

**PARSI CHARITY RELIEF**  
**AND**  
**COMMUNAL AMELIORATION**

**OR**

*(A brief study of the prevalent system of Charity Relief among the Parsis, some proposals for its Improvement, and some suggestions for Constructive Welfare Work and Employing the Unemployed.)*

**BY**

JAL FEEROSE BULSARA, M.A., LL.B., Ph.D.  
*(Author of "Lāchārinō Atkāṅ Athvā Unnatinē Mārgē." i. e., 'Prevention of Destitution or On the Road to Uplift.')*

---

**BOMBAY.**

**1935.**

*(All Rights Reserved).*

Printed by Mr. R. K. Daruvala at the Sanj Vartaman Press,  
Apollo St., Fort, Bombay, and Published by Dr. Jal Fecrose  
Bulsara, Pudumjee House, 2, Cumballa Hill, Bombay.

DEDICATED

TO

MR. M. P. KHAREGHAT, I.C.S., (Retd.),

MR. KAVASJI JALBHOY SETT, J.P.,

SIR HORMUSJI C. DINSHAW ADENWALLA, KT.,

THE HON'BLE SIR PHIROZE C. SETHNA, KT.,

SIR SHAPOORJI B. BILLIMORIA, KT.,

DR. DADIBA N. SAHER, L. M. & S., J. P.,

SIR COWASJEE JEHANGIR, BART.,

THE TRUSTEES OF THE PARSİ PUNCHAYET FUNDS  
AND PROPERTIES, BOMBAY,

And

LADY RATAN TATA, J. P.,

THE HON'BLE SIR PHIROZE C. SETHNA, KT.,

MR. J. D. GHANDY, SOLICITOR,

MR. S. D. SAKLATWALLA, M.L.C.,

THE TRUSTEES OF SIR RATAN TATA CHARITY TRUST,

IN GRATEFUL APPRECIATION OF THEIR KIND ASSISTANCE  
AND ENCOURAGEMENT WHICH HAVE RENDERED THE  
PREPARATION OF THIS REPORT POSSIBLE.

Man is the measure of all things. (*Protagoras.*)

Life is as dear to people of no account as it is to the eminent; and when our concern is with making life secure, we should ignore the classification into "notables" and "nobodies." (*Die Vernichtung der Not' or 'An End to Poverty,' By Fritz Wittels: From the Works of Josef Popper-Lynkeus.*)

The chief needs of mankind seem to be—food, lodging, cleanliness, clothing, recreation (including rest, amusement and exercise), air, education, mental development, legal aid, family-life, medical help and nursing during sickness, prevention of accidents and first-aid, economic training. (*Sir Charles Loch Memorial Lecture by Fraulein Ilse Von Arlt, Directress of the Vienna School of Social Work. 'Charity Organisation Quarterly,' Jan. 1934.*)

It may strike some readers as an odd phrase, but it is true that most animals and plants live in extreme poverty. They have no reserves, that is to say, they live from hand to mouth. *Homo sapiens* is alone among living creatures in the possibility that he may abolish want, for himself and perhaps for many plants and beasts. (*The Work, Wealth and Happiness of Mankind.' By H. G. Wells.*)

The economic world machine is rapidly coming to resemble an unhealthy over-grown body which is accumulating two sorts of unwanted secretion. On the one hand, it has been accumulating the new, generally functionless rich, the Consuming Unemployed, a sort of plethora, and on the other it is developing a morbid mass, a huge tumour now growing very rapidly, of Penniless Unemployed. These two developments are so independent that it might be quite possible to eliminate one and still leave the other increasing formidably. We have already pointed to possible processes that may lead to the resorption of the irresponsible rich. The graver riddle is certainly this New Poor, this menace of the unemployable expropriated. (*Ibid.*)

The broad fact underlying the whole spectacle of the alleviation of distress that we glance at in this fashion is that the modern community has been gradually recognising and accepting the responsibility for the maintenance of every one of its citizens at a certain low minimum standard of shelter, food and clothing, irrespective of the productive activities of the particular individuals concerned. It does not compel them to work in return. That is the worst aspect of this sort of relief. What the community offers is dull, dreary, and undignified, no doubt—"pauperization," to give it its proper name—but, nevertheless, life and continuation. (*Ibid.*)

Modern poverty is not the poverty that was blest in the Sermon on the Mount: the objection to it is not that it makes people unhappy, but that it degrades them; and the fact that they can be quite as happy in their degradation as their betters are in their exaltation makes it worse .....Such poverty as we have today in all our great cities degrades the poor, and infects with its degradation the whole neighborhood in which they live. And whatever can degrade a neighborhood can degrade a country and a continent and finally the whole civilised world, which is only a large neighborhood. (*"The Intelligent Woman's Guide to Socialism and Capitalism."* By George Bernard Shaw.)

