, M. C. & Co.
50. Motilal & Co.

APPENDIX 6—*contd.*

51. Mulvenna & Co.
52. Munchershah N. Chandabhoy & Co.
53. Nadkarni & Co.
54. Narwekar, S. J. & Co.
55. Palmer & Turner.
56. Parekh & Sheth.
57. Parelkar, S. H. & Co.
58. Patell & Barma.
59. Patel & Motiwalla.
60. Patki, Jadhav & Dadarkar.
61. Poonager, Bilimoria & Co.
62. Ranchhoddas N. Thacker & Co.
63. Sanghani & Co.
64. Sanjana, B. J. & Son.
65. Sanjana & Daji.
66. Sawe & Co.
67. Shapoorjee N. Chandabhoy & Co.
68. Simon & Co.
69. Suverpathi & Vora.
70. Sykes, Patkar & Divecha.
71. Taraporvala & Co.
72. Vaidya & Gupte.
73. Vaz & Co., D. L.
74. Wadia, N. R. & Co.

APPENDIX 6—*contd.*

AHMEDABAD.

1. Asher Pota, Architect.
2. Ashtekar, R. P., Civil Engineer.
3. Bharat Constructional Co.
4. Desai, R. D.
5. Gajjar & Co., Architects.
6. Gujarat Engineering Co.
7. Jethalal Anandji Maru.
8. Kazi Bros., Plan Makers & Engineers.
9. Mohanlal M. & Co.
10. Municipal Engineer, Ahmedabad.
11. Panchal, S. B., Engineer & Co.
12. Parikh, R. M.
13. Patel & Shah.
14. Patel, D. V.
15. Pathak & Co., Architects.
16. P. Ramanlal & Co.
17. Rawal & Co.
18. Shah, Mehta & Co.
19. Suthar, C. B., Architect.

SHOLAPUR.

1. Municipal Engineer, Sholapur.

APPENDIX 7.

List of Associations and Representatives whose oral evidence was taken by the Committee.

BOMBAY.

1. *The Indian Merchants' Chamber—*
 Mr. Gordhandas G. Morarji (President).
 ,, Mangaldas B. Mehta.
 ,, Jayasukhlal K. Mehta, M.A. (Secretary).
2. *The Property Owners' Association—*
 Mr. Gordhandas G. Morarji (President).
 Sir Hormuzdiar P. Dastur, Kt., B.A., LL.B., Bar-at-Law.
 Mr. N. D. Kanga.
 ,, Abdul Rehman Mahomed Yusuf.
 ,, K. H. Goregaoker, B.A., LL.B.
 ,, L. S. Dabholkar.
 ,, Siddick Sulaiman, B.A., LL.B.
3. *The Bombay Bhadekari Sangh—*
 Mr. Ashok Mehta.
 ,, Varaskar.
 ,, Deshmane.
 ,, Powar.
4. *The Bombay Tenants' Central Committee—*
 Mr. S. H. Jhabvala, M.L.A. (President).
5. *The Bombay Provincial Trade Union Congress—*
 Mr. Jamnadas M. Mehta, Bar-at-Law, M.L.A.
 ,, S. C. Joshi, M.A., LL.B., M.L.C.
 ,, R. S. Nimbkar.
 ,, S. S. Mirajkar.
6. *The Institution of Engineers (India), Bombay Centre—*
 Mr. N. V. Modak, B.E. (Bom.), Assoc. M.I.C.E., M.I.E. (India), M.R.San.I. (Eng.), City Engineer, Bombay Municipality.
7. *The Bombay Millowners' Association—*
 Mr. Krishnaraj M. D. Thackersey (Ag. Chairman).
 ,, H. F. Milne (Dy. Chairman).
 ,, T. Maloney (Secretary).

APPENDIX 7—*contd.*

8. Mr. H. B. Shivdasani, M.A. (Cantab.), J.P., The Deputy Municipal Commissioner (Impts.), Bombay Municipality.
9. Mr. R. K. Mhatre, Ag. Executive Health Officer, Bombay Municipality.
10. Mr. J. F. Gennings, C.I.E., C.B.E., Bar-at-Law, Commissioner of Labour.
Mr. S. V. Joshi, B.A. (Cantab.), Asstt. Commissioner of Labour.

AHMEDABAD.

1. *The Textile Labour Association*—
Mr. Khandubhai K. Desai, M.L.A.
2. *The Ahmedabad Municipality*—
Mr. Manilal C. Shah, M.A., LL.B. (President).
,, M. V. Patel (Supdt., Rent and Taxes).
3. *The Sunni Muslim Wakf Committee*—
K.B. Sir Mehubub I. Kadri, Kt., O.B.E., B.A., LL.B. (President).
4. *The Bhadrat Parishad*—
Mr. A. M. Gandhi.
5. *The Ahmedabad City Congress Committee*—
Mr. J. H. Divan (Secretary).
,, Arjun Lala.
6. *The Maskati Cloth Market Association*—
Mr. Bhogilal C. Sutaria.
7. *The Ahmedabad Millowners' Association*—
Mr. Kasturbhai Lalbhai.
,, B. L. Umarwadia, B.A., LL.B. (Advocate) (Secretary).

SHOLAPUR.

1. *The Sholapur Municipality*.
Mr. M. B. Kadadi (President).
,, A. K. Joshi, B.E. (Civil), (Chief Officer).
2. *The Sholapur City Congress Committee*—
Mr. Patwardhan.
,, Kotgunde.
3. *The Sholapur Saraff Association*—
Mr. S. V. Dudgikar (President).

APPENDIX 8.

BOMBAY.

*Method regarding estimating population.**

	Year.		Population.
1921 1,175,914 (by census.)
1930 1,298,708 (estimated.)

		Difference ..	1,22,794
		One-tenth of the difference ..	12,279 (a n n u a l increase).

	Year.		Population (estimated).
1930 1,298,708 12,279

1931 1,310,987 12,279

1932 1,323,266 12,279

1933 1,335,545 12,279

1934 1,347,824 12,279

1935 1,360,103 12,279

1936 1,372,382 12,279

1937 1,384,661

*Estimated figure is arrived at by "adding every year an increase which is 1/10th of the difference between the Census population of 1921.....and the estimated population of 1930.....". From a letter from the Executive Health Officer, Bombay Municipality.

APPENDIX 9.

Regarding Overcrowding.

The standard of overcrowding according to the City of Bombay Municipal Act, 1888, Section 379-A (4) is as follows :—

“ A room used exclusively as a dwelling shall be deemed to be overcrowded.....when the number of the adult inmates is such that the amount of floor space available for each adult inmate is less than 25 superficial feet and for each person under the age of 10 years less than 12½ superficial feet, or when the air space for each adult inmate is less than 250 cubic feet, two children under 10 years of age counting as one adult.”

The standard of overcrowding according to the Housing Act, 1936, of England, Section 58, is as under :—

(1) A dwelling-house shall be deemed for the purposes of this Act to be overcrowded at any time when the number of persons sleeping in the house either—

(a) is such that any two of those persons, being persons 10 years old or more of opposite sexes and not being persons living together as husband and wife, must sleep in the same room ; or

(b) is, in relation to the number and floor area of the rooms of which the house consists, in excess of the permitted number of persons, as defined in the 5th Schedule to this act.

(2) In determining for the purpose of this Section the number of persons sleeping in a house, no account shall be taken of a child under one year old, and a child who has attained one year and is under 10 years old shall be reckoned as one-half of a unit.

Fifth Schedule.

.....The expression “ the permitted number of persons ” means, in relation to any dwelling-house, either—

(a) the number specified in the second column of Table I in the annex hereto in relation to a house consisting of the number of rooms of which that house consists, or

(b) the aggregate for all the rooms in the house obtained by reckoning, for each room therein of the floor area specified in the first column of Table II in the annex hereto, the number specified in the second column of that Table in relation to that area, whichever is the less. Provided that in computing for the purposes of the said Table I the number of rooms in a house, no regard shall be had to any room having a floor area of less than 50 square feet.

APPENDIX 9—*contd.*

TABLE I.

When a house consists of—

(a) one room	2
(b) two rooms	3
(c) three rooms	5
(d) four rooms	7½
(e) five rooms or more	10 with an additional 2 in respect of each rooms in excess of five.

TABLE II.

Where the floor area of a room is—

(a) 110 square feet or more	2
(b) 90 square feet or more, but less than 110 square feet	1½
(c) 70 square feet or more, but less than 90 square feet	1
(d) 50 square feet or more, but less than 70 square feet	½
(e) under 50 square feet	<i>Nil.</i>

APPENDIX 10.

Regarding Ejection.

The following are the provisions regarding ejection in the Interest Restrictions (Amendment) Act, 1933. They are set out in the first Schedule to the Act :

A court shall, for the purposes of section three of this Act, have power to make or give an order or judgment for the recovery of possession of any dwelling-house to which the principal Acts apply or for the ejection of a tenant therefrom without proof of suitable alternative accommodation (where the court considers it reasonable so to do) if—

(a) any rent lawfully due from the tenant has not been paid, or any other obligation of the tenancy (whether under the contract of tenancy or under the principal Acts), so far as the obligation is consistent with the provisions of the principal Acts, has been broken or not performed ;

(b) the tenant or any person residing or lodging with him or being his sub-tenant has been guilty of conduct which is a nuisance or annoyance to adjoining occupiers, or has been convicted of using the premises or allowing the premises to be used for an immoral or illegal purpose, or the condition of the dwelling-house has, in the opinion of the court, deteriorated owing to acts of waste by, or the neglect or default of, the tenant or any such person, and, where such person is a lodger or sub-tenant, the court is satisfied that the tenant has not, before the making or giving of the order or judgment, taken such steps as he ought reasonably to have taken for the removal of the lodger or sub-tenant ;

(c) the tenant has given notice to quit, and, in consequence of that notice, the landlord has contracted to sell or let the dwelling-house or has taken any other steps as a result of which he would, in the opinion of the court, be seriously prejudiced if he could not obtain possession ;

(d) the tenant without the consent of the landlord has at any time after the thirty-first day of July, nineteen hundred and twenty-three, assigned or sublet the whole of the dwelling-house or sublet part of the dwelling-house, the remainder being already sublet ;

(e) the dwelling-house consists of or includes premises licensed for the sale of intoxicating liquor not to be consumed on the premises, and the tenant has committed an offence as holder of the licence or has not conducted the business to the satisfaction of the licensing justices or the police authority, or has carried it on in a manner detrimental to the public interest, or the renewal of the licence has for any reason been refused ;

APPENDIX 10—*contd.*

(f) the dwelling house is so overcrowded as to be dangerous or injurious to the health of the inmates, and the court is satisfied that the overcrowding could have been abated by the removal of any lodger or sub-tenant (not being a parent or child of the tenant) whom it would, having regard to all the circumstances of the case, including the question whether other accommodation is available for him, have been reasonable to remove, and that the tenant has not taken such steps as he ought reasonably to have taken for his removal;

(g) the dwelling-house is reasonably required by the landlord for occupation as a residence for some person engaged in his whole-time employment or in the whole-time employment of some tenant from him or with whom, conditional on housing accommodation being provided, a contract for such employment has been entered into, and either—

(i) the tenant was in the employment of the landlord or a former landlord, and the dwelling-house was let to him in consequence of that employment and he has ceased to be in that employment; or

(ii) the court is satisfied by a certificate of the county agricultural committee, or where there is no such committee, of the Minister of Agriculture and Fisheries, that the person for whose occupation the dwelling-house is required by the landlord is, or is to be, employed on work necessary for the proper working of an agricultural holding or as an estate workman on the maintenance and repair of the buildings, plant, or equipment, of agricultural holdings comprised in the estate;

(h) the dwelling-house is reasonably required by the landlord (not being a landlord who has become landlord by purchasing the dwelling-house or any interest therein after the eleventh day of July, nineteen hundred and thirty-one) for occupation as a residence for—

(i) himself; or

(ii) any son or daughter of his over eighteen years of age; or

(iii) his father or mother.

Provided that an order or judgment shall not be made or given on any ground specified in paragraph (h) of the foregoing provisions of this Schedule if the court is satisfied that having regard to all the circumstances of the case, including the question whether other accommodation is available for the landlord or the tenant, greater hardship would be caused by granting the order or judgment than by refusing to grant it.

PART III
STATISTICAL TABLES

no. 1 Bk Va 11—11g

STATISTICAL TABLE No. 1.

BOMBAY.

*Population.**

Year.					Population.
1669	..	..	..	..	10,000 (estimated).
1716	..	..	..	..	16,000 (estimated).
1814	..	..	..	..	221,550
1833-34	..	..	..	..	234,032
1864	..	..	..	..	816,562
1872	..	..	..	..	644,405
1871	..	..	..	..	773,196
1891	..	..	..	..	821,764
1901	..	..	..	..	776,006
1911	..	..	..	..	979,445
1921	..	..	..	..	1,175,914
1931	..	..	..	..	1,161,383
1937	..	..	..	..	1,400,000 (estimated)†.

* *Vide* Census Reports.

† As stated by the Municipality.

STATISTICAL TABLE No. 2.

BOMBAY.

Number of Buildings with Tenements.†

Census year.	Number of buildings containing.						Total number of buildings.
	10 tenements and under.	11 to 20 tenements.	21 to 30 tenements.	31 to 40 tenements.	40 to 50 tenements.	51 tenements and under.	
1931	23,161	4,353	1,774	986	496	973	31,743
1921	28,155	3,653	1,519	829	467	608	35,231

† *Vide* Census of India, 1931, Vol. IX, Part I, page 77.

STATISTICAL TABLE No. 3.

BOMBAY.

Tenements and Occupants : 1901, 1911, 1921 and 1931.*

Year.	Tenement with one-room.	Total number of occupants.	Tenements with two-rooms.	Total number of occupants.	Tenements with three-rooms.	Total number of occupants.
1901 ..	1,38,031	5,81,070	10,339	52,585	3,734	23,093
1911 ..	1,66,337	7,43,247	19,412	92,109	6,122	33,055
1921 ..	1,75,001	7,05,732	35,559	1,49,903	17,129	81,986
1931 ..	1,97,516	7,91,762	26,231	1,31,872	7,416	44,821

Year.	Tenements with four-rooms.	Total number of occupants.	Tenements with five-rooms.	Total number of occupants.	Tenements with six-rooms and over.	Total number of occupants.
1901 ..	2,354	16,601	1,191	9,458	2,550	35,843
1911 ..	3,799	23,375	1,964	14,014	2,674	23,282
1921 ..	10,616	55,197	6,751	35,674	5,653	42,817
1931 ..	6,169	42,013	2,953	22,302	3,836	39,199

*Vide Census Reports.

STATISTICAL TABLE No. 4.

BOMBAY.

A.

Percentage of Tenements and Occupants.

Tenements classified by number of rooms.	Number of tenements.	Per cent. of tenements.	Number of occupants.	Per cent. of population.	Average number of persons per room.
1 room ..	197,516	81	791,762	74	4.01
2 rooms ..	26,231	11	131,892	12	2.51
3 rooms ..	7,416	3	44,821	3	2.01
4 rooms ..	6,169	2	42,013	4	1.70
5 rooms ..	2,953	1	22,302	2	1.50
6 rooms and over ..	3,836	2	39,199	4	....

Note :—(1) Census taken on 26th February 1931.

(2) *Vide* Census of India, 1931, Vol. 9, page 101.

B.

Net Increase in Housing Accommodation.

Year.	One room tenement.	Two rooms tenements.	Larger tenements usually called blocks.
1931-32	1,421	442	780
1932-33	2,383	390	914
1933-34	1,933	566	974
1934-35	2,685	1,204	1,020
1935-36	3,428	1,454	1,369
1936-37	4,851	2,375	1,365
1937-38	2,317	3,505	1,972
Total	19,018	9,936	8,394

Note :—(1) Figures taken from the administration reports of the Bombay Municipality.

(2) Assuming the average number of persons per room to continue to be what it was in February 1931, at the time of the Census, additional accommodation should provide for additional population as under :—

One-roomed tenements	76,262
Two-roomed tenements	49,879
Larger tenements	50,615

1,76,756 say 1,77,000 persons.

STATISTICAL TABLE No. 5.

BOMBAY.

Increase and Decrease in Rents.

Statement* showing the increases in the gross value of properties of which the rents had been increased and the decreases in the value of properties of which the rents were reduced during the years 1930-31 to 1937-38 :—

Year.				Increase in rents.	Decrease in rents.	Net result decrease.
				Rs.	Rs.	Rs.
1930-31	..	..	..	17,31,343	19,14,386	1,83,043
1931-32	..	..	..	6,27,390	67,01,577	60,74,187
1932-33	..	..	..	5,13,318	30,91,363	25,78,045
1933-34	..	..	..	8,21,241	22,86,126	14,64,885
1934-35	..	..	..	8,19,656	18,53,394	10,33,738
1935-36	..	..	..	5,98,128	14,47,067	8,48,939
1936-37	..	..	..	5,55,834	11,57,732	6,01,898
1937-38	..	..	..	6,65,950	8,72,426	2,06,476
Total ..				63,32,860	1,93,24,071	1,29,91,211

*Information is supplied by the Bombay Municipality.

STATISTICAL TABLE No. 6.

BOMBAY.

Increase and Decrease in rent in Seven Wards.

STATISTICAL

BOM

Increase and Decrease in

Ward.	Year 1930-31.			Year 1931-32.		
	Increase.	Decrease.	Net result.	Increase.	Decrease.	Net result.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
A ..	3,23,995	3,74,789	- 44,794	1,08,843	9,71,588	- 8,62,745
B ..	1,58,089	3,23,402	-1,65,313	28,563	14,59,197	-14,30,634
C ..	3,68,402	3,19,889	+ 48,513	1,44,302	21,03,743	-19,59,441
D ..	5,67,466	3,36,128	+ 2,31,338	1,94,704	11,07,915	- 9,13,211
E ..	1,61,866	2,62,993	-1,01,127	90,810	4,85,163	- 3,94,353
F ..	45,310	1,36,258	- 90,948	6,434	3,23,870	- 3,17,436
G ..	1,00,125	1,60,927	- 60,802	53,644	2,50,101	- 1,96,457
Total ..	17,31,343	19,14,386	-1,83,043	6,27,390	67,01,577	-60,74,187

Ward.	Year 1934-35.			Year 1935-36.		
	Increase.	Decrease.	Net result.	Increase.	Decrease.	Net result.
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
A ..	98,043	4,19,193	-3,26,150	1,63,680	2,95,706	-1,32,026
B ..	59,775	3,35,193	-2,75,418	23,439	2,15,925	-1,92,486
C ..	1,15,209	2,91,733	-1,76,524	1,27,459	1,85,081	- 57,622
D ..	2,19,326	3,01,909	- 82,583	1,52,130	2,04,954	- 52,824
E ..	37,178	2,78,360	-2,41,182	30,950	2,42,637	-2,11,687
F ..	1,64,397	1,45,597	+ 18,800	52,799	1,78,327	-1,25,528
G ..	1,30,728	81,409	+ 49,319	47,691	1,24,437	- 76,746
Total ..	8,19,656	18,53,304	-10,33,738	5,93,123	14,47,067	-8,48,939

TABLE No. 6.

RAY.

rent in Seven Wards.

Year 1932-33.			Year 1933-34.		
Increase.	Decrease.	Net result.	Increase.	Decrease.	Net result.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
1,19,910	9,05,573	-7,85,663	3,18,321	4,85,728	-1,67,407
48,123	3,94,432	-3,46,309	46,918	4,13,036	-3,66,118
1,03,479	5,51,260	-4,47,781	1,18,308	2,86,948	-1,68,640
1,06,562	6,63,909	-5,57,347	1,49,842	5,56,510	-4,06,668
61,753	2,83,459	-2,21,706	89,747	3,51,079	-2,61,332
41,363	1,64,157	-1,22,794	54,322	1,23,844	-69,522
32,128	1,28,573	-96,445	43,785	69,981	-26,196
5,13,318	30,91,363	-25,78,045	8,21,241	22,86,126	-14,64,885

Year 1936-37.			Year 1937-38.		
Increase.	Decrease.	Net result.	Increase.	Decrease.	Net result.
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
47,811	3,03,506	-2,55,695	55,149	1,45,929	-90,780
43,711	1,09,972	-66,261	35,500	1,31,522	-96,022
2,56,154	1,26,300	+1,29,854	3,61,666	1,19,583	+2,42,083
1,34,626	2,06,167	-71,541	94,995	1,31,518	-36,523
21,999	1,75,133	-1,53,134	35,198	91,431	-56,233
32,394	1,45,280	-1,12,886	28,555	1,18,920	-90,365
19,947	91,374	-71,427	54,967	93,473	-38,506
5,55,834	11,57,732	-6,01,898	6,65,950	8,72,426	-2,06,476

STATISTICAL TABLE No. 7.

BOMBAY.

Increase and Decrease in Rateable Values.

Statement* showing the rateable values of private-owned properties in the city from 1st April 1933 to 1st April 1938 as well as (1) increase on account of new houses, enlargements etc., less demolitions and complaints against the values and (2) net increase on account of rise in rents :—

Rateable value of private-owned properties in the city (Public) as on 1st April.		Increase on account of new houses, enlargements etc. less demolitions.	Total of columns 2 and 3.	Decrease on account of complaints against valuation.
Year.	Rateable value.			
1	2	3	4	5
1933	9,24,85,383	15,44,024	9,40,29,407	16,67,810
1934	9,30,99,287	20,50,744	9,51,50,031	13,01,126
1935	9,43,37,221	32,32,915	9,76,20,136	10,41,959
1936	9,70,78,428	35,61,352	10,06,39,780	7,35,183
1937	10,04,53,952	42,95,059	10,47,49,011	7,38,675
1938	10,45,28,162			

Year.	Column 4 minus column 5.	Net increase on account of rise in rents.	Rateable value of private-owned properties in the city as on 1st April next.	
			Year.	Total of columns 6 and 7 rateable value.
1	6	7	8	9
1933	9,23,61,597	7,37,690	1934	9,30,99,287
1934	9,38,48,905	5,38,316	1935	9,43,87,221
1935	9,65,78,177	5,00,251	1936	9,70,78,428
1936	9,98,54,597	5,99,355	1937	10,04,53,952
1937	10,40,10,336	5,17,826	1938	10,45,28,162
1938				

*Information is supplied by the Bombay Municipality.