We cannot afford to have poor people anyhow, whether they be lazy or busy, drunken or sober, virtuous or vicious, thrifty or careless, wise or foolish. If they deserve to suffer let them be made to suffer in some other way; for mere poverty will not hurt them half as much as it will hurt their innocent neighbors. It is a public nuisance as well as a private misfortune. Its toleration is a national crime. (*Ibid.*)

Human beings can multiply very fast under favourable conditions. A single pair, if their posterity managed their affairs well enough to avoid war, pestilence, and premature death, might have twenty million descendants alive at the end of four hundred years.

The practical question for the mass of mankind is not whether the population shall be kept down or not, but whether it shall be kept down by preventing the conception of children or by bringing them into the world and then slaughtering them by abortion, exposure, starvation, neglect, ill-usage, plague, pestilence and famine, battle, murder and sudden death. (*Ibid.*)

The virtues that feed on suffering are very questionable virtues. There are people who positively wallow in hospitals and charitable societies and Relief Funds and the like, yet who, if the need for their charitable exercises were removed, could spend their energy to great advantage in improving their own manners and learning to mind their own business. There will always be plenty of need in the world for kindness; but it should not be wasted on preventible starvation and disease. Keeping such horrors in existence for the sake of exercising our sympathies is like setting our houses on fire to exercise the vigor and daring of our fire brigades. It is the people who hate poverty, not those who sympathise with it, who will put an end to it. Almsgiving, though it cannot be stopped at present, as without it we should have hunger riots, and possibly revolution, is an evil. (*Ibid.*)

We should refuse to tolerate poverty as a social institution not because the poor are the salt of the earth, but because "the poor in a lump are bad." (*Ibid.*)

"The poor always ye have with you." That has been accepted too readily as a divine assurance that the prevention of poverty is impossible. (*H. G. Wells.—Op. cit.*)

Until the community is organised in such a way that the fear of bodily want is forgotten as completely as the fear of wolves already is in civilised capitals, we shall never have a decent social life. (*Preface to 'Androcles and the Lion,' by George Bernard Shaw.*)

---

## PREFACE.

---

The prevalent system of charity relief or the want of it among the Parsis has been under the continuous bombardment of critics at least for the last twenty years. This criticism has lately taken a more severe form, as naturally it would with such a great increase of distress among a rapidly growing number of our people—distress which has been greatly aggravated by the world-wide economic crisis coming in the wake of the World War. The post-war articulateness and impetus to search deeper into social wrongs and maladies and the refusal to take social ills as inevitable or ineradicable have lent greater force to such criticism.

Much of it, however, being unenlightened by factual data and therefore lacking in the indication of effective remedies or substitutes, has failed to produce the intended improvement in the sprawling system. On the other hand those controlling the charities have been too busy with details, too isolated or too individualistic to be able to mark and study the growing problems of poverty, destitution, unemployment, begging, deception, overlapping, uncoordinated multiplication of charities, demoralisation, unfruitfulness of relief, etc. They have consequently not been able to take a comprehensive view of the whole problem and effect the required co-ordination of scattered charity relief, which alone can lead to a vigorous policy of needed improvement.

It is heartening to note however, and we must give credit where it is due, that a very large and

respectable number of Parsi men and women, many occupying influential and trusted positions in life, are ready to apply their minds and some to unloosen their purse-strings in order to make a studied and concerted attempt to tackle at the very roots some of the problems of poverty, destitution, unemployment and distress among a growing section of our community. There is not mere frothy effervescence for which orientals in general seem to be so notorious, but there are distinct signs of depth of thought, sincerity of feeling and earnestness of purpose both among our youths and elders. These must be harnessed in time and methodically to the great end of the solution of our many social ills and of planning for the greater welfare of the community in the sphere of material prosperity as well as its higher cultural and spiritual development.

For a methodical handling of any social problem *fact-finding, planning and execution* are three very essential stages, and thanks to the encouragement given me by the trustees of the Parsi Punchayet Funds and Properties and the Sir Ratan Tata Charity Trust, I have been enabled to study some of the problems of Parsi Charity Relief and collect facts on Parsi poverty and destitution as far as available. In the first part of the book, I have tried briefly to give some of the collected data obtained mostly from the General Register maintained at the Parsi Punchayet Office, and from some other records of the same body. I have also tried to indicate therein the working of our system of charity relief not referring to any particular charity trust or institution but that generally obtaining in the community.



A word may be said about the statistical tables and figures given in the book. An attempt has been made to work these out for the first time and there is some likelihood of small mistakes here and there, particularly in view of the fact that the various figures and tables had to be worked out from a bewildering mass of unsystematised and scattered records, which, moreover, were not naturally kept from the view-point of the author. It may, however, be said that the available material has been as carefully sifted as possible under the circumstances and the margin of error has been tried to be reduced to the minimum.