STATISTICAL TABLE No. 8.

BOMBAY.

**Infant Mortality.*

Infant Mortality by the number of rooms occupied in 1936 and 1937 :—

Number of rooms.	Births.			
	Number.		Percentage.	
	1936.	1937.	1936.	1937.
Road side	13	..	0·0	..
1 Room and under	25,715	24,967	71·6	70·4
2 Rooms	5,651	6,051	15·7	17·1
3 Rooms	1,518	1,483	4·3	4·2
4 or more Rooms	1,672	1,473	4·7	4·1
Information not available	1,336	1,481	3·7	4·2

Number of rooms.	Deaths in Infants.			
	Number.		Percentage.	
	1936.	1937.	1936.	1937.
Road side	26	29	0·3	0·3
1 Room and under	7,004	6,823	78·3	78·5
2 Rooms	1,328	1,298	14·8	14·9
3 Rooms	351	319	4·0	3·7
4 or more Rooms	164	141	1·8	1·7
Information not available	73	78	0·8	0·9

Note.—“The proportion of deaths to births varies inversely as the number of rooms occupied by parents.” Remarks on the above figures by the Executive Health Officer.

*Administration Report of the Municipal Commissioner for the City of Bombay for the years 1936-37 and 1937-38.

STATISTICAL TABLE No. 9.

BOMBAY.

Analysis of 1,262 properties.

A.

Ward.	Properties with 11 to 30 tenements.				Total.
	Number of cases examined.	Percentage of properties with a rise in rents.	Percentage of properties with a fall in rents.	Percentage of properties where rents have remained steady.	
A ..	54	44·4	38·9	16·7	100·0
B ..	109	27·5	63·3	9·2	100·0
C ..	197	41·1	35·6	23·3	100·0
D ..	93	37·6	25·8	36·6	100·0
E ..	181	21·5	28·8	49·7	100·0
F ..	106	17·9	50	32·1	100·0
G ..	108	11·1	30·6	58·3	100·0
A to G ..	848	28·7	39	32·3	100·0

Ward.	Properties with 31 tenements and more.				Total.
	Number of cases examined.	Percentage of properties with a rise in rents.	Percentage of properties with a fall in rents.	Percentage of properties where rents have remained steady.	
A ..	15	53·3	40	6·7	100·0
B] ..	55	25·5	72·7	1·8	100·0
C ..	78	56·4	27	16·6	100·0
D ..	29	34·5	17·2	48·3	100·0
E] ..	100	12	29	59	100·0
F] ..	54	16·7	50	33·3	100·0
G] ..	83	18·1	37·3	44·6	100·0
A to G ..	414	30·93	39·03	30·04	100·0

STATISTICAL TABLE No. 9—*contd.*

BOMBAY.

B.

Ward.	Properties with 11 to 30 tenements.			
	Number of properties showing rise in rents.	Average percentage of rise in rents.	Number of properties showing a fall in rents.	Average percentage of fall in] rents.
A	24	9·3	21	4·9
B	30	9·4	69	9·9
C	81	10·1	70	6·6
D	35	6·1	24	6·3
E	39	8·5	52	9·4
F	19	9·5	53	12·3
G	12	7·1	33	11·3
A to G.. ..	240	8·6	322	8·7

Ward	Properties with 31 tenements and more.			
	Number of properties showing a rise in rents.	Average percentage of rise in rents.	Number of properties showing a fall in rents.	Average percentage of fall in rents.
A	8	8·02	6	9·6
B	14	5·8	40	9·2
C	44	8·9	21	4·6
D	10	6·7	5	2·1
E	12	7·1	29	6·7
F	9	11·7	27	12·8
G	15	7·4	31	8·5
A to G	112	7·9	159	7·6

STATISTICAL TABLE No. 10.

BOMBAY.

Analysis of Questionnaire Form "C".

A.

Number of cases examined.	Income Groups.	Average percentage of income paid as rent.	Rent per 100 sq. ft.	Average number of persons per 100 sq. ft.
			Rs. s. p.	
667	Rs. 21 to Rs. 40 per mensem ..	29.41	8 0 9	2.85
62	" 41 " 60 " ..	24.74	7 3 5	1.99
106	" 61 " 80 " ..	24.52	8 3 11	1.85
122	" 81 " 100 " ..	22.69	8 10 11	1.58
179	" 101 " 125 " ..	19.68	8 5 5	1.4
263	" 126 " 150 " ..	18.86	8 4 7	1.45
99	" 151 " 175 " ..	17.36	8 5 1	1.42
103	" 176 " 200 " ..	17.67	8 12 7	1.24
38	" 201 " 225 " ..	19.77	8 1 5	1.19
48	" 226 " 250 " ..	18.83	8 1 0	.88
16	" 251 " 275 " ..	15.49	8 8 9	1.07
20	" 276 " 300 " ..	13.29	8 8 7	1.07

STATISTICAL TABLE No. 10—*contd.*

BOMBAY.

B

The Analysis of 875 cases examined by the Rent Enquiry Committee Office regarding various class of tenements with their average rentals :—

Class of tenements.	Number recorded.	Percentage to total.	Average rental.		
			Rs.	a.	p.
One-roomed	111	12·7	17	6	9
Two-roomed	474	54·2	23	4	8
Three-roomed	200	22·9	33	13	1
Four-roomed	72	8·2	43	11	5
Five-roomed	17	1·9	47	15	1
Six-roomed	1	·1	67	0	0
Total	875	100·0			

The income in the above cases ranges from Rs. 75 to Rs. 225.

C

The analysis of 947 cases examined by the Rent Enquiry Committee Office regarding percentage of income paid as rent :—

	Income Classes.			
	Rs. 75 and below Rs. 125.	Rs. 125 and below Rs. 175.	Rs. 175 and below Rs. 225.	All Incomes.
House-rent	21·87	18·68	18·05	19·53

STATISTICAL TABLE No. 11.

BOMBAY.

Average annual outgoings from gross rent.

Nature.	Percentage to Gross annual Rental.
1. Municipal Taxes 18·25 per cent. of the Rateable value	15·51
2. Annual Repairs and maintenance at 6·25 to 12½ per cent. of gross rent, say 8 per cent. throughout	8·00
3. Vacancies, cost of collection, bad debts etc., at 6·25 per cent. of gross rent	6·25
4. Annual sinking fund to replace capital invested in building at the end of 60 years at 3½ per cent. ·0051 at 3 per cent. ·0061	5·10
5. Insurance at 4 annas per cent. of 9/10 of cost of building.. ..	2·25
Total outgoings	37·11

or say, 36 per cent.

STATISTICAL TABLE No. 12.

AHMEDABAD.

*Population.**

Year.	Population.
1872	125,706
1881	134,187
1891	155,405
1901	195,494
1911	230,000
1921	270,775
1931	382,767
1936-37	431,112 (estimated†)

* *Vide* Census Reports.

† As estimated by the Municipality.

STATISTICAL TABLE No. 13.

AHMEDABAD.

Number of Buildings.*

A

Classification of Buildings by the number of floors contained in each.

	1921.	1932.
Ground Floor only	15,330	20,720
One Upper floor	17,793	18,988
Two Upper floors	9,251	9,409
Three " "	1,293	1,046
Four " "	32	38
Five " " and over	4	8

B

Residential Buildings each with.

Tenements.	Year 1921.	Year 1932.
1 to 5	39,057	40,367
6 to 10	851	2,118
11 to 20	409	877
21 and over	202	460†
Buildings	40,519	43,822

* Vide Census Reports.

† Details of 460 are as under :—

21 to 25 tenements	146
26 to 30 "	84
31 to 35 "	57
36 to 40 "	44
41 and over "	129

STATISTICAL TABLE No. 14.

AHMEDABAD.

**Tenements and occupants in 1921 and 1932.*

Tenements classified by number of rooms.	Total number of Tenements.		Total number of Occupants.	
	1921.	1932.	1921. *	1932.
One room	39,186	58,206	1,33,069	2,09,972
Two rooms	15,835	20,962	55,058	79,403
Three rooms	6,004	7,231	23,654	30,728
Four rooms	5,021	4,540	21,451	22,373
Five rooms	1,811	2,181	8,330	11,355
Six rooms and over ..	3,019	4,177	17,505	27,657
Total ..	70,876	97,297	2,59,067	3,81,488

* *Vide Census Reports.*

STATISTICAL TABLE No. 15.

AHMEDABAD.

A

*Percentage of tenements and occupants in 1921 and 1932.

Tenements with	Percentage of tenements each with.		Average number of persons per room.	
	1921.	1932.	1921.	1932.
One room	55	60	3.39	3.61
Two rooms	22	22	1.74	1.89
Three rooms	9	7	1.31	1.42
Four rooms	7	5	1.07	1.23
Five rooms	3	2	0.92	1.04
Six rooms and over ..	4	4		

B

Tenements of various kinds and the population occupying them in 1932.

Class of tenements.	Percentage of the population.
One-roomed	55
Two-roomed	21
Three-roomed	8

* Vide Census Reports.

STATISTICAL TABLE No. 16.

AHMEDABAD.

*The Rental Values of houses inside the city walls.

Name of the Ward.	Rental Value.		Percentage of increase in rental value.
	Year 1931-32.	Year 1937-38.	
			Per cent.
Khadia 1A	1,38,939	1,56,104	12
Khadia 1B	1,01,198	1,17,549	17
Kalupur 2A	96,254	1,08,025	12
Kalupur 2B	1,44,046	1,56,050	8
Dariapur 1A	1,15,319	1,58,200	37
Shahpur 2B	93,196	1,00,774	8
Raikhad 1A	50,109	54,034	8
Jamalpur 1A	1,15,929	1,22,755	6

* The Percentage of Increase in the Rental Values of chawls outside the city walls.

Name of the Ward.	Percentage of increase in rental value from 1931-32 to 1937-38.
	Per cent.
Para 1A	19
Para 1B	11
Para 2	11
Para 3	15
Para A	19
Para 4B	17
Rajpur Hispur	7
Behrampur	24

* Information is supplied by the Ahmedabad Municipality.

STATISTICAL TABLE No. 17.

AHMEDABAD.

Analysis of Questionnaire Form "C".

Number of cases examined.	Income-Group.	Average percentage of income paid as rent.	Rent per 100 Sq. ft.		Average number of persons per 100 Sq. ft.
			Rs. a p.		
11	Rs. 20 and under per month ..	27·67	3	9 7	2·41
64	Rs. 21 to Rs. 40 ..	25·84	3	12 9	1·38
79	Rs. 41 to Rs. 60 ..	21·72	3	13 7	1·23
91	Rs. 61 to Rs. 80 ..	19·33	3	14 9	1·04
39	Rs. 81 to Rs. 100 ..	18·89	4	0 0	·93
26	Rs. 101 to Rs. 125 ..	17·49	4	1 0	·92
15	Rs. 126 to Rs. 150 ..	16·51	4	4 10	·84

STATISTICAL TABLE No. 18.

AHMEDABAD.

Average monthly rentals of Working Class Tenements.

Class of tenement.	Average monthly rental paid in				
	1913-14.	1923-24.	1926.	1935.	1938.
	Rs. a p.	Rs. a p.	Rs. a p.	Rs. a p.	Rs. a p.
One-roomed ..	1 2 4	3 5 6	4 1 10	4 12 1	5 0 4
Two-roomed ..	....	....	5 9 6	6 9 3	7 5 9
Three-roomed ..	....	....	6 15 5	8 15 2	9 5 5

Note.—Figures for the years 1913-14 and 1923-24 are taken from the Labour Gazette of July, 1925, page 1179.

Figures for the years 1926 and 1935 are taken from the Report of an Enquiry into Working Class Family Budgets in Ahmedabad—1937, page 41.

Figures for the year 1938 are taken from the Labour Office Report submitted to the Rent Enquiry Committee by the Commissioner of Labour.

STATISTICAL TABLE No. 19.

AHMEDABAD.

Average monthly rentals of Middle Class Tenements.

Class of tenement.	Average monthly rental paid in	
	1926.	1938.
	Rs. s. p.	Rs. s. p.
One-roomed	5 9 8	8 4 8
Two-roomed	6 11 0	12 4 0
Three-roomed	7 1 0	17 12 1
Four-roomed	11 4 3	22 6 5
Five-roomed	15 6 0	26 2 6

Note.—The figures for the year 1926 are taken from the Labour Gazette of July, 1927, pages 1033–1034 and those for 1938 are worked out from replies received to Committee's Questionnaire Form "C".

STATISTICAL TABLE No. 20.

AHMEDABAD.

Shortage of Housing Accommodation.

Class of tenement.	Actual number of tenements in 1932.	Tenements that ought to have been in existence in 1932.	Shortage in 1932.	Percentage of the shortage in 1932.	Average number of persons per room in 1921.	Persons that could have been accommodated in the tenements shown in Column 4 on the basis of Column 6.
1	2	3	4	5	6	7
One-roomed ..	58,206	61,832	3,626	6·2	3·39	12,292
Two-roomed ..	20,962	22,837	1,875	8·9	1·74	6,524
Three-roomed ..	7,231	7,800	569	7·8	1·31	2,235
Four-roomed ..	4,540	5,237	697	15·3	1·07	2,984
Five-roomed ..	2,161	2,469	288	13·2	0·92	1,325
Six-roomed and over.	4,177	4,770	593	14·1	..	..
					Total say	25,360 25,000.

Note.—Calculation based on figures taken from Census Reports.

STATISTICAL TABLE No. 21.

SHOLAPUR.

*Population.**

Year.					Population.
1872	..	..	..	..	53,403
1881	..	..	..	..	59,890
1891	..	..	..	..	61,915
1901	..	..	..	..	75,288
1911	..	..	..	..	61,345
1921	..	..	..	..	119,581
1931-	..	..	..	..	135,574
1937-38	..	..	..	..	151,142 (estimated†).

* *Vide* Census Reports.

†As stated by the Municipality.

STATISTICAL TABLE No. 22.

SHOLAPUR.

*Buildings.**

Year.	Total Number of buildings.	Residential buildings.	Huts and buildings of temporary kind.
1921	13,232	8,655	2,604
1931	20,630	14,763	3,219

* Vide Census Reports.

Classification of buildings by the number of floors.

Year.	Number of Buildings.	Ground Floor.	One Upper Floor.	Two Upper Floors.	Three Upper Floors.
1921	13,214	11,322	1,798	91	3
1931	20,630	17,770	2,676	180	4

STATISTICAL TABLE No. 23.

SHOLAPUR.

*Distribution of buildings by the number of rooms.**

Year.	Total Number of Buildings.	Number of rooms.						
		1	2	3	4	5	6	7
1921 ..	13,034	4,461	2,007	1,296	1,373	745	785	374
1931 ..	20,543	7,551	5,505	2,110	1,579	913	894	439

Year.	Total Number of Buildings.	Number of rooms— <i>contd.</i>							
		8	9	10	11-15	16-20	21-30	31-40	40 and over.
1921 ..	13,034	489	272	357	524	238	74	23	16
1931 ..	20,543	416	252	245	461	97	57	16	8

* *Vide* Census Reports.

STATISTICAL TABLE No. 24.

SHOLAPUR.

*Classification of buildings by the number of families.**

Year.	Number of Buildings.	Number of families.					
		1	2	3	4	5	6
1921	12,419	8,843	1,390	784	487	278	187
1931	19,044	14,359	1,892	1,028	623	374	235

Year.	Number of Buildings.	Number of families—contd.						
		7	8	9	10	11-15	16-20	21 and over.
1921	12,419	93	93	58	45	113	34	14
1931	19,044	155	119	74	56	95	19	15

**Vide Census Reports.*

STATISTICAL TABLE No. 25.

SHOLAPUR.

*Variations in rents of working class tenements.**

Nature of tenements.	Increase in rent during the period of 1927-28 to 1937-38.		Decrease in rent during the period of 1927-28 to 1937-38.		Number of tenements whose rents have not varied during the period 1927-28 to 1937-38.
	Number of tenements selected.	Average percentage of increase in rent per tenement.	Number of tenements selected.	Average percentage of decrease in rent per tenement.	
One-roomed ..	305	25·27	105	11·17	178
Two-roomed ..	9	36·26	....	....	....

* Table based on the figures supplied by the Municipality.

STATISTICAL TABLE No. 26.

SHOLAPUR.

*Variations in rents of middle class tenements.**

Nature of tenements.	Increase in rents during the period 1927-28 to 1937-38.		Decrease in rents during the period 1927-28 to 1937-38.		Number of tenements whose rents have not varied during the period 1927-28 to 1937-38.
	Number of tenements selected.	Average percentage of increase in rent per tenement.	Number of tenements selected.	Average percentage of decrease in rent per tenement.	
One-roomed ..	73	21·11	....	....	12
Two-roomed ..	180	21·02	36	8·57	43
Three-roomed ..	78	27·87	55	10·26	32
Four-roomed ..	13	9·6	2	26·47	13

* Table based on the figures supplied by the Municipality.

STATISTICAL TABLE No. 27.

SHOLAPUR.

Analysis of Questionnaire Form 'C'.

Number of cases examined.	Income groups.	Average rent per 100 square feet.	Average number of persons per 100 square feet.
		Rs. a. p.	
125	Rs. 20 and under per month	1 15 3	2·07
145	Rs. 21 to Rs. 40 per month	2 7 0	1·82
85	Rs. 41 to Rs. 60 per month	2 9 4	1·41
42	Rs. 61 to Rs. 80 per month	2 12 3	1·59
29	Rs. 81 to Rs. 100 per month	2 14 4	1·25
18	Rs. 101 to Rs. 125 per month	3 6 6	1·22
12	Rs. 126 to Rs. 150 per month	2 13 9	1·06

STATISTICAL TABLE No. 28.

SHOLAPUR.

Average monthly rentals of working class tenements.

Class of tenement.	Average monthly rental paid in	
	1925.	1938.
	Rs. a. p.	Rs. a. p.
One-roomed	1 15 8	2 5 3
Two-roomed	2 6 10	3 10 4
Three-roomed	3 10 8	4 13 9
Four-roomed	3 10 3	8 5 4
Five-roomed	6 2 8	12 0 0

Notes.—The figures for the year 1925 are taken from the Report on an Enquiry into Family Budgets of Cotton Mill Workers in Sholapur City, 1928, page 22.

The figures for the year 1938 are taken from the Labour Office Report which is submitted to the Rent Enquiry Committee.



Report of the Rent Enquiry
Committee

Vol. II

Part IV

BOMBAY

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PART IV.
LABOUR OFFICE REPORT REGARDING ENQUIRY
INTO WORKING CLASS HOUSING AND
HOUSE-RENTS.

REPORT ON AN ENQUIRY INTO WORKING CLASS HOUSING AND HOUSE-RENTS IN BOMBAY, AHMEDABAD AND SHOLAPUR.

In General Department, Government Resolution No. 2173/33, dated the 25th April 1938 the Government of Bombay appointed a Committee to enquire into the house-rents paid by the working and middle classes in Bombay, Ahmedabad and Sholapur and to make recommendation relating to housing conditions in these centres. The Committee were supplied by the Labour Office with data relating to house-rents and housing conditions in these centres which had been published from time to time in its special reports and in articles published in the *Labour Gazette*. As the Committee were, however, anxious to obtain statistical information relating to the proportion which house-rents form of family incomes Government instructed the Labour Office to make special enquires into the subject and to supply the data to the Committee as early as possible. Accordingly, enquiries were started at all the above three centres by the end of July and they were completed by the end of September 1938. The following report is based on the results of these investigations.

METHOD OF ENQUIRY.

A form for the collection of the data was drawn up which is attached as Appendix A. It will be seen from the form that information was asked for on certain other matters besides family incomes and rents but this was done in order to arrive at a true picture of housing conditions generally in the three industrial centres. The investigation was conducted by the Lady Investigators of the Labour Office with the assistance of temporary staff employed for the purpose under the direct supervision of an Assistant Commissioner of Labour. The method of enquiry was what is known as the "interview" method.

SCOPE OF THE ENQUIRY.

As the Committee were interested only in ascertaining the housing conditions and house-rents prevailing in private premises, the present inquiry was confined to only such premises, and buildings owned by employers or by public bodies and also huts and temporary structures erected by industrial workers on sites leased out to them by Municipalities were therefore excluded from its scope.

SAMPLE ADOPTED.

In the time allowed for making the investigation and preparing the report it would have been well nigh impossible to cover all houses owned by private landlords in all these three centres; nor was it necessary to

do so in view of the fact that a statistical sample properly selected yields sufficiently accurate results. A sample of 10 per cent. of the tenements in predominantly working class localities was therefore taken both in Bombay and Sholapur while in the case of Ahmedabad, where working class housing is spread over several areas, a sample of one in 33 was taken. The number of samples taken in the three centres was as follows:—

Bombay	..	..	..	2,175
Ahmedabad	..	..	..	1,872
Sholapur	..	..	..	667

Bombay City.

The enquiry in Bombay City was confined to predominantly working class localities in E, F and G wards. According to the 1931 population census the population of each of these three wards was 2,73,050, 1,59,514 and 1,63,775 respectively. Out of a total of 2,175 tenements covered by the present enquiry, 492 were in E ward, 866 in F ward and 817 in G ward. The reason why as compared to F and G wards the sample achieved in E ward was considerably smaller is that in this ward the concentration of working class inhabitants is not so great as in the other two wards.

In analysing the data collected during the present enquiry a somewhat different method of approach had to be adopted so far as Bombay City and Ahmedabad were concerned. The reason for this was that in order accurately to ascertain the proportion which working class families paid by way of rent to their incomes it was desirable to draw a distinction between families which pay a certain amount per month by way of rent for the accommodation which they themselves occupy and others where the accommodation is partly shared by boarders and/or lodgers. Besides this as is well known, in Bombay City several persons live together, leaving their families in their native places and share the rent. The rent paid by such persons although it is paid by one man for the purpose of taking the rental receipt is really shared by several of them and their number sometimes runs into 8 to 10. It was found during the present investigation that in 159 cases singlemen were sharing a tenement. Where also a tenement is shared by more than one family as was found in 33 cases in Bombay City the figures have to be dealt with separately. For purposes of this analysis, therefore, the returns received have been kept in four distinct categories, namely, (1) ordinary families, (2) families having boarders and lodgers, (3) single man and (4) tenements shared by more than one family.

Out of a total of 2,175 returns, 1,633 or 75 per cent. related to ordinary families. As Table I shows 21·92 per cent. of the returns were from E ward, 42·07 from F ward and 36·01 per cent. from G ward. It will be seen that 91·24 per cent. of the families covered were living in one-roomed

tenements, 8·08 per cent. in two-roomed and 0·68 per cent. in three-roomed tenements. The number of families living in one-roomed tenements, as revealed by the present enquiry, is somewhat higher than the figure yielded by previous enquiries made by the Labour Office. The reason for this is that the present enquiry was confined only to tenements in houses belonging to private landlords. It is common knowledge that properties belonging to Government or to public bodies like the Municipality and the Port Trust often contain more than one room per tenement.

TABLE I.

Bombay.

Classification of Tenements according to Number of Rooms.

Class of tenement.	Number of tenements.				Percentage to total.
	E Ward.	F Ward.	G Ward.	Total.	
One-roomed	322	634	534	1,490	91·24
Two-roomed	34	52	46	132	8·08
Three-roomed	2	1	8	11	0·68
Total	358	687	588	1,633	100·00
Percentage to total ..	21·92	42·07	36·01	100·00	

Tables II, III, IV and V summarise the information separately and together for the three wards considered, for the different types of tenements and give the average monthly rent, the average number of persons per tenement and the average floor space per person, room and tenement. In the three wards considered the average monthly rent for one-roomed tenements is Rs. 6-14-4, the average number of persons 3·84 and the approximate average floor space per person, room and tenement is 26·86, 103·23 and 103·23 square feet respectively. As regards the monthly rent, it would appear that while it is about the same in E and G wards it is slightly higher in F ward. The rent for two-roomed tenements is about the same in all the three wards while the rental figures for three rooms cannot really be compared as the samples achieved are small. It is noteworthy that the average floor space per person in two-roomed tenements is not appreciably higher than in one-roomed tenements, the figures being 32·10 and 26·86 square feet respectively.

TABLE II.

Bombay.

Average monthly rent for and accommodation available in different classes of tenements.

E WARD.

Class of tenement.	Number of tenements	Average monthly rent.	Average number of persons per tenement.	Approximate average floor space in square feet per		
				person.	room.	tenement.
		Rs. a. p.				
One-roomed ..	322	6 7 11	3.95	25.04	98.99	98.99
Two-roomed ..	34	12 11 8	5.74	32.30	92.62	185.00
Three-roomed ..	2	13 3 0	6.50	41.54	90.00	270.00
All tenements ..	358	7 2 0	4.14	26.14	97.76	108.13

TABLE III.

Bombay.

Average monthly rent for and accommodation available in different classes of tenements.

F WARD.

Class of tenement.	Number of tenements.	Average monthly rent.	Average number of persons per tenement.	Approximate average floor space in square feet per		
				person.	room.	tenement.
		Rs. a. p.				
One-roomed ..	634	7 5 8	3.78	27.45	103.83	103.83
Two-roomed ..	52	12 10 7	6.21	29.48	91.59	183.17
Three-roomed ..	1	18 0 0	9.00	32.00	96.00	288.00
All tenements ..	687	7 12 4	3.97	27.71	102.08	110.11

TABLE IV.

Bombay.

Average monthly rent for and accommodation available in different classes of tenements.

G Ward.

Class of tenement.	No. of tenements.	Average monthly rent.	Average No. of persons per tenement.	Approximate average floor space in square feet per		
				person.	room.	tenement.
		Rs. a. p.				
One-roomed ..	534	6 9 6	3.85	27.31	105.08	105.08
Two-roomed ..	46	12 2 9	5.65	35.19	99.46	198.91
Three-roomed ..	8	14 13 0	6.00	35.67	71.33	214.00
All tenements ..	588	7 2 4	4.02	28.34	103.04	113.90

TABLE V.

Bombay.

Average monthly rent for and accommodation available in different classes of tenements.

E, F and G Wards combined.

Class of tenement.	No. of tenements.	Average monthly rent.	Average No. of persons per tenement.	Approximate average floor space in square feet per		
				person.	room.	tenement.
		Rs. a. p.				
One-roomed ..	1,490	6 14 4	3.84	26.86	103.23	103.23
Two-roomed ..	132	12 8 2	5.89	32.10	94.59	189.19
Three-roomed ..	11	14 12 11	6.36	36.29	76.97	230.91
All tenements ..	1,633	7 6 6	4.03	27.58	101.47	111.04

The present enquiry shows that the average monthly income of the family is Rs. 43-6-3 and the monthly rent Rs. 7-6-6 ; the percentage of rent to income is therefore 17·07. In connection with the figure of the average monthly family income it is pertinent to point out that this average would have been slightly higher if the income of the families which keep boarders and lodgers had been included. As regards the percentage of rent to income, it is seen from Table VI that it varies from 8·91 in the income group Rs. 95 and below Rs. 100 to 42·67 in the lowest income group Rs. 10 and below Rs. 15. With few exceptions, it is also seen that as the income increases the percentage of rent diminishes. Although the average percentage for the families considered comes to 17·07, the percentage in the case of a very large majority or 55 per cent. of the cases lies between 18·30 and 23·51.

TABLE VI.

*Average Monthly Income and Average Monthly Rent in
Bombay City by Wards.*

Income Class.	E Ward.			
	No. of instances.	Average income.	Average rent.	Percentage of rent to income.
		Rs. a. p.	Rs. a. p.	
Rs. 10 and below Rs. 15	..	....	....	..
.. 15 20	.. 6	17 2 8	5 10 8	33·01
.. 20 25	.. 30	22 2 2	5 13 3	26·33
.. 25 30	.. 47	26 1 5	6 2 3	23·54
.. 30 35	.. 60	30 13 10	6 3 10	20·22
.. 35 40	.. 38	35 9 3	6 4 4	17·63
.. 40 45	.. 37	40 8 8	6 14 3	17·00
.. 45 50	.. 26	45 10 3	6 15 0	15·20
.. 50 55	.. 25	50 7 0	7 12 1	15·38
.. 55 60	.. 19	56 5 11	7 14 11	14·07
.. 60 65	.. 28	60 4 0	8 12 3	14·55
.. 65 70	.. 79	65 8 0	9 11 9	14·86
.. 70 75	.. 7	70 4 7	7 14 0	11·20
.. 75 80	.. 2	75 0 0	9 8 0	12·67
.. 80 85	.. 4	80 0 0	7 9 0	9·45
.. 85 90	.. 1	87 0 0	5 12 0	6·61
.. 90 95	.. 4	90 0 0	8 15 0	9·93
.. 95 100	.. 2	97 0 0	11 2 0	11·47
.. 100 and over	.. 13	134 13 6	12 4 6	9·11
All Income Classes	.. 358	44 4 4	7 2 0	16·09

TABLE VI—*contd.*

Income Class.	F Ward.			
	No. of instances.	Average income.	Average rent.	Percentage of rent to income.
		Rs. a. p.	Rs. a. p.	
Rs. 10 and below Rs. 15 ..	3	12 5 4	5 4 0	40·71
„ 15 „ „ „ 20 ..	16	15 8 0	5 8 11	35·85
„ 20 „ „ „ 25 ..	56	21 1 0	5 3 9	24·85
„ 25 „ „ „ 30 ..	71	25 15 1	6 2 11	23·83
„ 30 „ „ „ 35 ..	123	30 11 4	6 13 10	22·35
„ 35 „ „ „ 40 ..	84	35 5 2	7 6 3	22·92
„ 40 „ „ „ 45 ..	92	40 3 8	8 2 3	20·24
„ 45 „ „ „ 50 ..	44	45 10 2	7 9 10	16·69
„ 50 „ „ „ 55 ..	57	50 4 9	9 2 0	18·14
„ 55 „ „ „ 60 ..	13	55 2 6	9 5 5	16·93
„ 60 „ „ „ 65 ..	41	60 3 6	9 6 9	15·65
„ 65 „ „ „ 70 ..	14	65 14 10	7 9 6	11·52
„ 70 „ „ „ 75 ..	13	70 8 7	7 15 10	11·33
„ 75 „ „ „ 80 ..	18	75 8 0	11 5 10	15·05
„ 80 „ „ „ 85 ..	15	80 5 4	10 4 3	12·78
„ 85 „ „ „ 90 ..	3	85 5 4	12 10 8	14·84
„ 90 „ „ „ 95 ..	5	90 0 0	10 15 2	12·16
„ 95 „ „ „ 100 ..	1	99 0 0	7 0 0	7·07
„ 100 and over ..	18	122 11 7	12 5 11	10·08
All Income Classes ..	687	42 8 9	7 12 4	18·26

TABLE VI—contd.

Income Class	G Ward			
	Number of instances	Average income	Average rent	Percentage of rent to income
		Rs. a. p.	Rs. a. p.	
Rs. 10 and below Rs. 15 ..	3	12 10 8	5 6 8	42·76
„ 15 „ „ „ 20 ..	7	16 6 10	5 14 10	36·08
„ 20 „ „ „ 25 ..	24	21 13 8	6 1 8	27·93
„ 25 „ „ „ 30 ..	61	26 3 6	6 1 0	23·12
„ 30 „ „ „ 35 ..	103	31 0 4	6 4 11	20·33
„ 35 „ „ „ 40 ..	109	35 5 3	6 12 8	19·22
„ 40 „ „ „ 45 ..	81	40 2 9	6 9 11	16·48
„ 45 „ „ „ 50 ..	30	45 11 2	7 5 8	16·09
„ 50 „ „ „ 55 ..	47	50 3 9	7 6 9	14·77
„ 55 „ „ „ 60 ..	16	56 9 0	7 10 11	13·58
„ 60 „ „ „ 65 ..	29	60 7 2	8 1 0	13·33
„ 65 „ „ „ 70 ..	11	65 5 10	8 2 7	12·49
„ 70 „ „ „ 75 ..	11	70 0 0	8 0 11	11·51
„ 75 „ „ „ 80 ..	8	75 4 0	9 2 2	12·14
„ 80 „ „ „ 85 ..	15	80 2 2	11 13 9	14·80
„ 85 „ „ „ 90 ..	4	86 4 0	12 6 0	14·35
„ 90 „ „ „ 95 ..	6	90 0 0	10 9 4	11·76
„ 95 „ „ „ 100 ..	5	96 12 5	10 0 0	10·33
„ 100 and over ..	18	119 7 1	10 1 11	8·47
All Income Classes ..	588	43 13 6	7 2 4	16·21

TABLE VI—*concl.*

Income Class	E, F & G Wards combined			
	Number of instances	Average income	Average rent	Percentage of rent to income
		Rs. a. p.	Rs. a. p.	
Rs. 10 and below Rs. 15 ..	6	12 8 0	5 5 4	42·67
„ 15 „ „ „ 20 ..	29	16 1 1	5 10 8	35·27
„ 20 „ „ „ 25 ..	110	21 8 6	5 14 5	27·41
„ 25 „ „ „ 30 ..	179	26 1 3	6 2 1	23·51
„ 30 „ „ „ 35 ..	286	30 13 8	6 8 6	21·17
„ 35 „ „ „ 40 ..	231	35 5 11	6 14 9	19·57
„ 40 „ „ „ 45 ..	210	40 1 2	7 5 4	18·30
„ 45 „ „ „ 50 ..	100	45 10 6	7 5 9	16·12
„ 50 „ „ „ 55 ..	129	50 4 10	8 3 10	16·38
„ 55 „ „ „ 60 ..	48	56 1 8	8 3 8	14·67
„ 60 „ „ „ 65 ..	98	60 4 9	8 13 4	14·65
„ 65 „ „ „ 70 ..	34	65 10 1	8 5 6	12·71
„ 70 „ „ „ 75 ..	31	70 4 8	8 0 0	11·38
„ 75 „ „ „ 80 ..	28	75 6 3	10 9 6	14·05
„ 80 „ „ „ 85 ..	34	80 3 4	10 10 5	13·28
„ 85 „ „ „ 90 ..	8	86 0 0	11 10 6	13·55
„ 90 „ „ „ 95 ..	15	90 0 0	10 4 3	11·41
„ 95 „ „ „ 100 ..	8	97 1 9	8 10 6	8·91
„ 100 and over ..	49	124 11 9	11 11 7	9·40
All Income Classes ..	1,833	43 6 3	7 6 6	17·07

The two frequency tables Nos. VII and VIII contain information regarding the monthly rentals according to the type of tenements and the monthly rentals paid by families in the different income groups. The first of these tables (No. VII) makes explicit the results of the enquiry discussed so far. For instance, it shows, first of all, that although the average monthly rent of one-roomed tenements is Rs. 6-14-4 in a vast proportion of the cases or in 79 per cent. of the total it varied from Rs. 5 to Rs. 9 per month. It would appear that the two frequency groups where concentration is the largest are Rs. 5 and below Rs. 6 and Rs. 6 and below Rs. 7. The sample for two-roomed tenements is not large enough to bear detailed analysis although it serves as a very good check on the rental figures for one-roomed tenements inasmuch as the two-roomed tenements occupied by the working classes in a majority of cases are not two-roomed tenements as such but it merely means that a family instead of renting one room in a chawl rents two. The rental figure for two-roomed tenements in the majority of cases is therefore just double of what it is for one-roomed tenements.

TABLE VII.

Bombay.

Frequency of Rents.

Monthly Rental	Tenements having the following number of rooms				Percentage to total
	1	2	3	Total	
Rs. 3 and below Rs. 4 ..	14	..	..	14	0·86
.. 4 5 ..	71	1	..	72	4·41
.. 5 6 ..	336	3	1	340	20·82
.. 6 7 ..	441	..	..	441	27·00
.. 7 8 ..	239	8	..	247	15·13
.. 8 9 ..	166	5	..	171	10·47
.. 9 10 ..	67	3	..	70	4·29
.. 10 11 ..	74	22	..	96	5·88
.. 11 12 ..	29	11	..	40	2·45
.. 12 13 ..	25	16	..	41	2·51
.. 13 14 ..	13	19	..	32	1·96
.. 14 15 ..	6	13	3	22	1·35
.. 15 16 ..	8	11	4	23	1·41
.. 16 17 ..	1	9	1	11	0·67
.. 17 18 ..	..	2	..	2	0·12
.. 18 19 ..	..	1	1	2	0·12
.. 19 20 ..	..	..	..	..	..
.. 20 and over ..	..	8	1	9	0·55
Total ..	1,490	132	11	1,633	100·00
Percentage to total ..	91·24	8·08	0·68	100·00	

The table containing the frequency of the incomes of the families and rents paid by them is self-explanatory and requires no comment.

VIII

City

and Frequency of Rents.

rental shown below was paid										Percentage to total
Rs. 12 and below Rs. 13	Rs. 13 and below Rs. 14	Rs. 14 and below Rs. 15	Rs. 15 and below Rs. 16	Rs. 16 and below Rs. 17	Rs. 17 and below Rs. 18	Rs. 18 and below Rs. 19	Rs. 19 and below Rs. 20	Rs. 20 and over	Total	
									6	0.37
									29	1.78
									110	6.74
	1								179	10.96
2	2								286	17.51
4	2	3							281	14.15
8	2	2	2	1					210	12.86
2	1	1	1						100	6.12
4	7		1	2					129	7.90
5	2	1	1						48	2.94
7	2	3	4	3				1	98	6.00
1	1	2	1	1					84	2.08
	2								81	1.90
3	3	3	1	2	1			1	28	1.71
3		3	4	2				1	34	2.08
1	1	1	2						8	0.49
1	1	1	1		1				15	0.92
			1						8	0.49
5	5	2	4			2		6	49	3.00
41	32	32	23	11	2	2		9	1,638	100.00
2.51	1.96	1.86	1.41	0.67	0.12	0.12		0.55	100.00	

FAMILIES WITH BOARDERS AND/OR LODGERS.

In 350 or 16 per cent. of the tenements covered the families renting the tenements reported that they kept boarders and/or lodgers. Owing to the dearth of housing accommodation and in order to maintain the privacy of family life, the system of taking boarders instead of boarders and lodgers or lodgers only is far more common. The present enquiry shows that of the 350 families entertaining boarders and lodgers in 65 cases boarders and lodgers were entertained, in 256 cases boarders only and in 29 cases lodgers only. There is no uniformity as regards the rate of the payment for boarding and lodging although it is usual for a boarder who also lodges with the family to pay anything between Rs. 8 to Rs. 12 per month, the most usual charge being Rs. 10. In the case of lodgers, payment is made at the rate of Re. 1 to Rs. 1/8 per month, although in some cases only a few annas are paid by way of rent. Where the family entertains a large number of boarders and lodgers it is usual for it to rent two rooms and keep one at the disposal of the boarders.

Table IX which gives the average monthly rent and the average floor space per person, room and tenement is of interest. It will be seen that out of the 350 cases, 302 were one-roomed tenements, 46 two-roomed and two three-roomed. The proportion of two-roomed to one-roomed tenements in this case is higher than where no boarders and lodgers are taken and the explanation of this would appear to lie in what has been stated already regarding the system of allotting a separate room to boarders and lodgers. The average rental for one-roomed tenements in this case is slightly higher than for other families, being Rs. 7-3-11 per month. The fact, however, that a family living in a one-roomed tenement takes in lodgers need not mean that it adds to overcrowding and congestion because it is generally small families that are concerned. It is striking that while in the case of other families the floor space per person, room and tenement is 26·86, 103·23, and 103·23 square feet respectively in the case of families entertaining boarders and lodgers the corresponding figures are 26·35, 107·84 and 107·84 respectively. The explanation however clearly lies in this, that in nearly three-fourths of the cases the boarder does not lodge with the family.

TABLE IX.

Bombay City.

Average monthly rent for and accommodation available in different classes of tenements occupied by families keeping Boarders and Lodgers.

Class of tenement	No. of tenements	Average Monthly Rent	Average No. of persons per tenement	Approximate average floor space in square feet per		
				Person	Room	Tenement
		Rs. s. p.				
One-roomed ..	302	7 3 11	4.09	26.35	107.84	107.84
Two-roomed ..	46	11 13 8	7.22	24.45	88.25	176.50
Three-roomed ..	2	14 0 6	6.50	41.46	89.83	269.50
All tenements ..	350	7 14 3	4.52	26.08	103.07	117.79

On page 11 of this report it was stated that the average monthly income of the family was Rs. 43-6-3 and the average monthly rent Rs. 7-6-6, the percentage of rent to income being 17.07. As Table X will show, in the case of families taking boarders and/or lodgers the corresponding figures are Rs. 55-15-4, Rs. 7-14-3 and 14.10 per cent. The average income of families entertaining boarders and lodgers is thus appreciably higher than of other families although the average monthly rental paid is about the same. The percentage of rent to income in this case is, however, not a true percentage because except in cases where lodgers alone are entertained, a large part of the family income that accrues from the receipts from boarders would be spent on their food, etc. and the percentage of rent to the net income would be higher than what is shown by this figure.

TABLE X.

Average Monthly Income of and Average Monthly Rent paid by the families keeping Boarders and Lodgers in Bombay.

Income class.		Number of instances	Average Incoms.	Average Rent.	Percentage of Rent to Income.
Rs.			Rs. a. p.	Rs. a. p.	
Rs. 20 and below	Rs. 25 ..	3	22 0 0	5 1 8	23·20
.. 25 ..	.. 30 ..	10	27 3 2	7 4 7	26·79
.. 30 ..	.. 35 ..	22	31 11 4	6 9 1	20·71
.. 35 ..	.. 40 ..	28	36 14 7	7 2 0	19·30
.. 40 ..	.. 45 ..	48	41 10 11	7 6 10	17·82
.. 45 ..	.. 50 ..	47	46 9 5	6 15 11	15·01
.. 50 ..	.. 55 ..	31	51 9 3	7 10 10	14·88
.. 55 ..	.. 60 ..	29	55 11 7	7 8 9	13·54
.. 60 ..	.. 65 ..	33	60 12 7	8 10 8	14·26
.. 65 ..	.. 70 ..	25	66 1 3	8 3 6	12·44
.. 70 ..	.. 75 ..	21	71 0 9	8 15 5	12·62
.. 75 ..	.. 80 ..	14	76 9 2	8 14 7	11·64
.. 80 ..	.. 85 ..	7	81 6 10	9 10 7	11·87
.. 85 ..	.. 90 ..	8	86 12 0	8 5 6	9·62
.. 90 ..	.. 95 ..	6	91 13 4	8 10 8	9·44
.. 95 ..	.. 100 ..	2	98 0 0	9 12 0	9·95
.. 100 and over	.. ..	16	117 5 3	11 0 3	9·39
All Income classes		350	55 15 4	7 14 3	14·10

SINGLEMEN.