In the second part, I have ventured to suggest some possible improvements in the handling of the problems of poverty, distress and destitution and in our methods of relieving the same. I claim for these suggestions and proposals no more finality or authority than may be warranted in the judgment of impartial readers by their practicability and efficacy to achieve the desired ends. But what I should like to emphasise with all the earnestness of a humble student, who has looked into the various problems related to Parsi poverty, unemployment and charity relief, and the concern of a practical worker, who has had the opportunity to come into closer contact with the realities of the situation, that these problems have grown to such magnitude and they involve such dangers of social deterioration when looked at from the standpoint of a healthy communal life, that some constructive measures ought to be taken and taken as early as possible to check the growing helplessness, misery and demoralisation of the stricken section of our

society. This need for quick and consolidated constructive effort at all-round social melioration, planned on a far-sighted view of the future of the community, is all the more urgent at a time when we are suffering from the effects of the general slump that has struck the world at large, and especially when we find that the politico-economic position enjoyed for so long by the community in its land of adoption is undergoing such rapid and arresting changes, on the whole to the detriment of its numerous members.

Now, for taking measures for the greater cultural and spiritual development of a community any time in its history may be the right time. A little delay may not cause grave communal loss. But when a community or a large section of it suffers from such set-backs as widespread unemployment, growing poverty and destitution, increasing demoralisation, lack of cohesion and social solidarity, those who wish well by the community cannot fold their arms and wait for the right moment to come or for unpleasant things and circumstances to right themselves in course of time. No such heavenly *manna* or good fortune is known in recorded social history to have fallen into the laps of a merely praying, wishing or dreaming community or group of people. Men must *study, think, organise* and *act* if they wish to encompass social betterment. And when there are graver economic and social crisis in the life of a community, in order that the adults may not deteriorate past redemption, and more in order that the handicaps and degeneration of the parents may not affect or be handed down to the offspring, social remedies for countering poverty, disease, ignorance,

economic dependence, social parasitism, begging, etc., which bring in their train the community's physical, mental and spiritual deterioration, should be taken at the earliest possible moment. 'A stitch in time saves nine' is vastly more true regarding holes in the social fabric, and if our social disease of poverty and begging had been a little more constructively and far-sightedly tackled only a decade or two ago, our position would not have been so bad as it is to-day.

Our economic and poverty problem has grown very acute and mere patch work or isolated effort will not carry us far. Some of the suggested improvements in our entire system of relief can no doubt be effected immediately and by each individual charity trust. But it will be seen that for the larger effort that is required for checking the growth of unemployment, poverty, destitution and begging, and preventing the unfruitful expense of communal resources, concerted action on the part of those who are in the fortunate position of helping the community is urgently needed. The problem is much bigger than can be effectively brought within the compass of a single individual or charity trust. There is moreover no single panacea for the various social maladies and we shall have to attack 'the whole problem from many facades. For its effective handling and for making the most of communal resources, all our charities and other free social services whether personal, pecuniary or institutional will have to be co-ordinated. All co-ordination needs a heart larger than one centered in the narrow circle of self. It must encompass the whole community and its common good, but more, it must

have the vision to envisage greater efficiency and communal development that will ensue from co-ordinated activity. Small minds, though apprehensive, obstructive, or a drag at first, will surely in course of time come to understand this larger purpose if they are allowed an opportunity of expanding their narrow vision. The lightly talked of and little understood *amalgamation* of all charity trusts is of course completely out of question for the present. But *co-operation*, *co-ordination* and *concerted action* can be achieved at once if personal predilections are put aside and the communal purpose kept solidly in view.

There is work for all in such co-ordinated social activities and nobody needs fear that his or her altruistic aims or desires will be thwarted if he joins others in doing good. There is room for individual independence of thought and action even in a co-operative effort for the common weal. For, after all, the purpose of all in such efforts seems to secure the greater welfare of the community. In such work, merely selfish or personal ends and self-aggrandisement can rightly have no place. It may do more harm than good and we must therefore learn the essence of *team-work* and realise that the end to be attained is *not personal but social*. It is a pity that in this century of social awakening we still have to emphasise the value of this idea particularly in the case of an enlightened community like the Parsis, some of whom strangely enough, seem to be so individualistic and ego-centric from the best of motives of altruistic service.

I believe owing to an exaggerated sense of individualism and self-opinionativeness we have been talking about our problems so much more and so diversely than we have thought about or studied them, and consequently we have almost been paralyzed from taking any action. We now badly need a small body of picked, energetic and well-trained youths, and experienced, liberal-minded elders, who can get together, expeditiously but after mature deliberation thrash out the essential facts, come to some understanding and agreement at least on the minimum to be done, and then after wise planning through still smaller sub-committees, begin to do something constructive and substantial. There will be both voluntary or missionary workers and influential and rich men coming forward to help the cause of *planned communal welfare*. The Trustees of the Parsi Punchayet Funds and Properties and of the other charity trusts can give a good lead by supporting such efforts, for, after all, all such work cannot be undertaken or executed by a single body, however earnest or enthusiastic it may be. The Trustees can help in ensuring the essential of the *co-ordination* of such efforts, so that they may not be scattered or lack cohesion, and the work may be invested with the needed element of authority and responsibility. The appointment of one or more special officers exclusively attending to the work of the co-ordination of charity relief and the organisation of ameliorative welfare work will put the entire effort on a sounder and more systematic basis and may help to crown it with the deserved success.

My personal thanks are due to the Panchayet trustees for so kindly allowing me time to study the problem of Parsi poverty and its relief, as also to the Trustees of the Sir Ratan Tata Charity Trust for kindly assisting me to undertake such a study by providing the salary of a special assistant to help me in the collection of data. But for such generous help from the two co-operating charity trusts I would not have been able to publish this humble study at this stage. My thanks are also due to my brother, Burjore Feerose Bulsara, who very ably carried out the research and fact-collecting work entrusted to him, and to the office staff who have variously heartily co-operated with me in my work, both giving me their valued suggestions. I must also thank the Proprietors of the Sanj Vartaman Press for allowing me all facilities and giving me useful hints in the printing and publication of the work.

The report has been lengthier than I expected it to be. Knowing that busy people may not have time to go through the whole unless specially interested in the subject, I have thought it advisable, at the risk of repetition, to give as complete though brief a summary of the whole as possible in the last chapter. If on the perusal of this, the busy reader desires a more detailed treatment of the subject, he may refer to the particular chapter he is interested in.

Finally I hope the few relevant facts and suggestions based on them that I have been able to place before the Parsi public will lead them to view the whole problem of Parsi poverty, charity relief

and amelioration in all its varied aspects as affecting the welfare of the community. I also wish that they may move at least some socially-minded men and women to a deeper study of the problem, and other influential and wealthy people to launch on an earnest attempt to take all effective measures for the all-round uplift of their fellow brethren.

Pudumjee House,  
2, Cumbala Hill,  
Bombay, 30-10-34. } JAL FEEROSE BULSARA.





# CONTENTS.

## Part I.

	PAGES.
PREFACE	vii - xv
INTRODUCTION ... ..	1 - 6
Ch. I—A brief Survey of the Growth of the System of Parsi Charity Relief ...	7 - 21
Ch. II—A brief Examination of the Number and Types of the Recipients of charity relief ... ..	22 - 29
Ch. III—The Advantage taken of charity relief by the generality of Stipendiaries and the Demoralisation of a fair number of them ... ..	30 - 51
Ch. IV—Some of our Methods of charity relief as instrumental towards the Applicants' Demoralisation ... ..	52 - 60
Ch. V—The General Economic, Educational, Hygienic or Sanitary, and Housing conditions of the Recipients of charity relief ... ..	61 - 81
Ch. VI—The Aims and Objects of Charity as they are and as they might be ...	82-103

## Part II.

*A few Suggestions about the Improvement of our System of Charity Relief, some Remedies for our Social Ills, and possible Measures of Welfare and Regeneration.*

Ch. VII—Some Rules of Guidance in the proper Distribution of charity relief ...	104-133
Ch. VIII—The necessity of an Employment Bureau and an Industrial Home for men as well as women, and a Work-securing or Marketing Agency or Sale and Show Room ... ..	134-150

Ch. IX—Co-operation among charity bodies and donors imperatively necessary and enormously useful. Need also of a Central Charity Investigation Bureau and an Advisory Council on Social Welfare ... ..	151-173
Ch. X—Some concrete Suggestions for improving upon the existing Ways and Methods of giving Stipendiary and other Relief from charity funds ...	174-218
Ch. XI—The necessity of giving Better Treatment to and providing reasonable Facilities for the Applicants for relief at charity offices ... ..	219-227
Ch. XII—Simultaneous Constructive Welfare Work, a <i>sine qua non</i> of all good charity relief ... ..	228-237
Ch. XIII—The necessity of Preventive Welfare Work and Educative Propaganda ...	238-245
Ch. XIV—Helping the Poor and Destitute out of their slough of Despond and possible Degeneration ... ..	246-257
Ch. XV—The Unemployment Problem and a possible though partial Solution ...	258-295
Ch. XVI—A New Turn to Charity and a Regular Collection of Vital and Social Statistics and an Annual Stock-taking of Parsi Conditions and Problems badly needed ... ..	296-314
Ch. XVII—Our Educational System and its Relative Importance in further constructive efforts for the checking or reduction of <i>future</i> Poverty and Destitution	315-329
Ch. XVIII—Summary and Conclusion ....	330-379

---

## APPENDICES.

	PAGES.
Appendix I—A short account of a Visit to Dayal- bagh at Agra and to some other Institutions... ..	380-410
„ II—Some Facts and Figures about Parsi Housing in the City of Bombay ... ..	411-415
„ III—An Outline Scheme of an Industrial Home for men seeking charity relief ... ..	416-434
„ IV—A Table showing the Minimum Food Requirements of a single individual and families of two, three or more persons ... ..	435-437
„ V—A Statistical Synopsis of the results of a test Medical Examination of the Boys of the Sir J. J. School, Fort, carried out with the help of Dr. J. B. Dhanbhoora ... ..	438-444
Index ... ..	445-452
Errata ... ..	453