As already stated there were 159 cases of tenements which were shared by single persons. As the analysis of this information would throw no useful light on the proportion which rent forms of income these returns have not been analysed.

SUB-LETTING.

In the case of thirty-three tenements, out of which 20 were one-roomed and 13 contained more than one room, the tenement was shared by more than one family. The highest number of families living in a single-roomed tenement was four. Here again the data have not been analysed as they would throw no light on the question of the proportion of rents to incomes.

AHMEDABAD.

The total number of tenements covered by the present enquiry in Ahmedabad was 1,872. Out of this number in 1,776 instances no boarders and lodgers were entertained, 82 cases related to families which accepted boarders and lodgers and in 14 cases the tenements were sub-let. Unlike Bombay City, the system of taking in boarders and lodgers does not prevail to any considerable extent in Ahmedabad nor are there many cases in which the same tenement is being occupied by more than one family. Even so, however, the housing and rental data relating to families taking in boarders and lodgers have been dealt with separately.

The Superintendent of Census Operations in charge of the 1921 census while dealing with housing in Ahmedabad has stated that the term "chawl" is almost unknown in that centre and although in recent years there has been a tendency in Ahmedabad for chawls in the Bombay sense of the word to be constructed, the chawl is not a predominant type of dwelling there. The type of working class dwelling most in prominence is a small structure containing a few rooms with an open verandah at the rear and sometimes a closed one in front. A tenement with a closed front verandah can, for all practical purposes, be regarded as a two-roomed tenement because an enclosed verandah can be, and often is, used as a living room or as a kitchen. On the basis of this definition a classification of the tenements covered by the present enquiry is given in Table XI. It will be seen that of the total, 73·82 per cent. of the tenements were one-roomed, 22·97 two-roomed and the rest had more than two rooms. The corresponding figures yielded by the 1935 Family Budget Enquiry were 76·26 and 19·95 respectively. The slightly higher percentage of two-roomed tenements shown by the present enquiry is probably due to the fact that closed verandahs were considered as rooms during the present enquiry while they were not so regarded for purposes of the Family Budget Enquiry.

TABLE XI.

Ahmedabad.

Classification of tenements according to number of rooms.

Class of tenements.	No. of tenements.	Percentage to total.
One-roomed	1,311	73·82
Two-roomed	408	22·97
Three-roomed	45	2·54
Four-roomed	10	0·56
Five-roomed	2	0·11
Total ..	1 776	100·00

A study of the frequency of the rents paid by industrial workers in Ahmedabad reveals some interesting features. It will be seen, first of all, from Table XII that the concentration so far as one-roomed tenements are concerned is in the frequency groups Rs. 4 to Rs. 5, and Rs. 5 to Rs. 6. In fact, the three frequency groups Rs. 4 to Rs. 5, Rs. 5 to Rs. 6 and Rs. 6 to Rs. 7 account for about 82·99 per cent. of the tenements. So far as rents of two-roomed tenements are concerned, the distribution in the frequency groups of rentals is more even although nearly a quarter of the cases appear in the group Rs. 6 and below Rs. 7. If the table is compared with the table published at page 39 of the Report on an enquiry into working class family budgets in Ahmedabad published in the year 1937 by the Labour Office, it will be seen that the present enquiry shows a higher proportion of tenements in the rental groups above Rs. 7 per month. The reason for this may be two-fold. Either the rents may have gone up since the Labour Office family budget enquiry was made or it may be due to the fact that the present enquiry dealt only with housing provided by private landlords and it is common knowledge that employers' housing is cheaper than private housing in most industrial towns of this Province.

TABLE XII.

Ahmedabad.

Frequency of Rents.

Monthly rental.	Tenements having the following number of rooms.					Total.	Per-centage to total.
	1	2	3	4	5		
Re. 1 and below Rs. 2	1	..	..	..	..	1	0·06
Rs. 2 " " " 3	5	..	..	..	..	5	0·28
" 3 " " " 4	116	1	..	..	..	117	6·59
" 4 " " " 5	387	21	1	..	..	409	23·03
" 5 " " " 6	487	56	5	1	..	549	30·91
" 6 " " " 7	214	96	4	..	..	314	17·68
" 7 " " " 8	70	60	5	1	..	136	7·66
" 8 " " " 9	16	80	6	1	..	103	5·80
" 9 " " " 10	9	40	6	2	..	57	3·21
" 10 " " " 11	4	29	5	1	..	39	2·19
" 11 " " " 12	1	8	2	..	..	11	0·62
" 12 " " " 13	1	10	4	1	1	17	0·96
" 13 " " " 14	..	3	2	..	..	5	0·28
" 14 " " " 15	..	..	3	..	..	3	0·17
" 15 and over	..	4	2	3	1	10	0·56
Total ..	1,311	408	45	10	2	1,776	100·00
Percentage to total ..	73·82	22·97	2·54	0·56	0·11	100·00	

The rental data discussed above are presented in Table XIII which classifies the frequency of rents by income classes. Nearly 60 per cent. of families studied fall within the income groups Rs. 25 to Rs. 45 per month. If the four frequency groups lying within these limits are considered, it will be seen that their distribution *inter se* is about even. The average monthly rent paid by industrial workers in Ahmedabad as will be seen from Table XIV comes to Rs. 5-11-7, the average number of persons per tenement is 4·05 and the approximate average floor space per person, room and tenement comes to 43·04, 134·03 and 174·47 square feet respectively. A classification of the accommodation available in different classes of tenements is given in the same table.

TABLE XIV.

Ahmedabad.

Average monthly rent for and accommodation available in different classes of tenements.

Class of tenement.	Number of tenements.	Average monthly rent.	Average number of persons per tenement.	Approximate average floor space in square feet per		
				Person.	Room.	Tenement.
		Rs. a. p.				
One-roomed ..	1,311	5 0 4	3·95	35·98	142·01	142·01
Two-roomed ..	408	7 5 9	4·20	60·00	125·88	251·75
Three-roomed ..	45	9 5 5	5·18	66·95	115·55	348·64
Four-roomed ..	10	12 0 5	6·30	71·81	113·10	452·40
Five-roomed ..	2	16 8 0	8·50	50·18	85·30	426·50
All tenements ..	1,776	5 11 7	4·05	43·04	134·03	174·47

The average monthly income of the families covered during the enquiry comes to Rs. 40-9-10 and the average monthly rent paid being Rs. 5-11-7, the percentage of rent to income is 14·09 (Table XV). Barring exceptions, and speaking generally, it will be seen that as income increases the percentage paid by way of rent decreases. For instance, in the income group Rs. 10 and below Rs. 15 the percentage is as high as 37·97 while the lowest percentage recorded was in the income group Rs. 95 and below Rs. 100 where it was 5·97 only. In the four frequency groups lying within the limits of Rs. 25 and Rs. 45 where the largest concentration of the families studied prevails, the variation is between 14 per cent. to 19·04 per cent.

TABLE XIII.

Ahmedabad.

Monthly Family Income and Frequency of Rents

TABLE

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Monthly Family Income

Income Class.	Number of cases in which the						
	Rs. 1 and below Rs. 2.	Rs. 2 and below Rs. 3.	Rs. 3 and below Rs. 4.	Rs. 4 and below Rs. 5.	Rs. 5 and below Rs. 6.	Rs. 6 and below Rs. 7.	Rs. 7 and below Rs. 8.
Below Rs. 10	1	..	..	..	..
Rs. 10 and below Rs. 15	1	4	2	..	..
„ 15 „ „ „ 20	..	1	13	30	25	6	1
„ 20 „ „ „ 25	1	2	16	53	61	32	7
„ 25 „ „ „ 30	21	71	86	34	12
„ 30 „ „ „ 35	..	1	13	54	78	47	22
„ 35 „ „ „ 40	..	1	21	69	78	61	24
„ 40 „ „ „ 45	15	47	92	64	29
„ 45 „ „ „ 50	7	25	38	24	11
„ 50 „ „ „ 55	3	16	26	6	7
„ 55 „ „ „ 60	5	7	15	9	4
„ 60 „ „ „ 65	5	7	6	3
„ 65 „ „ „ 70	1	7	6	5	2
„ 70 „ „ „ 75	3	11	6	2
„ 75 „ „ „ 80	3	8	3	3
„ 80 „ „ „ 85	4	6	3	4
„ 85 „ „ „ 90	2	7	2	..
„ 90 „ „ „ 95	1	1	..	1
„ 95 „ „ „ 100	6	3	1	1
„ 100 and over	2	4	5	3
All income classes ..	1	5	117	409	549	314	136
Percentage to total ..	0.06	0.28	6.59	23.03	30.91	17.68	7.66

XIII.

dabad.

and Frequency of Rents.

monthly rental shown below was paid.								Total.	Percent- age of total.
Rs. 8 and below Rs. 9.	Rs. 9 and below Rs. 10.	Rs. 10 and below Rs. 11.	Rs. 11 and below Rs. 12.	Rs. 12 and below Rs. 13.	Rs. 13 and below Rs. 14.	Rs. 14 and below Rs. 15.	Rs. 15 and over.		
..	..	..	..	..	..	..	..	1	0.06
1	..	..	..	..	..	..	..	8	0.45
1	..	..	..	..	..	..	..	77	4.34
1	..	..	..	..	..	..	..	178	9.74
13	1	..	..	..	..	..	..	238	13.40
13	6	4	..	1	..	..	..	289	13.46
19	7	3	3	3	..	..	..	289	16.27
21	7	3	3	2	..	1	..	284	15.99
10	10	2	1	2	1	..	1	127	7.15
7	2	8	1	2	..	..	..	78	4.39
8	4	4	1	2	..	..	1	55	3.10
2	2	1	1	1	..	1	1	30	1.69
1	4	1	..	1	1	..	..	29	1.63
..	1	1	..	1	1	..	1	27	1.52
3	..	2	..	1	..	..	..	23	1.29
2	1	1	..	1	..	..	..	22	1.24
2	1	1	..	..	..	..	2	17	0.96
..	2	2	..	..	2	..	1	10	0.56
2	..	1	..	..	..	..	..	14	0.79
2	9	5	1	..	..	1	3	35	1.97
103	57	39	11	17	5	3	10	1,775	100.00
5.80	3.21	2.19	0.62	0.96	0.28	0.17	0.56	100.00	

TABLE XV.

Ahmedabad.

Average Monthly Income and Average Monthly Rent.

Income Class.		Number of instances.	Average Income.	Average Rent.	Percentage of Rent to Income.
			Rs. a. p.	Rs. a. p.	
	Below Rs. 10 ..	1	9 4 0	3 0 0	32·43
Rs. 10 and below	Rs. 15 ..	8	12 9 6	4 12 6	37·97
" 15 "	" " 20 ..	77	17 2 4	4 8 3	26·34
" 20 "	" " 25 ..	173	21 9 3	4 13 8	22·50
" 25 "	" " 30 ..	238	26 13 4	5 1 9	19·04
" 30 "	" " 35 ..	239	31 9 0	5 8 7	17·54
" 35 "	" " 40 ..	289	37 1 8	5 9 5	15·06
" 40 "	" " 45 ..	284	41 10 0	5 13 3	14·00
" 45 "	" " 50 ..	127	46 2 8	6 2 6	13·33
" 50 "	" " 55 ..	78	51 8 8	6 3 5	12·06
" 55 "	" " 60 ..	55	56 11 4	6 8 7	11·53
" 60 "	" " 65 ..	30	61 11 11	7 4 10	11·83
" 65 "	" " 70 ..	29	68 7 9	6 7 9	9·75
" 70 "	" " 75 ..	27	71 12 5	6 11 0	9·32
" 75 "	" " 80 ..	23	77 4 3	6 8 11	8·49
" 80 "	" " 85 ..	22	81 11 11	6 6 9	7·86
" 85 "	" " 90 ..	17	86 8 8	7 8 11	8·73
" 90 "	" " 95 ..	10	91 3 1	10 2 10	11·16
" 95 "	" " 100 ..	14	96 14 1	5 12 7	5·97
" 100 and over	..	35	127 4 1	8 11 9	6·86
All Income Classes ..		1,776	40 9 10	5 11 7	14·09

BOARDERS AND LODGERS.

In Bombay City in a considerable number of cases boarders were entertained but these boarders did not lodge with the family. In Ahmedabad, on the other hand, out of the 82 cases in which boarders and lodgers were entertained, there were 70 cases of boarders and lodgers, 11 of lodgers only and one of a boarder. It would appear that families which entertain boarders and lodgers do not necessarily hire additional accommodation. For instance, it is seen from Table XVI that while the average number of persons per tenement in families not entertaining boarders and lodgers is 4·05, in the case of families entertaining boarders and lodgers it is 5·05 and thus the consideration that family income is enhanced as a result of taking in boarders and lodgers does not seem to act as an inducement to hire better accommodation by paying more rent. As Table XVII will show the average monthly rent paid by families taking in boarders and lodgers is Rs. 5-11-3 which is a few pies less than the average for other families. A boarder and lodger usually charged from Rs. 7 to Rs. 10 per month and this is clearly reflected in the analysis contained in Table XVII of the incomes and rents of families entertaining boarders and lodgers. It will be seen that the average monthly income of such families is Rs. 50-9-11 whereas the rent paid is Rs. 5-11-3 the percentage of rent to income being 11·27. The range of variation in the percentage of rent to income is not so wide in the case of families taking in boarders and lodgers as it is in the case of other families.

TABLE XVI.

AHMEDABAD.

Average monthly rent for and accommodation available in different classes of tenements occupied by families keeping boarders and lodgers.

Class of tenements.	Number of tenements.	Average monthly rent.	Average Number of persons per tenement.	Approximate average floor space in square feet per		
				Person.	Room.	Tenement.
		Rs. a. p.				
One-roomed ..	57	4 13 7	4·88	30·36	148·09	148·09
Two-roomed ..	22	7 6 11	5·14	49·17	126·27	252·55
Three-roomed ..	2	7 12 0	8·00	32·06	85·50	256·50
Five-roomed ..	1	12 0 0	7·00	46·29	64·80	324·00
All Tenements ..	82	5 11 3	5·05	35·83	132·45	180·90

TABLE XVII.

AHMEDABAD.

Average monthly income of and average monthly rent paid by the families keeping boarders and lodgers.

Income Class.	Number of instances.	Average income.	Average rent.	Percentage of rent to income.
		Rs. a. p.	Rs. a. p.	
Rs. 20 and below Rs. 25 ..	2	22 0 6	4 8 0	20·43
Rs. 25 „ „ Rs. 30 ..	6	27 13 0	4 5 4	15·58
Rs. 30 „ „ Rs. 35 ..	7	32 12 0	5 5 9	16·36
Rs. 35 „ „ Rs. 40 ..	11	36 6 8	5 5 5	14·66
Rs. 40 „ „ Rs. 45 ..	10	42 3 2	4 10 10	11·08
Rs. 45 „ „ Rs. 50 ..	9	47 4 1	4 11 7	10·00
Rs. 50 „ „ Rs. 55 ..	9	51 15 5	5 12 11	11·18
Rs. 55 „ „ Rs. 60 ..	5	57 8 7	5 6 5	9·39
Rs. 60 „ „ Rs. 65 ..	8	61 12 6	6 14 0	11·13
Rs. 65 „ „ Rs. 70 ..	2	65 6 6	7 8 0	11·47
Rs. 70 „ „ Rs. 75 ..	6	71 8 2	6 8 0	9·09
Rs. 75 „ „ Rs. 80 ..	3	75 14 0	5 9 4	7·36
Rs. 80 „ „ Rs. 85 ..	1	81 12 0	16 0 0	19·57
Rs. 85 „ „ Rs. 90 ..	..	....	....	..
Rs. 90 „ „ Rs. 95 ..	..	....	....	..
Rs. 95 „ „ Rs. 100 ..	1	98 11 0	11 0 0	11·15
Rs. 100 and over ..	2	122 9 6	7 8 0	6·12
All income classes ..	82	50 9 11	5 11 3	11·27

SHOLAPUR.

In Sholapur the number of tenements covered for purposes of the present enquiry was 637. In addition, there were nine cases of families taking in boarders and lodgers and eleven of tenements shared by singlemen but owing to the smallness of their number they have not been analysed. The enquiry shows that of the total tenements covered, 58·24 per cent. were one-roomed, 37·52 per cent. two-roomed and the remainder contained more than two rooms. It will thus be seen that as compared to Bombay and Ahmedabad a much larger proportion of industrial workers is able to live in more than one-roomed tenements in Sholapur. These figures should not, however, be regarded as presenting the picture of working class housing in Sholapur in true perspective for the reason that the present investigation was confined only to privately-owned tenements, thus excluding tenements built by the employers, several of which contain two or more rooms each. Table XVIII which follows contains the classification of tenements according to the number of rooms.

TABLE XVIII.

SHOLAPUR.

Classification of Tenements according to number of rooms.

Class of tenements.	Number of tenements.	Percentage to total.
One-roomed	371	58.24
Two-roomed	239	37.52
Three-roomed	23	3.61
Four-roomed	3	0.47
Five-roomed	1	0.16
Total ..	637	100.00

It will be seen from Table XIX which gives the frequency of rents according to tenements of different sizes, that the minimum and the maximum limits of rental vary from Re. 1 to Rs. 13 per month. The largest concentration is in the frequency group Rs. 2 and below Rs. 3 while the next two groups, namely, Rs. 3 and below Rs. 4 and Rs. 4 and below Rs. 5 are in the descending order of importance. In 42.54 per cent. of the cases the rent paid was Rs. 2 and below Rs. 3, in 24.49 per cent. of the cases Rs. 3 and below Rs. 4 and in 13.82 per cent. of the cases Rs. 4 and below Rs. 5. Roughly speaking, so far as one-roomed tenements are concerned, the rent varies between Rs. 2 and below Rs. 3 while in the case of two-roomed tenements it varies from Rs. 3 to Rs. 5 per month.

TABLE XIX.

SHOLAPUR.

Frequency of Rents.

Monthly Rental.	Tenements having the following number of rooms.						Per-centage to total.
	1	2	3	4	5	Total.	
Re. 1 and below Ra. 2..	61	3	1	..	..	65	10·20
Re. 2 .. " .. 3..	233	34	4	..	..	271	42·54
" 3 .. " .. 4..	64	90	2	..	..	156	24·49
" 4 .. " .. 5..	10	74	4	..	..	88	13·82
" 5 .. " .. 6..	3	31	3	..	..	37	5·81
" 6 .. " .. 7..	..	6	6	..	..	12	1·88
" 7 .. " .. 8..	..	1	2	..	..	3	0·47
" 8 .. " .. 9..	..	..	..	2	..	2	0·31
" 9 .. " .. 10..	..	..	..	1	..	1	0·16
" 10 .. " .. 11..	..	..	1	..	..	1	0·16
" 11 .. " .. 12..	..	..	..	..	..	..	..
" 12 .. " .. 13..	..	..	..	..	1	1	0·16
Total ..	371	239	23	3	1	637	100·00
Percentage to total ..	58·24	37·52	3·61	0·47	0·16	100·00	..

Table XX shows at a glance working class housing conditions in Sholapur. It will be seen that the average monthly rent paid by the Working classes in Sholapur is under Rs. 3 per month, the average number of persons per tenement is about 5, the average floor space per room is 80·35 square feet and the average floor space per person is 24 square feet. Excluding four and five-roomed tenements, the sample for which is comparatively small, it is seen that the larger the number of rooms in the tenement the smaller is the floor space per room.

TABLE XX.

SHOLAPUR.

Average Monthly Rent for and Accommodation available in different Classes of Tenements.

Class of tenement.	Number of tenements.	Average monthly rent.	Average number of persons per tenement.	Approximate average floor space per sq. ft.		
				Person.	Room.	Tenement.
		Rs. a. p.				
One-roomed ..	371	2 5 3	4·31	21·25	91·62	91·62
Two-roomed ..	239	3 10 4	5·49	26·56	72·91	145·83
Three-roomed ..	23	4 13 9	8·04	26·10	69·97	209·91
Four-roomed ..	3	8 5 4	7·00	48·38	84·67	338·67
Five-roomed ..	1	12 0 0	9·00	48·89	88·00	440·00
All tenements ..	637	2 15 4	4·91	24·03	80·35	117·94

Table XXI attempts to correlate the rents paid to the monthly family income. It is difficult on the basis of the figures given in the table to establish any direct relationship between income and rent because it is found that in a number of cases higher income does not necessarily mean the payment of a higher rent.

TABLE XXI.

SHOLAPUR.

Monthly Family Income and Frequency of Rents.