---



# CONTENTS.

## Part I.

	PAGES.
PREFACE	vii - xv
INTRODUCTION ... ..	1 - 6
Ch. I—A brief Survey of the Growth of the System of Parsi Charity Relief ...	7 - 21
Ch. II—A brief Examination of the Number and Types of the Recipients of charity relief ... ..	22 - 29
Ch. III—The Advantage taken of charity relief by the generality of Stipendiaries and the Demoralisation of a fair number of them ... ..	30 - 51
Ch. IV—Some of our Methods of charity relief as instrumental towards the Applicants' Demoralisation ... ..	52 - 60
Ch. V—The General Economic, Educational, Hygienic or Sanitary, and Housing conditions of the Recipients of charity relief ... ..	61 - 81
Ch. VI—The Aims and Objects of Charity as they are and as they might be ...	82-103

## Part II.

*A few Suggestions about the Improvement of our System of Charity Relief, some Remedies for our Social Ills, and possible Measures of Welfare and Regeneration.*

Ch. VII—Some Rules of Guidance in the proper Distribution of charity relief ...	104-133
Ch. VIII—The necessity of an Employment Bureau and an Industrial Home for men as well as women, and a Work-securing or Marketing Agency or Sale and Show Room ... ..	134-150

	PAGES.
Ch. IX—Co-operation among charity bodies and donors imperatively necessary and enormously useful. Need also of a Central Charity Investigation Bureau and an Advisory Council on Social Welfare ... ..	151-173
Ch. X—Some concrete Suggestions for improving upon the existing Ways and Methods of giving Stipendiary and other Relief from charity funds ...	174-218
Ch. XI—The necessity of giving Better Treatment to and providing reasonable Facilities for the Applicants for relief at charity offices ... ..	219-227
Ch. XII—Simultaneous Constructive Welfare Work, a <i>sine qua non</i> of all good charity relief ... ..	228-237
Ch. XIII—The necessity of Preventive Welfare Work and Educative Propaganda ...	238-245
Ch. XIV—Helping the Poor and Destitute out of their slough of Despond and possible Degeneration ... ..	246-257
Ch. XV—The Unemployment Problem and a possible though partial Solution ...	258-295
Ch. XVI—A New Turn to Charity and a Regular Collection of Vital and Social Statistics and an Annual Stock-taking of Parsi Conditions and Problems badly needed ... ..	296-314
Ch. XVII—Our Educational System and its Relative Importance in further constructive efforts for the checking or reduction of <i>future</i> Poverty and Destitution	315-329
Ch. XVIII—Summary and Conclusion ....	330-379

## APPENDICES.

	PAGES.
Appendix I—A short account of a Visit to Dayal- bagh at Agra and to some other Institutions... ..	380-410
„ II—Some Facts and Figures about Parsi Housing in the City of Bombay ... ..	411-415
„ III—An Outline Scheme of an Industrial Home for men seeking charity relief ... ..	416-434
„ IV—A Table showing the Minimum Food Requirements of a single individual and families of two, three or more persons ... ..	435-437
„ V—A Statistical Synopsis of the results of a test Medical Examination of the Boys of the Sir J. J. School, Fort, carried out with the help of Dr. J. B. Dhanbhoora ... ..	438-444
Index ... ..	445-452
Errata ... ..	453

---





## INTRODUCTION.

By a resolution of the meeting of the Trustees of the Parsi Panchayet of Bombay I was called upon "to investigate, as far as possible, into

- (a) the working of the charity department of the Parsi Panchayet Funds and Properties,
  - (b) the general conditions of the recipients of charity, and
  - (c) the general methods and system of charity relief in vogue,
- and to report upon
- (i) the means and measures that could be devised to help the applicants in a more efficient manner than hitherto, and
  - (ii) the steps that could be taken to give work to the able-bodied section of the unemployed stipendiaries."

As I have already pointed out on former occasions' there is a deplorably remarkable lack of reliable statistics relating not only to charity relief in the community but to almost all other branches of social, economic, educational, religious and welfare activities of the Parsis. My task has been therefore difficult and the time given me for report-

---

(1) *Vide my articles:—*

- (a) 'The Need and Possibility of Organisation for an increasing Betterment of the Parsi Community,' in the *Jamé Jamshed* of 21-9-31 to 26-9-31.
- (b) 'Some Points Relating to the Welfare of the Parsi Community and the Need for a Communal Survey,' in the *Kaiser-i-Hind* of 11 & 18-12-32.
- (c) 'अरीजी अने लाभकारी संकट' in the *Hindi Graphic* of January to May 1933.

ing has been found inadequate, but I have tried to make the report after collecting the required information as far as available.

This, however, I have not been able to gather satisfactorily, as no readily available separate statistics seem to have been kept of essential facts like the following from year to year, either at the Panchayet, or for that matter, at any of the other larger charity trusts of the Parsis, *viz.*,

- (1) The numbers by sex, age, occupation, etc., of the applicants applying from year to year for various types of help such as maintenance, medical relief, milk-diet, change of air, treatment of consumption, school and college fees, books, etc.,
- (2) The past and present occupations of the male and female applicants and of the deceased husbands of the widows, as also the applicants' standard of education,
- (3) Vital statistics like the exact number of living children in each applicant family including those living separate, and the number of dead children,
- (4) The number of unemployed applicants and the number of their employable unemployed sons, daughters, and near male and female relatives living with them, with some idea of the type of work they are capable of doing,
- (5) The number of applicants receiving help from one, two, three, four or more sources, the number of applicants receiving more than one kind of help from the same fund,

and the number of families from which more than one member are receiving help either from the same or different sources,

- (6) Statistics about the diseases and defects from which the male and female applicants and their children for whom they ask for help for milk, medicine or maintenance, are suffering,
- (7) Statistics about the housing conditions, rents, etc. of the poor.