Income Class.	Number of cases in which the monthly rental shown below was paid.						
	Rs. 1 and below Rs. 2.	Rs. 2 and below Rs. 3.	Rs. 3 and below Rs. 4.	Rs. 4 and below Rs. 5.	Rs. 5 and below Rs. 6.	Rs. 6 and below Rs. 7.	Rs. 7 and below Rs. 8.
Below Rs. 10..	9	13	1	..	..	..	..
Rs. 10 and below Rs. 15..	18	64	12	2	1	..	..
„ 15 „ „ „ 20..	20	85	34	7	3	..	..
„ 20 „ „ „ 25..	9	35	27	9	2	..	..
„ 25 „ „ „ 30..	5	29	14	10	6	1	..
„ 30 „ „ „ 35..	3	26	39	27	6	2	..
„ 35 „ „ „ 40..	1	9	13	10	3	..	..
„ 40 „ „ „ 45..	..	5	8	7	4	1	2
„ 45 „ „ „ 50..	..	2	4	2	..	..	..
„ 50 and over ..	..	3	4	14	12	8	1
All Income Classes ..	66	271	156	88	37	12	3
Percentage to total ..	10·20	42·54	24·49	13·82	5·81	1·88	0·47

TABLE XXI—*contd.*

Income Class.	Number of cases in which the monthly rental shown below was paid.						Percentage to total.
	Rs. 8 and below Rs. 9.	Rs. 9 and below Rs. 10.	Rs. 10 and below Rs. 11.	Rs. 11 and below Rs. 12.	Rs. 12	Total.	
Below Rs. 10 ..	..	..	..	..	..	23	3·61
Rs. 10 and below Rs. 15..	..	..	..	..	..	97	15·23
.. 15 20..	..	..	..	..	..	149	23·39
.. 20 25..	..	..	..	..	..	82	12·87
.. 25 30..	..	1	..	..	..	66	10·36
.. 30 35..	1	..	..	..	..	104	16·33
.. 35 40..	..	..	..	..	..	36	5·65
.. 40 45..	..	..	..	..	..	27	4·24
.. 45 50..	..	..	..	..	..	8	1·26
.. 50 and over ..	1	..	1	..	1	45	7·06
All Income Classes ..	2	1	1	..	1	637	100·00
Percentage to Total ..	0·31	0·16	0·16	..	0·16	100·00	

Table XXII sets out the average income, the average rent and the percentage of rent to income according to income classes. It may be stated here that the figure of the average income of the family arrived at may be an underestimate of the average family income of industrial workers in Sholapur for the reason that the present enquiry excluded mill chawls where a considerable number of families with higher incomes stay. Information collected by the Labour Office during the General Wage Census of 1934 shows that the mills there had provided 1,643 tenements, 1,289 of which were one-roomed and 354 two-roomed tenements. As these tenements are in close vicinity of the mills there is greater inducement, for the womenfolk especially, to work in the mills in order to supplement the family income. On the other hand, when the distance between the residence and the place of work is considerable, as would be the case in the case of tenements covered by the present enquiry, the family income would be lower to that extent.

It will be seen from the table that except in the income groups Rs. 40 and below Rs. 45 and Rs. 50 and over, as the income increases the percentage of the income paid by way of rent diminishes. The highest percentage of 26·55 is to be found in the lowest income group below Rs. 10 while the lowest percentage, namely, 6·9 is to be found in the income group Rs. 45 and below Rs. 50, the percentage for all the families covered being 11·39.

TABLE XXII.

SHOLAPUR.

Average Monthly Income and Average Monthly Rent.

Income Class.	Number of instances.	Average Income.	Average Rent.	Percentage of Rent to Income.
		Rs. a. p.	Rs. a. p.	
Below Rs. 10 ..	23	7 2 7	1 14 5	26.55
Rs. 10 and below Rs. 15 ..	97	12 9 4	2 3 6	17.63
.. 15 20 ..	149	16 10 7	2 8 2	15.07
.. 20 25 ..	82	22 0 9	2 11 3	12.26
.. 25 30 ..	66	27 4 11	3 1 1	11.23
.. 30 35 ..	104	32 5 3	3 5 6	10.34
.. 35 40 ..	36	37 3 11	3 4 11	8.88
.. 40 45 ..	27	42 0 9	3 15 7	9.45
.. 45 50 ..	8	46 10 11	3 3 6	6.90
.. 50 and over ..	45	63 8 7	5 0 4	7.90
All Income Classes ..	637	25 15 8	2 15 4	11.30

SUMMARY AND CONCLUSIONS.

In the foregoing sections a detailed analysis of rents, incomes, accommodation, etc., has been given for each of the three centres. Owing to the different types of accommodation available as also due to geographical and other factors governing housing conditions in these three centres it is not easy to make comparison *inter se*. A few of the important results of the present enquiry may, however, be set out here to show the level of incomes, rents and the proportion of rents to incomes. The following summary table contains the details:—

	Average monthly income of families.			Average monthly rent.			Percentage of rent to income.
	Rs.	a.	p.	Rs.	a.	p.	
Bombay	43	6	3	7	6	6	17·07
Ahmedabad	40	9	10	5	11	7	14·09
Sholapur	25	15	8	2	15	4	11·39

VENTILATION, ETC.

In the form drawn up for the enquiry a remarks column was provided and the investigators were asked to record information wherever available on the following points:—(1) Whether the structure was *kuchcha* or *pucca*; (2) whether the tenement was well-ventilated and (3) whether the rent was charged according to the English or the Indian Calendar. The information collected on the first two points is merely the record of the impression of the Investigators and should be regarded for what it is worth.

Out of the 1,633 cases covered in Bombay City, in 342 information was not available as regards the type of structure. In 1,143 or 88·54 per cent. of the cases it was reported that the structure was *pucca* while in 148 or 11·46 per cent. of the cases it was *kuchcha*.

As regards ventilation, information was not available in 194 cases. Out of the remainder 925 or 64·28 per cent. of the cases the ventilation was reported to be good while in 514 or 35·72 per cent. of the cases it was reported to be bad.

Information regarding the use of the English or the Indian calendar was available in all cases and its analysis shows that in 1,481 or 90·69 per cent. of the cases the English calendar was in use while in 152 or 9·31 per cent. of the cases the Indian calendar was used.

In Ahmedabad out of the 1,775 cases in which information was available it was reported that in 635 or 35·77 per cent. of the total, the structure was a *kuchcha* one while in 1,140 or 64·23 per cent. of the total it was *pucca*.

As regards ventilation, out of the 1,775 cases in which information was available in 1,020 or 57·46 per cent. of the total it was reported to be good while in 755 or 42·54 per cent. of the total it was reported to be bad.

In Ahmedabad the Indian calendar seems to be prominently in use because out of a total of 1,775 cases in no fewer than 1,173 or 66·08 per cent. the Indian calendar was used, the English calendar being used in the remainder.

For Sholapur information regarding the type of structure was not available in the majority of cases. So far as ventilation is concerned, however, out of the 634 cases for which information was available in 72 or 11·36 per cent. it was reported to be good while in 562 or 88·64 per cent. it was reported to be bad.

As in Bombay so also in Sholapur the English calendar seems to be mostly in use because out of the 637 cases in which information was available the use of the English calendar was reported in 605 or 94·98 per cent. of the cases while in 32 or 5·02 per cent. of the cases it was reported that the Indian calendar was used.

APPENDIX A.

Working Class House-rents in Bombay, Ahmedabad and Sholapur.

Serial No.	Ward.	Name of building.	No. of rooms in the tenement.	Total floor space sq. ft.	No. of persons residing in the tenement.	Occupation of head of family.	Earnings of family excluding income from boarders and lodgers during the month of enquiry or the first two haptas of the month.	No. of		Income from boarders and lodgers.	Total income.	Rent.	Percentage of rent to income.	Remarks.
								Boarders.	Lodgers.					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
							Rs. a.			Rs. a.	Rs. a.	Rs. a.		

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Report of the Rent Enquiry
Committee

Vol. III

Part VI

BOMBAY

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PART VI
SUMMARIES OF THE ORAL EVIDENCE GIVEN
BEFORE THE RENT ENQUIRY COMMITTEE

**NAMES OF THE ASSOCIATIONS AND REPRESENTATIVES
WHOSE ORAL EVIDENCE WAS TAKEN BY
THE COMMITTEE.**

BOMBAY.

Serial No.	Name.	Date.
1.	THE INDIAN MERCHANTS' CHAMBER— Mr. Gordhandas G. Morarji (<i>President</i>). Mr. Mangaldas B. Mehta. Mr. Jayasukhlal K. Mehta (<i>Secretary</i>).	29th November 1938.
2.	THE PROPERTY OWNERS' ASSOCIATION— Mr. Gordhandas G. Morarji (<i>President</i>). Sir Hormuzdiar P. Dastur, Kt., B.A., LL.B., Bar-at-Law. Mr. N. D. Kanga. Mr. Abdul Rehman Mahomed Yusuf. Mr. K. H. Goregaoker. Mr. L. S. Dabholkar. Mr. Siddick Sulaiman.	29th November 1938.
3.	THE BOMBAY BHADKARI SANGH— Mr. Ashok Mehta. Mr. Varaskar. Mr. Deshmane. Mr. Powar.	30th November 1938.
4.	THE BOMBAY TENANTS' CENTRAL COMMITTEE— Mr. S. H. Jhabvala (<i>President</i>).	30th November 1938.

Serial No.	Name.	Date.
5.	THE BOMBAY PROVINCIAL TRADE UNION CONGRESS—	12th December 1938.
	Mr. Jamnadas M. Mehta, Bar-at-Law, M.L.A.	
	Mr. S. C. Joshi, M.L.C.	
	Mr. R. S. Nimbkar.	
	Mr. S. S. Mirajkar.	
6.	THE INSTITUTION OF ENGINEERS (INDIA), BOMBAY CENTRE—	3rd January 1939.
	Mr. N. V. Modak, B.E. (Bom.), Assoc. M. I.C.E., M.I.E. (India), M.R. San. I. (Eng.), City Engineer, Bombay Municipality.	
7.	THE BOMBAY MILLOWNERS' ASSOCIATION—	4th January 1939.
	Mr. Krishnaraj M. D. Thackersey (<i>Acting Chairman</i>).	
	Mr. H. F. Milne (<i>Deputy Chairman</i>).	
	Mr. T. Maloney (<i>Secretary</i>).	
8.	Mr. H. B. Shivdasani, M.A. (Cantab), J.P., The Deputy Municipal Commissioner (Impts.), Bombay Municipality.	5th January 1939.
9.	Dr. R. K. Mhatre, Acting Executive Health Officer, Bombay Municipality.	17th January 1939.
10.	Mr. J. F. Gennings, C.I.E., C.B.E., Bar-at-Law, Commissioner of Labour.	
	Mr. S. V. Joshi, Assistant Commissioner of Labour.	

INDIAN MERCHANTS' CHAMBER.

At the outset Mr. Morarji observed that the Chamber were opposed to rent control on principle. Government intervention, in his opinion, could only be justified in exceptional circumstances. Such circumstances were not in existence at present, nor could he imagine that they would arise in the near future. Whatever were the merits or shortcomings of the Old Rent Act, Mr. Morarji could say this much at least: viz., that it did not work to the benefit of the tenants. From this he could safely conclude that even in extraordinary times such legislative measures were not the proper remedy.

Mr. Morarji was emphatically of the opinion that the rent problem to-day was not at all keen in the City. He was prepared to prove before the Committee that the conditions were quite normal. The supply of tenements, he said, had not only kept pace, with the demand for the same, but had actually overtaken the demand which would be borne out by the fact that many tenements were lying vacant to-day. To be convinced of this it was only necessary to go about the City where innumerable houses would be found with "To be let" boards suspended. The Development Department Chawls also were lying considerably vacant.

The witness further continued that from a few exceptional cases of high rents in certain localities it was not proper to conclude that the rents charged at present were very heavy in the whole City. On the contrary, it was his firm conviction that these had considerably gone down as a result of the unprecedented building activities in the City to-day. Even the rateable value of the properties in the City, remarked the witness, did not prove that the rents were very high. He would, therefore, advise the Committee to allow the laws of supply and demand to operate in their natural way.

Referring to overcrowding, Mr. Morarji explained to the Committee that this was confined only to certain localities. It was the conservative tendency of some people not to shift to other places that was much to blame for such overcrowding. Overcrowding, in other words, was not as much due to want of space in the City as it was due to this tendency. In this connection the witness also pointed out that reduction in rent by legislative measures would induce people to overcrowd, for they would flock to cheaper and cheaper tenements in large numbers. Regarding the floor-space that should be made available to persons, he said that the ideal standard should be that not more than two or three persons must occupy a room admeasuring 10' x 10'.

As regards the ownership of houses, the witness said that even if it were true that the possession of houses in the City was confined to only a few, it was in the nature of things that capital should always be restricted in the hands of a few individuals. This, however, did not mean

that landed property was a "monopoly commodity," as land was available to any person who paid for it. Nor was it correct to say that because only a few persons owned houses, the grievances of the tenants remained unredressed. In case of genuine grievances the tenants might indeed seek relief, but there were innumerable instances where it was very hard for the landlords to deal with their tenants. He, therefore, wanted the law to be equitable to both the sides. Stressing the point further, Mr. Morarji said that if for instance, some tenants felt aggrieved on the question of rent, the quickest remedy for them would be to quit and find cheaper tenements of which there was no dearth in the City.

Referring to the general housing activities and the standard of accommodation, the witness observed that the conditions had materially improved since 1918. In the new tenements available to-day the sanitary and other requirements were better attended to. The City had also expanded considerably during the post-war period and the Dadar-Matunga side had been developed. The construction of a large number of new houses had also contributed to a reduction in rents. With the development of fresh areas the land values had gone down and instances could be quoted where a number of unremunerative plots had been surrendered to the Municipality.

All these factors, the witness continued, would go to show that the lot of the tenant had improved, while the landlord was placed in an unenviable position. From the landlord's point of view the expected return from investment in building was less than 5 per cent. to-day which was not satisfactory. Mere "outgoings" on account of repairs, vacancies, depreciation and collection charges absorbed nearly 25 to 30 per cent. of the gross earnings. Investment in houses, Mr. Morarji explained, was not always the best investment. Government papers were easily negotiable, but it was not so easy to borrow against buildings.

Under these circumstances, it was argued, no return of less than 6 per cent. net would be considered satisfactory. If Government tried to impose restriction on return at 4 per cent. the witness had no doubt as to the consequences. Such a step would be a serious set-back to further building activities and capital would seek better avenues elsewhere. Besides, any such measure was bound to depreciate land values to such levels that chaos would ultimately prevail. The witness also drew the attention of the Committee to the fact that a good many buildings in the City were mortgaged to-day and asked it to visualize the consequences in the event of such an attempt being made.

Mr. Morarji favoured the idea that the Municipality and the Millowners should provide housing accommodation to their employees. He would also like to see that the Municipal and Improvement Trust lands were preferably leased to those who would construct one and two-roomed tenements. While he favoured giving better facilities of transport, he did not consider that public utility concerns such as tramway and bus services could be run either by Government or the Municipality as business concerns.

PROPERTY OWNERS' ASSOCIATION

Mr. Morarji said that he was also the President of the Property Owners' Association which had submitted a written memorandum to the Committee. It was fortunate that after the memorandum was submitted, the Association came across the report of the Law, Revenue and General Purposes Committee of the Bombay Municipal Corporation. That report contained very useful information regarding the rents in the City and variations in the rateable value during the last several years.

Sir Hormusdiar P. Dastur then led the evidence on behalf of the Association.

After informing the Committee that the strength of the Association consisted of 500 members, Sir Hormusdiar referred to the general trend of rents in the City at present and said that the Association were of the opinion that the situation had practically remained unchanged since 1929. In view of this there was no justification for control of rents by the State. Such intervention by Government could only be appropriate in extraordinary circumstances such as the outbreak of a war, or dense overcrowding due to the influx of a large number of people when the supply of accommodation ran far short of the demand for the same. When these factors were non-existent, it would be irrational, continued Sir Hormusdiar, to step in where the natural law of supply and demand operated satisfactorily.

The witness did not think that the present level of rents in the City was very high. In support of this he invited the attention of the Committee to the facts and figures cited by the Municipal Commissioner while preparing draft replies to the form of questionnaire issued by the Committee. Therein it was abundantly made clear that barring cases of new construction, the general rateable value had consistently fallen. It was also argued that simultaneously with a gradual fall in prices it was but natural to conclude that the rents should have gone down.

On the question of adequate supply of housing accommodation, Sir Hormusdiar contended that there was absolutely no shortage in that respect. One had only to remember how large a number of tenements remained unoccupied to-day. It was true that a considerable number of buildings erected at present was of a type that did not suit the demand of the ordinary working class people. There was, however, plenty of land available and there was no reason why Government should not encourage individual landlord to construct only particular types of houses. The Association would recommend that both Government and the Municipality set up housing programmes of their own to meet the needs of such classes of people. It was of course inevitable that sufficient funds would be required to finance this ambitious programme, but at present the Association saw no other alternative and to raise the necessary money some kind of tax would have to be imposed.

The main objection of the Association, according to the witness, was to imposing restriction on rents. It was tantamount to penalising only a particular class of investors as against others. Property was like any other commodity and subject to the same economic laws. It was, therefore, quite unfair to legislate to the detriment of only the landlords. Such intervention was bound to affect adversely the present building activities and the consequences would be that the supply would not keep pace with the demand. That would result in overcrowding and aggravating the problem.

Dealing with the question of the workers' inability to pay even the economic rent, Sir Hormusdiar said that the best thing to do was to raise their wages and increase their purchasing power. Because there was a wide gulf between the capacity rent and the economic rent, it was not proper to call upon the landlords to sacrifice. Economy after all, should not be mixed up with philanthropy, remarked the witness.

It was further represented to the Committee that anything short of 6 per cent. net return on investment in new properties would be considered unsatisfactory. If, moreover, the present Bank rate increased, the landlords would expect even more. The witness, however, did not like that the 6 per cent. net return could be made applicable to old buildings which were either purchased or constructed during the boom period. The return from investment in such buildings was hardly 2 per cent. at present. Generally speaking, the property owners to-day hardly obtained 4 per cent. return on the capital invested. This, in the opinion of the witness, was not satisfactory. Investment in landed property to-day was troublesome and not quite safe. The present-day building activities in the city were only due to a fall in the Bank rate.

As regards transport services, it was admitted that better facilities should be given. This would reduce overcrowding where it existed.

The Association did not approve of the idea of any State measure for regulating the relations between the landlords and tenants: nor would they support any provision in law for non-ejectment since it was difficult to prove in a Court of law that a tenant was undesirable.

BHADEKARI SANGH.

Mr. Mehta informed the Committee that the Bhadekari Sangh had no paying members and that only those who were interested in the problems of the Working class people were allowed to be its members. Formerly the Sangh had a membership of about 2,000 with an annual subscription of four annas. He was also aware that there were many organisations of the tenants in the City at present. This, however, was undesirable as the interests of the tenants were bound to suffer in the absence of a central organisation. He did not know that there was another body in existence, called the Bombay Tenants' Central Committee.

The witness said that he had nothing special to add to the memorandum already forwarded to the Committee. He would, however, draw the attention of the Committee to some of the salient points concerning the inadequacy of the housing accommodation and the insanitation prevailing in the City. Most of the houses, and especially those in the working class localities, were very old and in a dilapidated condition. They were all private-owned buildings in which nearly 54 per cent. of the total number of workers lived. These tenements were grossly overcrowded and little or no attention was paid by the Municipal authorities to matters pertaining to sanitation and health of the people.

The above consideration could not be ignored, continued the witness, while considering the question of rent. Added to these misfortunes was the sad economic plight of the working class people. Their income was meagre and the rent paid was inordinately high. It was not the capacity rent that the workers were paying to-day : nor was it true to suggest that the wages were supplemented by income through other sources.

An immediate reduction in rent was, therefore, more urgent in the case of workers than in the case of any other class.

If the capacity rent did not meet the economic rent, the best remedy according to the witness, would be for the Government and the Municipality to fill in the gap by way of subsidising. He did not think it proper that a worker should be called upon to pay more than 10 per cent. of his income as rent.

In the opinion of Mr. Mehta another immediate necessity was the passing of legislation to stop any further increase in the prevailing rents. While he had no concrete suggestions to offer regarding the percentage of reduction in the existing rents, he would insist upon providing a number of amenities within the present rents. The worker would at least welcome these even though he felt that he was paying more. Adequate water-supply and ventilation would not be covered by the term "amenities" as these, according to him, were the primary necessities of every human being : by "amenities" he meant the provision of play-grounds, cheap transport facilities, schools

dispensaries, etc. In every new house to be constructed hereafter he would also like to see a common room set apart for women and children of the workers to meet.

The present high level of rents and overcrowding were ascribed to the preponderance of demand over the supply of houses and also to unemployment. Hardly any tenements were left vacant in the working class areas. The present building activities in the City had not extended to the working class localities as, according to the witness, there was no space available there. It was indeed true to some extent that the risk of bad debts also prevented intending investors from constructing houses for workmen wherever some plots were available. The witness would not, however, say that a great many working class tenants absconded without paying rents.

If any reduction in the present rents were contemplated, Mr. Mehta did not fear that the working class tenements would be occupied by others. He would not mind if petty clerks whose condition was equally deplorable, came to stay in such tenements.

On the question of restricting the return from investment in new buildings, Mr. Mehta said that he was prepared to alter the figure of 3 per cent. (as stated in the memorandum) to something more if that would give inducement to investors in buildings. He did not mind if such return were a little more than what one obtained from Government Securities. The housing problem was abnormal to-day and he wanted more houses to be constructed, so that the present high level of rents might go down. He also emphasised that both Government and the Municipality should provide housing accommodation with due regard to transport facilities. In the absence of cheap transport facilities the workers could not be expected to spread out. He quoted the instance of the Worli Chawls which were being gradually occupied owing to the extension of transport service.

If all these suggestions were carried out, the witness had no doubt that overcrowding would disappear. He also stressed the desirability of propaganda work in this direction and said that much could be done by Government and the Municipality in this respect. The ideal to be aimed at should be that not less than 64 square feet of floor-space area should be available to every person.

The other point referred to by Mr. Mehta was the necessity of protecting the tenants against landlords. He said that when workers were protected against their employers in industrial disputes, there was no reason why the tenant class should not be afforded protection against the property-owning class. He had no objection if the legitimate grievances of the landlords also received due consideration. For instance, if a tenant absconded without paying his rent, the insertion of a penal provision in the law could not be seriously objected to.