Such and other fundamental facts which are essential for a proper understanding and intelligent handling of the problem of poverty, destitution and charity relief were not only not ready at hand, but these and many other necessary facts were so incompletely or haphazardly recorded in the application forms and the preliminary and final reports about the conditions of applicants, that it was difficult, even on referring to the application forms and the lengthy rough and fair reports, to lay one's fingers on the required facts. Had it not been for an inquiry and study of these facts undertaken by me with the help of my brother about a year and a half ago, through the generous help of the trustees of Sir Ratan Tata, I fear I may not have been able to present this report for whatever it is worth in such a short time.

As I shall have to refer to the desirability and absolute necessity of collecting and maintaining accurate relevant and useful vital, social and economic statistics regarding the applicants and our poor, I shall not dwell upon this lack here, beyond emphasising the fact that if our reports and remedies about social and other ills are to be of any value,

and if our study of social problems is not to remain in the realm of futile or hazardous guesswork, we must at once wake up to the necessity of a systematic attempt to collect accurate data not only in the realm of vital statistics, but in all other spheres of communal activities where large numbers of people or large amounts of money are involved, and where false remedies based on ill-informed study may be a leap in the dark and ultimately more harmful than no remedies at all.

Now as with the help of available data I went into the various problems I was asked to investigate, I have been confirmed in my belief that the problem of Parsi poverty, unemployment, distress and destitution cannot be effectively tackled or solved merely on a basis of immediate stop-gap or cursory measures, which seem to be mostly in favour and demand at present among the Parsis, who have been bewildered by the critical condition of a relatively large, unfortunate section of their submerged fellowmen, whose misery has been aggravated by the world-wide economic crisis and trade depression and the changing political policies in the country. The crisis with its consequent flood of misery among a very large number of Parsis of all classes and vocations has brought out certain salient features about their domestic life and habits, their education, their characteristic occupations and industries, their power of adaptation to changing conditions and surroundings etc., all of which amply show that the causes of their increasing misery and decreasing power of resistance lie deeper than in the present cyclical depression of trade, commerce and industry. If the major portion of the community is to regain

and retain a normal level of physical and intellectual efficiency and attain to progressively higher economic prosperity and spiritual wellbeing, and if we earnestly wish to see that inefficient, unhealthy, and unintelligent never-do-wells are not to swarm the army of the unemployed and the dependent-on-charity in ever-increasing numbers, a *comprehensive view* not only of the problem of poverty and destitution among its unfortunate sections, but of the economic development, cultural growth and social solidarity of the entire community must be taken, and a long-range policy simultaneously laid down to nip the evil in the bud, much before it is too late or unbearably costly to mend.

As regards the wider question of the economic development, cultural growth and social solidarity of the entire community one has not time and space enough to speak about it here. And in this study though I have been unévoidably led to go beyond the limited scope of my entrusted enquiry for obvious reasons, I have only incidentally made passing references to the above question. As regards the subject of charity relief and the conditions of our poor and destitute, I have tried to suggest in the first instance *immediate measures to improve our methods of relieving distress* and the working of the prevalent system of charity relief in the Parsi community as it affects its poor, destitute, distressed and handicapped, and at the same time I have suggested certain other measures as *a long-range policy to tackle the problem at its roots*, and ensure not only a reduction in the incidence of poverty and destitution, but also its prevention and consequent enhanced prosperity and progressive wellbeing of the individual

and family, which is vital to the healthy existence and growth of any community. Let this however, not be construed to mean that the immediate measures are to be considered as mere stop-gap remedies and the long-range measures as the only constructive ones. Both are put forward as useful and necessary measures simultaneously to tackle the entire problem in an ameliorative and preventive manner as in fact, wisdom and experience dictate, it should be tackled.

---



Table showing the approximate Number of New or Fresh\* Applicants who annually applied for help to the Parsi Panchayet during the last 63 years.

Year.	No.	Year.	No.	Year.	No.	Year.	No.	Year.	No.	Year.	No.	Year.	No.
1871	5	1881	26	1891	62	1901	68	1911	79	1921	60	1931	393
1872	6	1882	38	1892	94	1902	56	1912	101	1922	70	1932	520
1873	?	1883	47	1893	86	1903	49	1913	79	1923	98	1933	512
1874	?	1884	37	1894	42	1904	55	1914	80	1924	141		
1875	?	1885	51	1895	48	1905	51	1915	80	1925	188		
1876	8	1886	42	1896	84	1906	79	1916	101	1926	207		
1877	11	1887	52	1897	122	1907	88	1917	67	1927	226		
1878	14	1888	43	1898	129	1908	82	1918	81	1928	378		
1879	16	1889	50	1899	75	1909	93	1919	89	1929	225		
1880	16	1890	55	1900	25	1910	87	1920	86	1930	278		
Total for 10 years.		76	441	767		708		843		1871		Total for 3 years 1425	

\* The table shows the number of totally new applicants applying for relief each year. As many applicants must be getting their help renewed from time to time, the total number of recipients of relief per annum must be much larger and would vary from year to year. It is unfortunately difficult to get exact figures about the latter.