BOMBAY TENANTS' CENTRAL COMMITTEE.

Mr. Jhabwala who represented the Bombay Tenants' Central Committee said that about 14 tenants' organisations spread over the City were affiliated to the Committee of which he was the President. Some of these organisations had been functioning continuously for the last 6 years, while a few had come into existence since about 2 years. A Central Committee which was a sort of a federation of all these small bodies was organised on the eve of the appointment of the Rent Enquiry Committee. This Central organisation had a total membership of 25,000 to 30,000 with an annual subscription of four annas per head.

It was true that the written memorandum which his Committee had submitted on the question of rent was not based on statistics collected as a result of any scientific inquiry, but all the data which they had obtained related to typical properties. Their workers had visited about 35 chawls in all where personal inquiries were made regarding all the factors relevant to the question of housing conditions and rent. The memorandum was, therefore, "the collective impression of their various visits" to these properties.

As regards the statistics compiled from the data furnished to the Rent Enquiry Committee by the Municipality, Mr. Jhabwala remarked that though he would not call them unreliable, he would submit that such semi-official bodies usually gathered their information more or less on "strictly official lines". If, therefore, the Municipal figures supplied to the Committee were at variance with what was mentioned in their written statement, he would not hesitate to call them incorrect. In the light of these remarks Mr. Jhabwala urged that the material on which he relied should also be treated as a reliable guide.

The witness then went on describing the factors that were responsible for raising the level of rents. He said that it was unfortunate that nobody had seriously studied that question until recently. Government and other semi-official bodies had failed to recognise that the possession of landed property had become the monopoly of only a few individuals. Plots of land were being disposed of "at speculative demands" as a result of which land had become the monopoly of the highest bidders. The State had failed to exercise any control over this and the result was that the high price paid for the land was reflected in the rents. Added to this was the insatiable greed of the landlord who had taken full advantage of the situation created as a result of the appointment of the Committee by Government.

Referring to the housing conditions in the City, Mr. Jhabwala said that the workers lived huddled together in the midst of insanitary surroundings. It was his opinion that Municipal regulations were defective and insufficient and that immediate improvement was desirable in that respect. It was no use blaming the workers for overcrowding as it was impossible for them to reside at places far removed from their place of work. It was the absence of cheap transport facilities that prevented the workers from occupying houses situated at a distance. It was erroneous to suppose that the workers were generally averse to shifting

to new localities. On the contrary they would willingly take up new tenements if better facilities were afforded as in the case of the Worli chawls where the Congress Government had effected much improvement. According to him it was the bounden duty of the State and other semi-official bodies to undertake housing. The State should also see to it that those who were unemployed were housed by it. It should, moreover, be made obligatory on other employers to provide similar accommodation to their employees.

He did not fear that private enterprise would be affected if the State stepped in and undertook building activities. Though he would like to see an end put to private enterprise, under the present circumstances he would welcome it, provided that some control was exercised by the State and in no case a landlord was allowed to take a return which was more than one per cent. over the Bank rate. At present on the Hornby Road side it was as much as 10 per cent. while it was not less than 6 to 8 per cent. at Dadar.

From the tenants' point of view, Mr. Jhabwala contended that the rent should not be more than 4 to 5 per cent. of the income. It was beyond a tenant's capacity to pay anything more than that. He restricted the limit to 4 per cent. in view of the fact that the remaining 96 per cent. were required to meet other expenses in connection with clothing, food, education of the children, medical needs, recreation, etc. If, however, the capacity rent were considerably below the economic rent, it was the duty of the State to render the necessary assistance.

The witness also informed the Committee that owing to the uncertain international situation, there was plenty of money available for investment in building activities. To invest capital in landed property was a business proposition to-day, for people with money had no other alternative. If, however, a landlord did not agree to take the stipulated return mentioned above, he had no hesitation in recommending confiscation of his property.

"Tax the rich" was the suggestion of Mr. Jhabwala on the questions of finding revenue to put the State housing programme into operation. The "rich", according to him, were the landlords and big manufacturers, for they earned more than the dealers in other commodities.

The witness further observed that the tenements to be constructed in the future should be such that no worker who was married had at his disposal less than two rooms, together admeasuring 20' x 20'. An unmarried person, however, might put up in a single room of proportionate dimensions. With all this floor area made available, the witness still thought that 4 per cent. of the income would be the proper rent.

For settling disputes between landlords and tenants Mr. Jhabwala advised the Committee to recommend the appointment of boards of arbitration under the control of Government.

Finally, on the plea of satisfying the national pride, he advocated the adoption of the Hindu Calendar in preference to the English on condition that no extra rent for a month was charged every three years. If this were not possible, he had no objection to adopting the English Calendar.

BOMBAY PROVINCIAL TRADE UNION CONGRESS.

Mr. Mehta said that the question of rent was inseparable from the housing problem and that so long as the latter was not tackled properly, the rents were bound to remain at a high level. If building activities were entirely left to private enterprise, there would be no check on profiteering on the part of the landlords. It was, therefore, desirable that this profiteering were stopped by restricting the net return to a certain fixed percentage on the capital invested in buildings. According to him it was profiteering if the net return were to exceed 4 per cent. There was no reason, he said, why this limit should not be fixed and rigid in view of the fact that the present Bank rate had not fluctuated since the last 7 or 8 years. It would be a strain on the purse of the people to allow property-owners to draw more than 4 per cent., for in that case the rents would be exorbitant as indeed they were to-day.

Mr. Mehta then drew the attention of the Committee to the fact that the prevailing rents in Bombay were higher than even in London. The average percentage of income paid as rent had considerably increased to-day, while the average income of a worker was still below Rs. 30 per month. A large number of the population in the City had not the capacity to pay even the economic rent owing to poverty and it was high time that the State and the Municipality intervened.

Such intervention implied public provision of houses by them, as otherwise it would not meet the exigencies of the situation if housing activities were left entirely to the care of private enterprise. There was general overcrowding and a lack of supply of suitable types of buildings. He, therefore, wanted the State as well as the Municipality to embark on so important an undertaking as housing and solve the problem. Mr. Mehta was sure that this would ultimately bring down the cost of construction owing to mass production and result in bringing down the rents to "capacity" level. The undertaking, would not be difficult for want of land, for in a sense the Municipality, including the Improvement Trust, were the "biggest" landlord with plenty of land at their disposal.

Such a scheme of housing on a large scale, continued the witness, would ensure cheapness of rents in the long run. However, as the time-factor was of the essence before the project attained fruition, he would advise Government to contrive measures whereby some relief might be given to the tenants in the interval. It would not be impossible, for instance, for the Municipality to subsidise those earning Rs. 80 and under by cash payment to the extent of 4 per cent. of their income. Another way would be to waive the water-tax in their cases. It was, however, idle to expect that the diminution in the Municipal coffers would be negligible on account of this. Mr. Mehta, therefore, wanted the State also to contribute its quota by sharing the burden with the Municipality. He suggested the levying of a luxury tax to meet the cost in this respect.

Adverting to the question of restricting the net return from buildings to 4 per cent., the witness made it clear that this restriction should apply both to new as well as old buildings. It was not difficult to arrive at the cost of new buildings. As for the old buildings, the present market value

might be taken into consideration. It would work unfairly in a few cases, no doubt, but then there was no alternative. In order to prevent bloated values being given to the buildings, Mr. Mehta hinted that the valuations should be properly scrutinized. Referring to the apprehensions of some people regarding the adverse effects on Municipal revenues consequent upon restriction being applied to net return, he said that with the provision of cheaper and decent houses in the future the Municipality would be incurring less expenses on Medical help and sanitary needs. He also did not think that restriction was likely to hamper building activities.

Observing further he said that the fair rent from the tenant's point of view should not be more than 10 per cent. of his income. For the tenements to be constructed in the future the Municipality should see to it that this principle was adhered to. If on the other hand it were found that such "fair rent" did not meet the economic rent, it was pointed out that the deficit should be made good out of a tax to be levied on those who could bear it. Mr. Mehta also emphasised that the floor area of every room should not be less than 150 square feet. He would call it overcrowding if more than 3·5 persons occupied the same.

The witness did not object if various societies were also encouraged to construct houses, but he wanted the ultimate responsibility to rest with Government and the Municipality. He also welcomed the idea that the Millowners should provide housing for their employees.

Another point to which he drew the attention of the Committee was with reference to the public utility concerns. The Tramway and the Electric Company made good profits to-day and the witness suggested if such concerns could not either be controlled or taken over by the Municipality.

On Mr. Mehta withdrawing, Mr. S. C. Joshi continued the evidence and said that for the old buildings the rents prevailing in the year 1928 should be taken as the standard rents to which the present level must be brought down. He informed the Committee that the Tenants' Association had collected about 500 forms in connection with his own Bill for the regulation of rents and it was found that the rents had definitely gone up.

He considered that 10 per cent. of one's income was the fair rent in view of the fact that the remaining 90 per cent. were required for other expenditure.

In the case of new buildings Mr. Joshi said that the net return should be restricted to 4 per cent. and that the same should not vary with the Bank rate. It was argued that the wages never increased with an increase in the Bank rate.

Restriction on the sale of plots simultaneously with the State undertaking the provision of houses was also emphasised. The amenities to be provided were such as light, air, a sufficient number of bath-rooms and a common room in every house for the workers to meet.

**THE INSTITUTION OF ENGINEERS (INDIA),
BOMBAY CENTRE.**

Mr. Modak said that he generally agreed with the views expressed in the written memorandum submitted to the Committee by the Institution when Mr. Nadirshah was its Chairman. The rents in the City were high mainly because of the shortage of houses, especially those with one-roomed and two-roomed tenements. There was a good deal of overcrowding not only on account of this shortage, but also due to a lack of cheap transport facilities and inconvenient hours of work. The fares charged by the Tramway Company weighed heavily with the workers and required reduction by one-half. In this connection Mr. Modak pointed out that in foreign countries the workers were charged half the ordinary fares while going to and returning from their work. He favoured the idea of the Municipality either controlling or taking over the transport services.

The present building activities, said the witness, were confined to the construction of flats and blocks and so it was out of the question for the lower middle and working class people to occupy them. It was correct to say that the erection of such houses for the upper class people prevented the expansion of accommodation for the most needy. It was possible to control this improper use of the land by restricting the profits and making laws whereby the landlords could be compelled to construct composite buildings in which the ground floor contained only working class tenements and the upper floors contained tenements for the higher class. Mr. Modak also suggested that in order to satisfy both the workers and owners, the return from the ground floor tenements of such composite buildings should be restricted, while the landlords should be given a free hand as regards the upper floor tenements.

The existing housing conditions, in the opinion of Mr. Modak, were far from satisfactory. Both for want of money and time people wanted to be as near their place of work as possible and this resulted in overcrowding in tenements which had not the sufficient floor-area. Every single room, he opined, should have a minimum floor-area of 180 square feet with a small wooden partition for privacy. He did not support the view that four persons should occupy a room, measuring 10' × 10'. The maximum number of persons in such a room should not exceed 2.5. Besides, the common "nahani" should be done away with and such facility should be provided in every room. As for bathing places and sanitary conveniences, he wanted these to be provided for every 3 or 4 rooms. To these amenities were also to be added those relating to lighting the staircases and common passages. It was not impossible to enforce the provision of these minimum amenities, for, according to the witness, it was possible to frame bye-laws under the existing Municipal Act.

Mr. Modak further expressed that he was against corrugated iron sheets being allowed for construction work. He considered such structure unfit for habitation: nor did he approve of the idea of paying compensation for pulling down buildings declared unfit for human habitation.

Going back to the question of the present rents the witness said that the high Municipal ground rent was also one of the factors to be considered. It was indeed true that restricting the net return from properties would adversely affect the Municipal revenues, but this loss would be made good in no time with more houses coming into existence. He did not think that restricting the net return would retard building activities in the future. The fair return, he said, may not be more than $1\frac{1}{2}$ per cent. over the rate at which Government borrowed. The prevailing rents were considerably higher than the economic rents and the landlords were earning nearly 8 to 9 per cent. on the capital they had invested. Mr. Modak further observed that it would not be difficult to apply restriction in the case of old buildings also. These could be re-valued in terms of new conditions and for this it should be made incumbent on every landlord to get his property valued by a licenced surveyor in accordance with fixed principles.

Housing, continued the witness, should be considered a national problem as in other countries. The Government, the Municipality and other employers should tackle it jointly, while the field for private enterprise should also be kept open. Every employer of a hundred persons and more should provide residence for at least 25 per cent. of his workers. It would ultimately result in greater efficiency and the industry would prosper. With building activities on such a large scale the cost of materials was bound to go down; that would bring down the rents and lessen overcrowding. The Municipality could meet the expenditure for construction work by taxing those who were in a position to bear extra burden. A "sales tax" as in America would not be out of place.

As between reduction in the present rents and restriction on net return, Mr. Modak said that he would prefer the latter. He had no doubt that with added housing accommodation as described by him the rents would adjust themselves according to popular demand. This, however, did not mean that in certain cases where the tenants were the most hard hit no reduction should be given. For such deserving cases he said that subsidy was a possible remedy.

On the question of outgoings the witness said that generally these amounted to three months' rent, i.e., 25 per cent. of the gross annual return.

THE BOMBAY MILLOWNERS' ASSOCIATION.

On behalf of the Association Mr. Maloney informed the Committee that the Millowners were strongly opposed to legislation for the restriction of rents. The present building activities in the City, he said, were on a large scale and the rents could be expected to go down in the course of time. So far the Millowners were charging only Rs. 2 to Rs. 5 as rent of the tenements belonging to them. These were concessional rents and looking to the net return from their properties, which was not more than 2 or 3 per cent., it could hardly be said that housing was a business proposition to the Millowners. There were cases of bad debts also.

There were about 5,000 tenements in the City which belonged to the Millowners. These were occupied by approximately 20,000 workers with their dependents. Recently, Mr. Maloney said, a mill had also rented a B. D. D. chawl for their workers. He could not say whether there was a shortage of tenements for the workers in view of the fact that some B. D. D. chawls were still vacant. If, however, it were proved that there was a scarcity, he agreed in principle with the view that the State should encourage building.

Referring to the question of overcrowding, Mr. Maloney observed that judging from the present circumstances, it was a sound standard laid down in the Municipal Act, that not more than 4 persons should occupy a room of 100 square feet. Though personally he wished that more space were made available, one had also to take into consideration various other factors. A large number of motor cars in the City, he remarked, were not "housed" at all. The habits of the people also were not to be ignored, for quite a lot of them preferred sleeping in the open not because of want of room as out of choice.

However, whatever overcrowding was there in the mill area was mainly due to want of land there. Lack of cheap transport facilities also added to such overcrowding. Mr. Maloney suggested that in addition to the slum clearance in the mill area the Municipality might consider the acquisition of vacant mill properties which might be convertible into working class dwellings. The witness did not agree with the view that the housing problem in Bombay had arisen largely on account of the Mill Industry. He said that there were many other factories also which employed a good number of workers. The population of the textile workers in the City was about 1,60,000 of which nearly 30 per cent. were permanent residents of Bombay and 70 per cent. moved between Bombay and the Konkan or other places. There was, moreover, no likelihood of an increase in the present population of the mill-operatives.

Mr. Maloney questioned the accuracy of the results of the recent budget-cum-rent enquiry. The average Textile family income was round about Rs. 45 per month which was slightly higher than what it

was in 1929. According to him 15 per cent. of the family income was fair rent ; anything beyond that might be considered oppressive. He challenged the figures of the Labour Office purporting to show that the average rent that a worker paid was 18 per cent. of the family income. It was further pointed out that the mill-operatives could not be included in the poorest class. They were more prosperous than other factory workers, manual workers, sweepers, hawkers and bazar clerks. Out of an average family of 4·2 persons the earners were 1·5 persons. Mr. Maloney admitted that on this basis the total population depending on the Mill Industry would be about 4,00,000.

The Association were strongly opposed to the idea that it should be made obligatory for the Millowners to provide houses for their employees. It was emphasised that beyond giving employment and adequate wages to the workers nothing further should be expected from employers in a City like Bombay. Housing was not the function of the employer. The witness did not subscribe to the view that proper housing for the workers *by the employers* was necessarily conducive to greater efficiency. The textile industry had suffered so much that the mills could never entertain any idea of additional responsibilities. They had already made heavy contributions to the Industrial Housing Scheme sponsored by the Government of Bombay and any more direct taxation on them in this respect would be an unwarranted imposition. The industry was passing through such bad times, and the future prospects so poor, that even if Government were to give concession in ground rent and loans at low rates of interest would, the employer, not, in his view, be justified in undertaking to provide housing accommodation.

It was the duty of the State and the Municipality, continued the witness, to provide houses for the workers and encourage private enterprise in that direction. As to finances, there should be no taxation which did not fall evenly on all.

Mr. Maloney did not favour municipalisation of transport services. The mills also could not undertake the responsibility of providing cheap transport for the workers, or giving conveyance allowance to them. On the contrary, as in England, a little walking in the open air would do them good if the distance they had to cover were not great.

MR. H. B. SHIVDASANI

The Deputy Municipal Commissioner (Impts.), Bombay Municipality.

In the course of his evidence Mr. Shivdasani observed that while there was a shortage of one-roomed and two-roomed tenements in some localities, there were other places where there was a surplus. For instance, there were many tenements at Worli which were lying vacant as they were not within the easy reach of factories. If cheap transport facilities were made available, the witness had no doubt that the same would be occupied rapidly.

On the question of the prevailing rents, Mr. Shivdasani observed that the tendency towards increase or decrease was governed by the laws of supply and demand. It was noticeable that simultaneously with an increase in the Middle class accommodation there was a fall in the rents paid by that class. On the other hand there was a pressure on one-roomed and two-roomed tenements in the Working class areas and it was mainly this feature which accentuated the problem. Though the demand was there, it could not be called "effective" from the point of view of the private landlord who could not after all ignore the heavy collection charges and the risk of bad debts.

This housing problem, continued the witness, was not peculiar to Bombay alone; it had also engaged the attention of authorities in foreign countries. What he wanted to emphasise was that it was impossible for one single body to solve it without any assistance from the State. One could not expect, for instance, the Bombay Municipality solely to shoulder the responsibility for housing when already with 10,000 rooms that it possessed it was losing heavily every year. The Municipality had provided housing accommodation for about 7,000 of their employees. These, however, were not occupying more than about 400 out of 10,000 rooms in the Ex-Trust Chawls and the menial staff were allotted rooms in the Ex-Trust Chawls only to reduce vacancies. These tenements on an average admeasured 150 sq.ft. and were let at rents much below the economic level. They were constructed from borrowed money and the interest and sinking fund charges were enormous. The outgoings on Municipal chawls were as much as 50 per cent. of the gross annual earnings, for the amenities provided were more liberal than in the case of other private-owned chawls. A brief examination of the financial position of the Municipality, maintained the witness, was sufficient to convince one that it was unfair to call on that body to solve the housing problem. As a matter of fact the Improvement Trust, now amalgamated with the Municipality, had been active in this direction all throughout these years. Tackling of the housing question was one of the important objects for which the Improvement Trust was created.

The remedy, therefore, in the opinion of the witness, lay in making it obligatory on other bodies besides the Municipality to provide housing accommodation for their employees. If Government, the Railways, the Millowners and all other companies governed by the Factories

Act were to construct houses for a certain percentage of their employees, it would greatly relieve the pressure exerted on Working class tenements. The Millowners, if they pleaded inability for want of funds, could well be subsidised by Government. There was no dearth of land in the City for constructing buildings. There was plenty of land available in the North of the City where people could spread out. Sion and Matunga were gradually being developed. It was only in localities like Dhobi Talao, Kalbadevi and Girgam that land was not available. Mr. Shivdasani further said that even if the population went on increasing for a long time to come, no difficulty would be experienced on account of the shortage of land.

Linked with the question of providing additional houses was also the question of transport facilities which should not be lost sight of. The Development Department Chawls remained vacant for a considerable time chiefly because no transport was made available. The witness did not favour municipalisation of transport services. That would result in impairing the standard of efficiency, not because of mismanagement, but due to various other factors. To ensure cheapness he would prefer control on profits by restricting dividends.

Mr. Shivdasani was definitely against any kind of rent control by legislative measures. Such control was bound to be injurious in the long run. It would retard building activities and considerably affect the disposal of land. The benefit of such artificial reduction would not reach the tenants, for the landlords would curtail all amenities. He expressed his opinion that legislative intervention of this nature was always followed by extensive sub-letting and the taking of "pugdee". These two evils were very common when the old Rent Act was in force and it was very difficult to detect them. The Municipal revenues also would be considerably affected by the enactment of such a measure. Again, so far as new buildings were concerned, such control would entail restricting the return, and for this purpose, it would be necessary to value them which would be a very difficult process. Under these circumstances he was opposed to the policy of effecting reduction in rents and restricting the return. Even at present, according to him, the rents were going down in many cases and it was no use disturbing the law of supply and demand which adjusted itself automatically. He considered 6 per cent. as a fair net return from investment in property and doubted whether anything less than that would attract capital in building industry, except in localities like Fort where there was a better class of tenants and cost of collection and bad debts were lower.

The witness could not conceive how the present land values could be brought down with a view to ensuring low rents. Prices of land, he said, depended on the play of economic forces and unless the markets were shifted or the population decreased, there was no possibility of land values going down. It was true that land was in the nature of a monopoly, but as in the case of other monopoly articles, it was impossible to control its price without detriment to the building industry.