## CHAPTER I.

### A BRIEF SURVEY OF THE GROWTH OF THE SYSTEM OF PARSI CHARITY RELIEF.

Before we come to the suggestions about improving the methods of charity relief and making the system effective of greater good to the recipients and the community at large, we shall briefly dwell upon the past history and the existing system of charity relief among the Parsis, so that the avenues of improvement may partly suggest themselves to the readers.

Though charity relief by way of helping families in distress may have been given privately by philanthropically-minded Parsi men and women from much earlier times in the city of Bombay, we find that the first Panchayet fund was for giving help towards funeral expenses, and was started by the trustees of the Parsi Panchayet of Bombay on 27-2-1826, while the fund for giving relief to the poor and destitute for *maintenance* was started somewhere about 22-6-1826. Further special funds for giving help for various other purposes were also opened by the trustees from time to time as shown in the footnote below.<sup>1</sup> As will be seen from the table opposite, the total number of distinct applications entertained by the Panchayet in the ten years from 1871-80 was a little over 76, and in the next ten years the total number of new or fresh stipendiaries rose to about 441. In the next two decades

---

1. Navjote fund in 1891, Marriage in 1902, Grain in 1906, Change of Air in 1910, Rent in 1912, Education in 1915 and Milk-diet for children under 9 years of age in 1928.

from 1891-1900, and 1901-1910 the numbers of new stipendiaries were about 767 and 708 respectively, the total number of persons receiving help in the years 1880, 1890, 1900 and 1910 being approximately 133, 405, 731 and 671 respectively.<sup>1</sup> From 1911 to 1920, the annual numbers of fresh stipendiaries receiving different types of relief from the Panchayet Funds were as listed on the opposite table. It will be noticed that from the time the first fund was started for relief, not only the total number of its recipients gradually goes on increasing from year to year almost without any diminution, but that the same is the case as regards the amount of relief given. From the year 1924, however, we find that this continuous increase in number and amount takes a precipitous rise so that in the last 11 years from 1923 to 1933 we find in the Parsi Panchayet alone, the state of affairs as delineated in the above table.

From the above brief statement of the numerical history of charity relief in the Parsi Panchayet alone, one notices the remarkable fact that in the span of the last 63 years from 1871 to 1933 there has been a steady increase, without any appreciable diminution at any time, both in the *number* of recipients of charity and the *amount* of relief given them, so much so that in 1924 the number of recipients of relief in Bombay is about 1052 or nearly 5 times that of 1884, and the amount of charity relief is about Rs. 78,171 or about 9 times that of 1884. Excluding about Rs. 16,053 given as loans for business, education

---

1. The Parsi population in the city of Bombay at different periods from 1872 to 1931 was: 1872-44091, 1881-48597, 1891-47453, 1901-46231, 1911-50931, 1921-52234 and 1931-57765.



from 1891-1900, and 1901-1910 the numbers of new stipendiaries were about 767 and 708 respectively, the total number of persons receiving help in the years 1880, 1890, 1900 and 1910 being approximately 133, 405, 731 and 671 respectively.<sup>1</sup> From 1911 to 1920, the annual numbers of fresh stipendiaries receiving different types of relief from the Panchayet Funds were as listed on the opposite table. It will be noticed that from the time the first fund was started for relief, not only the total number of its recipients gradually goes on increasing from year to year almost without any diminution, but that the same is the case as regards the amount of relief given. From the year 1924, however, we find that this continuous increase in number and amount takes a precipitous rise so that in the last 11 years from 1923 to 1933 we find in the Parsi Panchayet alone, the state of affairs as delineated in the above table.

From the above brief statement of the numerical history of charity relief in the Parsi Panchayet alone, one notices the remarkable fact that in the span of the last 63 years from 1871 to 1933 there has been a steady increase, without any appreciable diminution at any time, both in the *number* of recipients of charity and the *amount* of relief given them, so much so that in 1924 the number of recipients of relief in Bombay is about 1052 or nearly 5 times that of 1884, and the amount of charity relief is about Rs. 78,171 or about 9 times that of 1884. Excluding about Rs. 16,053 given as loans for business, education

---

1. The Parsi population in the city of Bombay at different periods from 1872 to 1931 was: 1872-44091, 1881-48597, 1891-47453, 1901-46231, 1911-50931, 1921-52234 and 1931-57765.