Mr. Shivdasani finally submitted that even if the Committee contemplated recommending some sort of rent control, the Bombay Municipality should be exempted as the rents of Municipal premises had been fixed at below the economic level and the Municipality had provided amenities like electric lights without increasing the rents. Moreover, the net income from the chawls did not cover even the Interest and Sinking Fund charges for the loans raised for constructing them : on the contrary there was a loss of Rs. 6 to 7 lakhs per year.

DR. R. K. MHATRE

The Acting Executive Health Officer, Bombay Municipality.

Dr. Mhatre said that in order to understand the present housing conditions in the City, it would be necessary to group all the various types of houses into different classes. In class I he would include those houses which were occupied by the rich people. In these there was sufficient accommodation and hygienic conditions were quite satisfactory. In class II would be included those houses which were occupied both by the Middle class as well as poor people. Such houses were found all over the City. Some of these were situated in most congested areas which might fitly be described as "slums" though the houses themselves might not be so insanitary as to be described as "slums". The rents paid here were practically the same for both the Middle class and the poor people. As regards the accommodation available in these houses, the conditions were very unsatisfactory, for most of such houses were of the old type. The conditions were decidedly better in those buildings which were newly constructed. Houses that were entirely occupied by very poor people came under class III. These were not confined to any particular locality. They could be found all over the City accommodating the employed, the unemployed and those putting up with their friends and relatives. Lastly, in class IV, there were the huts and temporary sheds for the extremely poor. These were mainly to be found in the North of the City in small groups. Land was easily available there and the cost of construction was cheap.

The majority of the population lived in houses coming under classes II, III and IV. The houses occupied by the rich did not require much attention of the Health Department beyond casual visits by the staff of the Malaria Branch to discover breeding places of mosquitoes in their gardens.

It was the remaining large part of the City to which the activities of the Health Department were fully directed. Here there were houses built with no proper drainage arrangements. There were even cases where open drainage-channels were found between two buildings. Much of the nuisance would be removed if such open channels were done away with and the "gullies" were covered up. There were also many old buildings with insufficient provision for washing places and this resulted in overcrowding at such places. As regards the accumulation of refuse it was laid down in the Act that the owners should make arrangements to collect it for removal by the Municipality. Usually the same was removed six hours after its collection, but occasionally it did remain collected for 24 hours.

On the question of the fitness or otherwise of a tenement for human habitation, Dr. Mhatre said that Section 378 of the Act empowered the Municipality to declare it U.H.H. if certain requirements were not fulfilled. The owner was at first given the option of improving the room, but the witness was against this procedure which defeated the purpose of the Act. Even with repairs the condition of certain rooms

remained much the same and he was inclined to insist that once a room was declared unfit it should either be removed or used only for storing purposes.

As regards overcrowding Dr. Mhatre explained that it was very difficult for the Municipality to put the relevant section in the Act into full operation. It was stipulated that not more than 4 persons should stay in a room measuring 10' x 10'. Before, however, this provision could be made effective, the Municipality required some information to be called for both from the owners and the occupants. The owner usually would inform the Municipal Commissioner that the number of occupants did not exceed the limit laid down. To verify this the inspection would only be undertaken during the day-time when most of the occupants would be found to have left for their work. Under these circumstances detection became impossible. It was, therefore, necessary to have additional staff and authority for night-inspection. Dr. Mhatre then observed that the present standard of 4 persons per 100 sq.ft. might not fit in with the current theory that a person should have 3,000 c.ft. of fresh air per hour. That would probably require 1,000 c.ft. area per person. Before such an ideal could be attained, he would be satisfied if the present standard were modified to the extent of allowing only 2 persons per 100 sq.ft.

In the view of Dr. Mhatre the present overcrowding in the City could be reduced if more houses were provided at cheap rents. To a large extent this overcrowding was due to the tendency of the workers to be near the place where they were employed. This was possibly due to lack of cheap transport facilities.

The witness denied the charge that the construction of huts without plinth was connived at by the Municipality. Such constructions were generally unauthorised and when the matters were taken to Courts, the offenders were dealt with leniently. There were hundreds of cases where action was being taken by the Municipality, but to no effect. He was quite disappointed with the position, no doubt, but the huts were not allowed to remain out of sympathy.

The witness also informed the Committee that there were still a good many buildings in the City where there were one-roomed tenements of 80 sq.ft. each. These were constructed prior to the framing of the present bye-laws. An ideal one-roomed tenement, according to him, would be one with 160 sq.ft. There should also be a screen for kitchen inside and a verandah outside. Such a room should also be provided with a "nahani" and a water-tap.

On the general standard of sanitation in the City and the habits of the people, Dr. Mhatre said that the educationists and social workers could take up the work of developing the sanitary sense of the public. Even the Municipality might encourage the citizens in this respect by observing Public Health Weeks. He did not think that the habits of the people could be controlled by legislation. Much could be attained by education and propaganda. Legislation should be passed for achieving other objects, viz., the removal of stables from the City and the clearance of slums.

MR. J. F. GENNINGS, C.I.E., C.B.E., BAR-AT-LAW
Commissioner of Labour.

Mr. Gennings said that it was a reasonable inference from the available statistics that the rent the workers paid was in inverse ratio to their income. That is to say, higher pay did not necessarily mean expenditure on better housing accommodation, because a large number earning Rs. 80 to Rs. 100 a month would ordinarily occupy the same sort of accommodation as a workman on Rs. 30 a month. The worker appeared to be content to spend the least he could on rent and to expend any surplus from his pay on other things. But this was no reason why efforts should not be made to improve housing conditions of the working classes.

As regards the reasonableness or otherwise of the rents paid by the workers, Mr. Gennings observed that it was a difficult question to answer, because so many factors entered into the question as to what was reasonable or unreasonable. Where workers lived in areas where land was scarce and valuable and building expensive, they could not expect to get cheap accommodation. In such cases the reasonableness or otherwise of the rent had to be judged from the point of view of what it cost the landlord to provide the accommodation the worker paid for.

Mr. Gennings was of opinion that the obligation to provide housing rested on the Municipality. The State should only engage in industrial housing schemes in large cities, if the provision of such schemes was beyond the ability of the Municipality.

As regards the unpopularity of the Worli chawls, Mr. Gennings was of opinion that the chief reason was that the chawls became mixed up with political issues. That there was nothing inherently wrong with the chawls was shown by the fact that precisely similar ones at DeLisle Road and Naigaum had always been fully occupied. The latter were in the heart of the mill area, while workers living at Worli would have to walk some distance to their places of work. In countries such as England the workers were accustomed to live a long way away from the places where they were employed and the great municipal housing schemes in London were many miles away from the City.

The best way to deal with slum areas was to pull them down and so force the people to evacuate them, and to rebuild in less congested areas. What was wanted was an independent body or even a single officer with plenary powers to clear foul areas such as existed in Kamatipura and other places. He realised the great cost that would be involved, but it was the only way to solve the problem.

As regards the fair percentage of income that should be paid as rent, the witness said that it was difficult to generalise. It must vary with the income. In order to obtain reasonably good accommodation a man

with an income of Rs. 20 to Rs. 25 should not have to spend more than 20 per cent. Between Rs. 26 and Rs. 60 it should be 10 per cent., and so on. He did not mind if the figure of 10 per cent. for all were aimed at as an ideal, but he would not like to put it forward as a practical proposition in a City like Bombay. He agreed that where the percentage was inordinately high, it was oppressive. The best remedy was to provide cheap housing, but this was a difficult problem.

Mr. Gennings did not think there was any proof that where better housing accommodation is provided by the employers for their employees, efficiency was increased. As far as he knew the mills that had provided good houses for their workers did not show any greater efficiency. Even ignoring this question, he could not help remarking that the crore of rupees that went towards increased wages as a result of the recommendations of the Textile Wages Enquiry Committee could well have been utilised for housing. Even if the workers preferred increased wages to better housing, he would insist upon providing the latter. If in the new buildings to be erected in the future the economic rent was more than the capacity of the workers to pay, the witness had no objection if a subsidy were given by the State as in other countries. He could see no reason why the employers should be called upon to provide housing; as large ratepayers they would contribute their share, but there seemed to be no more reason why millowners should build houses for millhands than cotton brokers should build houses for their clerks.

**NAMES OF THE ASSOCIATIONS AND REPRESENTATIVES WHOSE
ORAL EVIDENCE WAS TAKEN BY THE COMMITTEE.**

AHMEDABAD.

Serial No.	Name:	Date.
1	THE TEXTILE LABOUR ASSOCIATION— Mr. Khandubhai K. Desai, M.L.A.	17th December, 1938.
2	THE AHMEDABAD MUNICIPALITY— Mr. Manilal C. Shah, M.A., LL.B. (<i>President</i>). Mr. M. V. Patel (Superintendent, Rents and Taxes).	Do.
3	THE SUNNI MUSLIM WAKF COMMITTEE— K.B. Sir Mehub I. Kadri, Kt., O.B.E., B.A., LL.B. (<i>President</i>).	Do.
4	THE BHADUAT PARISHAD— Mr. A. M. Gandhi.	18th December, 1938.
5	THE AHMEDABAD CITY CONGRESS COMMITTEE— Mr. J. H. Divan (<i>Secretary</i>). Mr. Arjun Lala.	Do.
6	THE MASKATI CLOTH MARKET ASSOCIATION— Mr. Bhogilal C. Sutaria.	Do.
*7	THE AHMEDABAD MILLOWNERS' ASSOCIATION— Mr. Kasturbhai Lalbhai. Mr. B. L. Umarwadia, B.A., LL.B., (<i>Advocate</i>) (<i>Secretary</i>).	18th January, 1939.

* Evidence taken in Bombay.

AHMEDABAD TEXTILE LABOUR ASSOCIATION.

Mr. Desai informed the Committee that nearly 30 per cent. of the Textile workers in Ahmedabad were members of the Association which he represented. He was also a member of the Municipal Board.

Discussing the present situation in the City, Mr. Desai narrated the hardships with which the tenants have to put up. The population of Ahmedabad, he said, had abnormally increased and to-day its number had reached 4,50,000. There was a general scarcity of suitable houses in the City and this had resulted into gross overcrowding. Most of the buildings in the city were very old and insanitary. They were originally designed and constructed to house single families, but with the rapid growth of population various sorts of partitions were put up to provide additional accommodation and earn as much income as possible. The situation had grown so worse that even a space-area of 25 sq. ft. was not available for person. The greed of the landlords, Mr. Desai continued, had deprived the tenants of even ordinary amenities. There was a general absence of sanitation all round and yet the municipal taxes were borne by the tenant class. The Municipality had no sufficient powers to deal with the property owners who consequently ignored all considerations that would contribute to the general welfare of the poor tenants. The absence of any legal provision to restrict accommodation per room was also to be deplored.

According to the witness, speculation in land was rampant and land prices had gone up considerably during the last 10 years. This was naturally reflected in the high level of the prevailing rents. The income of the people was meagre and the capacity rent was far below the economic rent. The Working class people to-day, stated Mr. Desai, were paying as much as 20 per cent., and even more, of their income towards rent. This deprived them of the other necessities of life, though they had contributed largely to the present material prosperity of the City.

On being asked to state what remedial measures he would suggest for removing the existing evils, Mr. Desai observed that to start with there should be legislation whereby the rents obtaining in both the Working and Middle class dwellings on 1st January, 1937, should be reduced by 33·1/3 per cent. Secondly, he advocated that the net return from investment in house property should be restricted to 3 or 3·1/2 per cent. In order to bring down the economic rent, it was necessary that speculation in land must be stopped. If these measures were not adopted in the beginning, mere additional housing activities would not solve the problem which was very acute and required immediate attention. The witness added that he was not quite opposed to private enterprise in building constructions, but what he wanted to emphasise was that unless the State and the Municipality also took an initiative in the matter, the things would not improve much. He also wanted the State to encourage the starting of Co-operative Housing Societies.

As to the responsibilities of the Millowners, Mr. Desai asserted that it should be made incumbent upon them to provide sanitary houses for at least 30 per cent. of their employees from whom not more than the capacity rent should be demanded. If this did not meet the economic rent, the Government should render aid by subsidising.

The witness also remarked that the Municipality, besides having sufficient powers to regulate the construction of houses, should raise loans or levy additional taxes to meet their own responsibilities in constructing new houses. If at all they were handicapped for want of funds, the Government must render the necessary help. They might as well levy a tax on unearned increment and unbuilt land.

In the opinion of Mr. Desai, the question of want of land would not arise in Ahmedabad, for there was plenty of such land available outside the City walls. This would indeed raise the question of cheap transport facilities, but the witness opined that the difficulty would be solved in no time with the municipalisation of the bus services which question was under the consideration of the Board.

Coming to the requirements of the tenants, the witness said that due attention must be paid to the provision of sanitary conveniences, lighting, ventilation, bath-rooms, common-room, etc., in the construction of new houses. Every single room must at least admeasure 12' by 12', i.e., 144 sq.ft. He was against charging anything extra above the rent for providing these amenities.

AHMEDABAD MUNICIPALITY.

The President of the Ahmedabad Municipality said that as submitted by him in the written statement, the rents of the Middle and Working class dwellings in the City had progressively increased during the last several years. According to him the present net return from investment in some of the chawls occupied by the Working class people was as high as 6 or even 8 per cent. It was, therefore, quite essential that this tendency should be checked in the interests of the people. To make it a feasible proposition he suggested that legislative measures should be adopted to control and regulate the rents. According to him it was quite fair to the investor in house property if the net return were restricted from 4 to 4½ per cent. If it were not possible to ascertain the capital value of the old properties, he advocated this measure at least for the new properties as, in his opinion, with new building activities it would have a salutary effect on the landlords of the old buildings and there would be a general adjustment in the end. Asked as to what immediate remedy he would suggest for giving relief to the tenants before such general adjustment took place, Mr. Shah stressed the necessity of scaling down the present rents by at least 20 to 25 per cent. in view of the unreasonably high level prevailing.

The witness illustrated the hardship of the tenants by stating that generally a Working class tenant was paying the rent of Rs. 5 to Rs. 6 per month for a single-room tenement to-day. This amounted almost to 20 per cent. or more of his income. Besides, in proportion to the rent that he paid, the facilities he got were practically nil. There was over-crowding owing to the immense increase in the population which was nearly 450,000 to-day. While ordinarily there should not be more than 4 persons residing in a room 12' × 12', the actual conditions were quite different. Most of the houses within the City were very old and abutting either on narrow roads or in insanitary "Poles". People had to confine themselves within such houses, for they could not afford to reside far away from their place of work owing to lack of cheap transport facilities.

The President further added that a reduction of 25 per cent. from the existing rents would be much appreciated by the majority of the poor people. To a man earning about Rs. 35 per month, and paying a rent of Rs. 8, a saving of Rs. 2 was not a small thing in his budget. In the opinion of the witness the present high rents would lead one to believe that there was profiteering all round by the landlords.

Coming to the question of municipal duties and responsibilities in the matter of housing in general, Mr. Shah stated that the Municipality was not sufficiently empowered to deal with the landlords. The Ahmedabad Municipality, however, had its own scheme for housing its employees and the poorer classes of the City and it had already constructed about a hundred houses. Moreover, 300 extra houses were under construction. Poorer classes drawing a salary up to Rs. 35 or

Rs. 40 per month were given preference to occupy these quarters at a monthly rent of Rs. 5-8-0, inclusive of municipal taxes.

Further building activities, observed the witness, were bound to lower the level of rents. While he was not opposed to private enterprise in this field, he wanted the Government to shoulder the responsibility for which purpose, he said, they should raise a loan at 3 per cent. He was also not opposed if subsidies were given from the general revenues for this purpose.

Mr. Shah informed the Committee that the Municipality had also constructed certain quarters for the Harijans and other poorer classes. This cost the Municipality about Rs. 1,50,000 and this amount was met with from the municipal revenues. The Municipality alone, according to him, could not solve the entire housing problem as this would require more than a crore of rupees which was too heavy a financial burden for it to bear.

SUNNI MUSLIM WAKF COMMITTEE, AHMEDABAD.

Sir Mehbub explained that he represented the Sunni Muslim Wakf Committee which was in charge of a number of Muslim Public Trust properties. The views he was expressing were based on the experience he had gained while managing these properties as well the properties that were his own. The annual gross value of the Trust properties, he said, was approximately Rs. 93,000.

The witness was definitely of the opinion that the rents in the City had not risen at all and that therefore there was no necessity for enacting any legislative measures to control the same. The prevailing rents in the City, according to Sir Mehbub, did not warrant Government interference to which he was also opposed on principle. He substantiated his argument by saying that after referring to the records of the Trust properties for the year 1929, he found that the rents of the chawls had not only remained stationary, but had actually gone down in some cases.

The witness was also against Government or the Municipality undertaking building activities, since in his opinion there were plenty of houses in the City where vacancies were abundant. The witness continued that the landlords in the City were demanding only reasonable and economic rents, and besides, they had to put up with the defaulting tenants for a considerable time since it was not easy to obtain immediately an ejection order as was the case in Bombay.

Sir Mehbub then said that he would not consider it over-crowding if five persons were in the occupation of a room admeasuring 12' by 12' with two verandahs. Such rooms can be had at a rent of Rs. 5 each per month, inclusive of the Municipal taxes, and he would not call it exorbitant. An ordinary tenant, whose income was Rs. 30 per month, could afford to pay that rent which amounts to nearly 16 per cent. of his income.

The net return from investment in house property was 6 per cent. generally which the witness considered quite fair. Further he said that such return should not in any case be less than 3 to 4 per cent. after all the incidental expenses.

BHADUAT PARISHAD.

Mr. Gandhi said that he was the Secretary of the Bhaduat Parishad whose membership ran into 2,000. The membership fee was annas 2 per individual and the Parishad, which was fully representative of the tenants of Ahmedabad, carried on its activities through its Executive Committee. About five years ago, explained Mr. Gandhi, some of the tenants of Ahmedabad started what was called a Tenants' Association which was converted into Bhaduat Parishad only twelve months ago.

The witness then narrated how the rents in the City had gone up since the year 1915. According to him the present level of rents was five to six times more than what was obtaining in the year 1915. A middle class man earning an income of Rs. 30 to Rs. 150 per month, he said, was spending as much as 33 per cent. of his income towards rent to-day. This was a very heavy burden on him and the witness urged the Committee to recommend to Government to lower the rents of the middle class dwellings by 50 per cent. at least. Simultaneously with a reduction in rents it was also necessary, continued the witness, to restrict the right of ejection by the landlords. A tenant's possession of the premises should continue unhampered so long as he paid the rent regularly. It did not appear to the witness that there was any harm in sub-letting.

In reply to a question regarding the percentage of increase in rent between 1929 and 1938, Mr. Gandhi observed that the rise was from 60 per cent. to 70 per cent. He did not think that the Working class population was as hard hit as the Middle class people. The figures he mentioned and the opinions he expressed were based on an inquiry that was conducted by the Bhaduat Parishad. The witness stated that about 200 forms were collected from different tenants whose chawls were also visited.

According to the Textile Labour Association's inquiry, continued the witness, the rents of the working class tenements had registered a rise of 30 per cent. to 40 per cent. He thought that these figures were more reliable than any other figures. While he was not prepared to contradict the figures supplied by the local Municipality, he contended that the same were more or less based on the statements of the property owners.

In the opinion of Mr. Gandhi, building activities would not receive a set-back if the net return from investment in house property were restricted to 3 per cent. He did not, however, insist upon restricting it $2\frac{1}{2}$ per cent. as advocated by them in their written memorandum.

Coming to the question of increased housing accommodation the witness dwelt on the necessity of the Millowners providing tenements for their workers. Nearly half the population of the City was composed of the Mill-operatives who were very badly housed. The housing problem was very keen and he wanted the Municipality also to take a hand in the matter. This, he explained, would not discourage private enterprise, for rich people were sure to invest their money in buildings which safeguarded their capital and gave a better return at the same time.

The main object of his Association, said the witness, was to seek the protection of the State until such time as the housing problem was solved. In the absence of such protection by the State he feared that the harassment of the tenants by the property-owning class would continue. A representation to this effect was also made to the Prime Minister when he visited Ahmedabad.

The witness confirmed another statement in the written memorandum of the Association, viz., that the net return from the Middle and Working class dwellings was 20 per cent. and 30 per cent. respectively at present. He confessed that these figures were arrived at not by engaging any staff of experts or engineers, but were merely based on the conclusions drawn from the day-to-day experience of the members of the Association. He further maintained that 90 per cent. of the buildings in the City were hardly white-washed even once in fifteen years. It was also pointed out to the Committee that a number of buildings and chawls went without any repairs at all and that the Municipality appeared to be helpless in the matter. The Association itself could do nothing in this respect since the landlords were adamant.

Adverting to the question of restricting the net return from buildings to 3 per cent., Mr. Gandhi said that even conceding that the gilt-edged Securities were more tempting, the tendency of the people would always be to give preference to immoveable assets.

Reverting to further housing activities, the witness suggested that the owners of the factories and mills in the City should be taxed for financing the project. Construction of new buildings should not be confined within the City limits only, for people would willingly spread out beyond the City if cheap houses were made available there. This would also entail municipalisation of transport services to which the witness did not object. He informed the Committee that the present rents of the buildings belonging to the various Societies outside the City, were not less than Rs. 30 to Rs. 50 and that it was beyond the reach of the common people to spend this amount. The maximum income of the lower middle class people was not more than Rs. 50 and this would explain the whole position. At present these people were spending Rs. 10 to Rs. 15 per month towards rent which was a heavy burden on them.

They should not be compelled to pay more than 10 per cent. of their income as rent. If the Municipality and the Millowners were to provide housing accommodation for at least 60 per cent. to 70 per cent. of their employees, Mr. Gandhi thought that the housing problem would be solved considerably. He did not think that complete abolition of private ownership of houses was possible in the present circumstances. At the same time he did not want that building activities should be monopolised by a few individual enterprisers.

AHMEDABAD CITY CONGRESS COMMITTEE.

Mr. Diwan said that he was the President of the City Congress Committee which had submitted a written memorandum on the subject. Apart from the views of his Committee which favoured an all-round reduction of 25 per cent. from the rents in force on 1st January 1937, his personal view was that legislative intervention in this respect was not desirable. While he admitted that the level of rents in certain localities was higher at present than in 1928 and 1929, he thought that much of the discontent was due to a lack of proper amenities in proportion to the amount of rent. Mr. Diwan further asserted that the people would be satisfied if adequate amenities were provided even at increased rents. Outside the City walls, in his view, the rents were quite out of proportion to the accommodation offered. Provision of full amenities in his opinion was more important than the question of reduction of rent, and with a view to securing these from the landlords he wanted the Municipality to be legally empowered. Stressing the point further the witness observed that mere reduction in the existing rents was not the panacea for the prevailing unsatisfactory conditions. It would be only a temporary relief, and moreover, he had grave doubts as to the feasibility of such a step. To fix a maximum rent would be to invite the evil practice of "Pugdee" which it would be impossible to detect. The witness further said that he did not even favour any amendment of the present law of ejection since that would not be a sufficient palliative. If, however, the Committee were in accord with the view of the City Congress Committee which advocated a certain percentage of reduction from the rents. Mr. Diwan was of the opinion that so far as new buildings were concerned, the net return should be restricted to 3 per cent. on the capital value. While it was true that such reduction or restriction would not adversely affect further building activities, the witness thought that something more was required to be done, viz., the promoting of building activities on an extensive scale.

Mr. Diwan explained that with the rapid construction of new houses the law of demand and supply would operate in such a way that no hardship will be suffered by the tenants. The present high level of rents and the unsatisfactory nature of the existing tenements were bound to disappear with the construction of additional houses. The witness opined that nearly 50 per cent. of the present-day tenements in the City would be described as unfit for human habitation. Scarcity of accommodation in the City was also responsible for the very high net return that accrued to a landlord. He cited instances showing how in some cases of the houses belonging to various Societies the net return was as high as 6 per cent. to 10 per cent., and even more.

Referring to the agencies that should be responsible for providing housing accommodation, Mr. Diwan stated that the problem should be tackled mainly by the State and the Municipality. He also wanted that Housing Societies should be encouraged. As the local Mill-industry

was mainly responsible for the influx of a large population in the City, the witness insisted upon making it obligatory upon the Millowners to provide tenements for at least 30 per cent. to 50 per cent. of their employees. Without the joint efforts of all these agencies he did not think that the problem would be solved, for the minimum requirement was 50,000 tenements to relieve dense overcrowding. He did not like to see more than 3 to 4 persons living in a tenement.

Coming to the question of capacity rent, Mr. Diwan observed that the same, instead of being uniform, should vary according to the income.

If the Committee were to recommend furtherance of housing activities by the aforesaid agencies, the witness had no objection to effect a curtailment in the present rents, as some relief to the tenants was indeed necessary in the present circumstances and the provision of new houses was bound to take some time.

On being asked to state the reasons for the vacancies persisting in a number of tenements, the witness said that there were many factors which would go to explain this, such as the bad temperament of the owners, or the disproportionately high rent, and so on.

Adverting to the question of net return from investment in house property, the witness further observed that with a view to checking fraudulent activities, the Land Acquisition Act should be so amended that the Rent Statements submitted by an owner to the Municipality should be treated as final.

Mr. Diwan did not agree with the view that the Working class people are generally averse to shifting from one place to another. If all other conditions were favourable, they would not hesitate to occupy new houses. On the contrary it was the Middle class people who preferred staying near the place of their business, and that too in selected localities.

Answering the question whether the restriction of net return to 3 per cent. would be sufficiently tempting to private enterpriser in view of the existing Bank rate and the higher return from gilt-edged securities, the witness replied that a prospective builder viewed the question not merely from the side of return. There was a sentiment attached to owning a house, not to speak of the status he carried with it.

Coming to the conclusion of his evidence Mr. Diwan dwelt on the financial side of the question and informed the Committee that he would advise the raising of a loan rather than the levying of taxation for solving the housing problem. To supplement this he would urge Government to dispose of their plots at concession.

MASKATI CLOTH MARKET ASSOCIATION.

Mr. Sutaria said that he was the President of the Maskati Cloth Market Association which had 800 members on its roll. The Association claimed to represent the interests of the tenants as only a few of its members had houses of their own, the rest being all tenants. The witness informed the Committee that the views of his Association which were embodied in the written memorandum submitted to the Committee were not formulated as a result of any special inquiry, but were based on general impressions and experience.

According to the witness the rents in the City were increasing since the last 10 or 15 years. In his opinion the maximum level had been reached about a year ago with the result that of late the rents had remained steady. It was impossible for a further increase to take place in view of the present economic conditions.

The percentage of rise, continued Mr. Sutaria, varied as between the Middle and Working class dwellings. In the case of the former it was 30 per cent. while in the latter case it was 50 per cent. With all this the witness did not think that the net return to the owner was more than 3 per cent. from the Middle class dwellings and 5 per cent. from the Working class dwellings. Before the present rise took place, he estimated the net return to the owner to be considerably less, but then it was just the fair return. As, however, the present expenditure on outgoings had also to be taken into account, the witness considered $4\frac{1}{2}$ per cent. as the fair net return that an owner of a property should be entitled to.

Mr. Sutaria further explained that the problem of rent and housing would not be solved merely by reducing the rents so which policy he was generally opposed. It was certain that the "evil system of "Pugdee" would follow in the wake of any attempt at restricting rents by legislative measures. Besides, he was doubtful if capital would not take a flight to other channels if the net return from investment in buildings were to be restricted to less than $4\frac{1}{2}$ per cent. It was possible to counteract the "Pugdee" by modifying the law of ejection but the flight of capital could not be checked by legislative measures. It was necessary that private enterprise should also be encouraged if the entire housing problem were to be tackled satisfactorily.

The witness, therefore, suggested that in the future programme of housing activities the field should be kept open for all. The State, the Municipality, the Mills and the private individual should all endeavour jointly to push on with the building programme. The Municipality and the Mill industry should undertake to provide tenements for at least 50 per cent. of their employees who should not be charged more than 10 per cent. of their income as rent.

Referring to the population of the City, Mr. Sutaria said that the Mill-operatives comprised nearly 33 per cent. of the total population.

The witness admitted that the building programme would take some years to mature, but in the meantime he had no suggestions to offer for immediate relief. He, however, advocated recovery of rents according to English Calendar.

AHMEDABAD MILLOWNERS' ASSOCIATION.

Mr. Kasturbhai said that relying on the Municipal records and the data collected by the office of his Association he was inclined to conclude that the rents prevailing in Ahmedabad were not very high. The increase in the rateable value of properties did not necessarily signify an upward tendency in rents. The inquiry conducted by the Association itself covered as many as 1,600 tenements occupied by the workers. The rent-receipts of these tenements were examined and it was found that from 1926 to 1938 the rents had declined to the extent of 8·5 per cent. The Association had omitted mentioning this fact in the written memorandum submitted to the Committee wherein it was stated that the rent had remained more or less stable.

In the face of this overwhelming evidence Mr. Kasturbhai was not prepared to accept the figures supplied by the Labour Office to the Committee purporting to show that the rents paid by the workers in 1938 registered an increase of 25 per cent. over those charged in 1926. Such figures after all were the result of the Sampling Method Inquiry to which Mr. Kasturbhai objected. Not that these figures were wrong, but then he could not attach much importance to them.

Considering that the wages paid by the Ahmedabad Millowners were the highest in India and the average income of a working class family in the City was Rs. 50 of which a sum of only Rs. 4 was paid as rent, the conclusion was irresistible, continued the witness, that the percentage of rent to income was not at all oppressive to the workers. The rent of Rs. 4 charged by the Millowners was less than the economic rent which worked out at Rs. 5. The highest return yielded by the chawls belonging to the Housing Society was 3·7 per cent. in 1937. The incidence of bad debts was also not slight. In his own case it was as much as 12 per cent. In the face of all these facts it was really amazing, remarked Mr. Kasturbhai, that the Labour Association should persist in telling that the rents paid by the Ahmedabad Millworkers were heavy and oppressive. And when they talked of high rents, they always ignored the accommodation offered.

Generally the net return from properties in Ahmedabad today was 4 to 6 per cent. which he considered to be fair. It was from this point of view that the witness regarded the present rents as not heavy. According to him 10 to 12 per cent. of one's income might be taken as reasonable expenditure on rent. If, however, the net return were to be fixed at 4 per cent. and the rents based on this return did not meet the capacity rent, viz., 10 to 12 per cent. of the income, the witness had no objection to subsidy being given by the State as in other countries.

As regards the Middle class people the witness observed that the average rent that they paid for a tenement was from Rs. 8 to Rs. 10. This was certainly heavy having regard to their income. There was also overcrowding in the Middle class localities in the City due to the fact that these people did not want to cut loose from their caste and

community. There was enough accommodation available for them outside the City walls. Assuming that they did not spread out for one reason or the other, there was some need for reduction in the rents they paid. At the same time Mr. Kasturbhai would not conceal his doubts as to the feasibility or otherwise of such a step. It was subletting which he feared most as a consequence of such legislative intervention.

Whatever overcrowding was there in the City was due to the working of the night-shifts in the opinion of Mr. Kasturbhai. Nearly 15,000 workers came to the City as a result of this and the total strength of the textile workers had reached 1,00,000. Allowing for the night-shifts there was adequate accommodation today. As a result of an agreement arrived at with the Hon'ble the Revenue Member the Association had started in 1934 a Company called the Ahmedabad Mills Housing Society, Ltd. It constructed 435 tenements and the various other mills and mill agents constructed 402 tenements. Thus there were 837 tenements in all accommodating about 5,000 workers. It was true that as per the agreement 1,000 tenements were to be constructed, but the difficulty was that in the beginning no tenants were forthcoming in sufficient numbers. The vacancies were 56 per cent. in 1935 and 35 per cent. in 1936. Conditions, however, changed after the night-shifts were started and at present the vacancies were not more than 5 to 10 per cent. The rent was originally fixed at Rs. 4-8-0 per tenement, but it was later on reduced to Rs. 4. It was not correct to say that there were no shopping facilities near these chawls, for every chawl had three shops. The witness would categorically repudiate any suggestion to the effect that in some cases two families were housed in one room and that separate rent was charged from each.

From the point of view of accommodation each of the aforesaid tenements admeasured 300 sq.ft. and consisted of a room proper with a kitchen inside it and verandah on one side. Mr. Kasturbhai said that such a tenement should not accommodate more than 4 to 5 persons. There were other private-owned chawls where the floor-area of a room might not be more than 210 or 225 sq.ft. The Municipal regulation demanded a minimum floor-area of 144 sq.ft. which, in his opinion, was insufficient. He admitted that there were some slums in the City, but the local Municipality was active and taking steps to abolish them. He also agreed that to the extent the slums were demolished, new houses would be necessary. He, however, did not want such a statement to imply that it should be the Millowners who should be responsible for constructing the new houses. It was certainly no part of their duty. It was the State and the Municipality that should come forward with a housing programme. The mills contributed heavily to the Municipal revenues, and yet if it were necessary to levy taxation for the purpose, he would not mind it if the burden fell evenly on all. The millowners would certainly help the Municipality as best as they could in other respects. For instance, if a loan were to be raised, they would charge less interest.

Mr. Kasturbhai did not favour the idea of entrusting the entire housing question to a special board. He said that he had full confidence in the present Congress Government who were quite capable of managing the whole affair.

Referring to the question of sanitation in the City, the witness expressed that additional powers were necessary for the Municipality to deal adequately with insanitation. It was also the duty of the Labour Association and Workers' Welfare Societies to carry on propaganda in this respect. The mills could only assist them.

Another interesting point to which he referred related to smoke- nuisance in Ahmedabad. In his opinion half the smoke-nuisance was due to the burning of green wood by the workers. The mill-chimneys did not emit more smoke than was permissible under the regulations. As between the mill-workers and the chimneys it was "fifty-fifty" as he put it.

He also informed the Committee that the use of corrugated iron sheets in building construction was not objectionable, provided that they were rendered cool by means of planting trees round about.

Mr. Kasturbhai left at this stage and Mr. Umarwadia continued the evidence.

He said that the average rent charged by the mills was Rs. 4 per tenement. He was not aware if other landlords charged concessional rents from the workers.

As regards the Sampling Method Inquiry he would say that there were two opinions. According to some authorities to take statistical average for practical purposes was a very dangerous method. Personally the witness thought that the Labour Office inquiry might have some value though he would not attach undue importance either to their figures or to those collected by his Association.

Referring to the upper middle class conditions Mr. Umarwadia said that there was sufficient housing accommodation for this class. All the recent building activity was mainly confined to looking after their needs. The bungalows that were constructed were of the unitary type and these could not be occupied by those whose income was not more than Rs. 60 or Rs. 70 per month. Really speaking it was the lower middle class that suffered the greatest hardship today. Since these people could not afford to stay outside the City walls, they had no alternative but to stay within the City proper in the midst of insanitary surroundings.

All the existing old tenements were so insanitary that they required immediate improvement and for this purpose Mr. Umarwadia stressed the necessity of empowering the Municipality with a view to taking measures sufficiently stringent. The removal of slums, he said, should brook no delay. Quite a large number of people in Ahmedabad lived in insanitary tenements which, if he had had his own way, he would eliminate entirely. No decent living was possible unless a tenement consisted of at least 2 rooms and a verandah.

**NAMES OF THE ASSOCIATIONS AND REPRESENTATIVES WHOSE
ORAL EVIDENCE WAS TAKEN BY THE COMMITTEE.**

SHOLAPUR.

Serial No.	Name.	Date.
1	THE SHOLAPUR MUNICIPALITY— Mr. M. B. Kadadi (President). Mr. A. K. Joshi (Chief Officer).	13th December, 1938.
2	THE SHOLAPUR CITY CONGRESS COMMITTEE— Mr. Patwardhan. Mr. Kotgunde.	Do.
3	THE SHOLAPUR SARAFF ASSOCIATION— Mr. S. V. Dudgikar (President).	Do.

SHOLAPUR MUNICIPALITY.

During his examination Mr. Kadadi, the President of the Sholapur Municipality, who was accompanied by Mr. Joshi, the Chief Officer, stated that he did not differ from the observations made by his predecessor in office who had submitted a written statement to the Committee which represented the views of the Board on the question of rent. Both the witnesses stated that they did not think that legislation in connection with the regulation of house rents on the lines of the Rent Restriction Act of 1918 could be workable in Sholapur. They emphasised that the ages of the buildings in the city differed considerably with the result that it was not possible to ascertain from the Municipal records their capital value. It was only the assessment values that were entered into these records. If, however, such legislation were contemplated, the cost of all the existing lands and buildings should be based on the prevailing market value. It was admitted that generally the tendency of rents for the dwellings occupied by the Middle and Working classes was to rise and that the prevailing rent worked out at Rs. 2, or even more, per 100 square feet. This, however, varied according to the locality, though there was not much difference worth the name if it came to comparing the rate per 100 square feet for the tenements occupied by these two classes. In the opinion of the Chief Officer the fair rent per 100 square feet would be Rs. 2 and Re. 1 respectively for the Middle class and the Working class.

The witnesses agreed with the Chairman that several buildings in the city were in a hopelessly insanitary condition with hardly any space left between the rear portions of every two houses which hindered a free passage for light and ventilation. This state of affairs indeed required a thorough overhauling, but the Municipality, according to Mr. Joshi, was unable to take any steps in the matter unless the existing Municipal rules were amended. It was also pointed out to the Committee that in contrast to the old buildings there were several new buildings in the city with their rear portions facing a road.

Mr. Joshi further informed the Committee that outside the present city they had three Town Planning Schemes, each one of which covered an area of 1,000 acres. Complete development under these schemes would require at least 12 years owing to the fact that the population would not shift immediately from the old town. The difficulties in launching an extensive improvement scheme within the present town were many. This would require the acquisition of old sites on a large scale, but the price to be paid for compensation would be prohibitive. Nor was it desirable to evolve a fresh scheme for a completely new town, adjoining the present one, since it would not be an improvement on the schemes already in hand. The approximate present population of Sholapur was 150,000 and it was expected that every acre of land under plots in the three Town Planning Schemes would be occupied by about a hundred persons.

Referring to the income of the people and the rents paid by them, the witness observed that the former had remained stationary, while the latter had gone up. This put a strain on the purse of the people. If relief were to be given, the Government must go in for housing schemes instead of the Municipality which would not be successful in raising loans for this purpose in the market. Private enterprise need not, however, be restricted. If such housing schemes are taken in hand by Government, it would necessarily result in bringing down the present level of rents and obviate the necessity of exercising direct control by means of legislation. It would also relieve overcrowding.

Continuing further, Mr. Joshi stated that since the last three or four years some buildings were being constructed in the city for the Middle class people. Even then there was overcrowding in the Middle class localities as these people cannot afford to shift to better quarters. Town Planning Scheme No. 3, it was mentioned, has been reserved for providing residential quarters to them.

According to the witness the overcrowding in the city was due to the influx of labour class population employed as operatives in the local mills. This was one of the factors explaining the high level of rents, the other being the high cost of building materials since 1931.

Nearly one-fifth of the population of Sholapur lived in huts which practically cost nothing for their construction and upkeep. The land value varied from Rs. 500 to Rs. 600 per acre on the outskirts of the city, i.e., annas 4 to annas 6 per square yard. There was enough land in Sholapur and the question of accommodating increasing population would not be very keen in the future.

SHOLAPUR CITY CONGRESS COMMITTEE.

In reply to the Chairman's question whether the witnesses had anything more to add to the written statement submitted by the City Congress Committee on the question of rent, Mr. Patwardhan stated that they had nothing further that could be usefully added to it. As regards the tendency of rents in the City the attention of the witness was drawn to the written statement wherein the City Congress Committee had pointed out that the tendency was to decline. This, it was pointed out by the Chairman, was at variance with what the figures from the Municipal records depicted. The witness thereupon explained that the conclusion they had arrived at was not the result of a searching inquiry, but was based on the general impression they had gathered after questioning the landlords of about two dozen buildings. It might be that in certain localities there was a rise, while in others there was a fall. Questioned as to the percentage of rise in rents the Committee were informed that it was somewhere in the neighbourhood of 15 per cent. in the case of the Working class dwellings and 10 per cent. or, in some instances, even 15 to 20 per cent. in the case of Middle class dwellings.

The percentage of fair return from investment in house property, according to the witness, was 6 per cent. gross. As regards the capacity of the people to pay rents, Mr. Patwardhan admitted that it had gone down. It was not true, he stated, that there was overcrowding in the whole city. According to him 4 persons per 100 square feet would constitute overcrowding. The normal state should be that not more than 2 persons should occupy the same area.

The witness was not in favour of either the Government or the Municipality undertaking building activities as this was bound to result in throwing additional burden on the general tax-payer as pointed out by them in their written statement. In the opinion of the witness, the only remedy for bringing down the present level of rents was to encourage private enterprise.

SARAFF ASSOCIATION.

Mr. Dudgekar said that his Association had at present a membership of 92 of whom about 15 were property-owners. Their written statement was the result of their inquiries which were mainly confined to the mercantile community. In his opinion, the rents of the Middle class dwellings had gone down recently but even then the level obtaining at present was such that it was a strain on the income of this class. As regards the rents of the Working class dwellings, Mr. Dudgekar informed the Committee that his Association had not made any particular inquiries, but their general opinion was that the tendency was to rise. The witness further said that the percentage of one's income that should go towards rent should not be more than 10 to 15 per cent. which he considered fair.

In the opinion of the witness, though there was a general trade depression, it was possible for a landlord to raise money on the security of a building in the City Market area. There were about 2,000 such buildings in this area and they offered good security. Money could be raised on such security at 9 per cent. up to Rs. 10,000 and at 6 per cent. for a sum exceeding that amount.

The witness further told the Committee that the net return from investment in house property in the Market area was 3 per cent. which was quite fair at present. It was not possible for the landlords to get a return higher than that as business was very slack. He had no objection if under certain circumstances the net return from investment in buildings were restricted to 3 per cent. by legislation. While he agreed that there might be certain instances in Sholapur where some landlords were getting more than 3 per cent., it was not true that a return of 9 per cent. was a normal feature. Such cases occurred only where the lands were given for the construction of huts, but these were merely temporary affairs. If any legislation for restricting rents were contemplated, the witness advocated that the return from house property should vary with the bank rate.

Referring to the question of additional building activities, Mr. Dudgekar said that Government were the proper agency to undertake that work. Private enterprise was out of the question since Sholapur had no sufficient capital to invest in large-scale building constructions; nor would the credit of the local Municipality, whose annual income was Rs. 12,00,000, ensure any success in raising a loan for the purpose. He thought that it was the duty of the Government alone to take the matter into their own hands. Government had the necessary money and if they were to float a loan for the purpose, it would be subscribed in no time. He could not, however, say whether or not it was the duty of the Municipality also to provide additional houses.

On being asked as to what would be the position on neither the Government nor the Municipality taking a hand in the matter, the witness answered that in that case the situation will continue to remain what it is.

Finally the witness informed the Committee that there was a demand for the Working class dwellings and some kind of supply should be forthcoming. So far as the millowners were concerned it was not possible for them to construct houses for their employees as they had no money wherewith to give such facilities.