Table showing the number of Persons

Maintenance.								Navjote.		
Year.	Men.	No.	Amount Rs.	Taagdast.		Sundry.†		No.	Amount. Rs.	No.
		Women.		No.	Amount Rs.	No.	Amount Rs.			
1911	54	562	27163	77	4519	8	87	10	250	20
1912	54	596	30938	76	4516	1	25	22	520	28
1913	54	618	33228	82	4744	8	390	19	475	30
1914	54	634	34961	79	4860	9	430	13	325	39
1915	66	655	37075	81	5035	3	161	8	200	44
1916	75	687	39866	84	5378	1	15	20	490	44
1917	78	672	40324	88	5608	1	20	14	340	38
1918	86	667	40286	90	5666	3	50	11	275	35
1919	89	684	42684	105	6758	1	18	19	610	35
1920	77	636	42530	99	7047	—	—	23	900	66
1921	58	559	38686	91	6700	—	—	13	510	39
1922	51	515	38446	91	6450	1	90	18	720	45
1923	56	517	39768	85	6735	—	—	19	750	40
1924	55	561	43282	87	6727	8	1212	23	920	48
1925	62	612	47658	82	6972	31	2123	24	950	56
1926	83	652	52184	83	7277	59	3231	25	990	43
1927	100	694	55824	85	7056	93	4336	34	1320	59
1928	127	748	60678	98	7506	48	4936	35	1380	53
1929	149	752	63936	101	8163	122	5419	40	1570	64
1930	153	764	65517	102	8270	163	7251	33	1310	40
1931	157	797	70467	94	8509	394	20172	39	1560	66
1932	186	799	75084	85	7833	778	42430	37	1460	86
1933	196	788	83272	85	7532	740	54422	42	1650	45

1. This help was mostly given for maintenance, arrears of rent, etc. from the
  2. This includes both school and college education.
  3. It must be noted that the grand total does not represent the number of persons helped by way of support, but is less than the grand total. The exact number is difficult to obtain owing to the
- † It is not possible to ascertain the number of persons helped by way of support.
- \* The first figure denotes the *approximate* number of College students, these

from 1891-1900, and 1901-1910 the numbers of new stipendiaries were about 767 and 708 respectively, the total number of persons receiving help in the years 1880, 1890, 1900 and 1910 being approximately 133, 405, 731 and 671 respectively.<sup>1</sup> From 1911 to 1920, the annual numbers of fresh stipendiaries receiving different types of relief from the Panchayet Funds were as listed on the opposite table. It will be noticed that from the time the first fund was started for relief, not only the total number of its recipients gradually goes on increasing from year to year almost without any diminution, but that the same is the case as regards the amount of relief given. From the year 1924, however, we find that this continuous increase in number and amount takes a precipitous rise so that in the last 11 years from 1923 to 1933 we find in the Parsi Panchayet alone, the state of affairs as delineated in the above table.

From the above brief statement of the numerical history of charity relief in the Parsi Panchayet alone, one notices the remarkable fact that in the span of the last 63 years from 1871 to 1933 there has been a steady increase, without any appreciable diminution at any time, both in the *number* of recipients of charity and the *amount* of relief given them, so much so that in 1924 the number of recipients of relief in Bombay is about 1052 or nearly 5 times that of 1884, and the amount of charity relief is about Rs. 78,171 or about 9 times that of 1884. Excluding about Rs. 16,053 given as loans for business, education

---

1. The Parsi population in the city of Bombay at different periods from 1872 to 1931 was: 1872-14091, 1881-48597, 1891-47453, 1901-46231, 1911-50931, 1921-52234 and 1931-57765.

Amounts of help given them from the Parsi Panchayet Funds during the years 1911

Age Group	Grain.		Cheaper Grain owing to high prices.	Education.		Rent.		Milk Diet.		To Sufferers from Riots.		
	No.	Amount Rs.	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.	
385	51	477	.....		3	480	.....	.....	.....	.....	.....	
490	70	693	.....		11	433	.....	.....	.....	.....	.....	
830	60	597	.....		11	1536	.....	.....	.....	.....	.....	
1235	50	505	.....		15	2156	.....	.....	.....	.....	.....	
2095	60	618	.....		22	2703	.....	.....	.....	.....	.....	
2015	48	500	.....		16	2543	.....	.....	.....	.....	.....	
805	50	532	.....		17	2629	.....	.....	.....	.....	.....	
937	55	617	.....		19	3212	.....	.....	.....	.....	.....	
1030	43	608	18531†		23	3494	.....	.....	.....	.....	.....	
1450	30	471	20398	29* +	27	6182	.....	.....	.....	.....	.....	
980	16	259	713	50 +	35	8832	.....	.....	.....	47	20887	
1280	30	480	161	66 +	25	8531	1	25	.....	16	656	
1907	43	547	480	51 +	35	7499	2	76	.....	5	406	
2645	64	778	.....	46 +	65	14983	5	271	.....	3	1300	
3608	68	834	.....	64 +	80	13887	7	433	.....	1	30	
4582	99	1280	.....	40 +	92	12139	22	944	.....	1	27	
6117	119	1534	.....	34 +	97	11712	17	829	.....	1	30	
5256	674	8554	.....	40 +	122	13320	192	8244	19	549	1	30
3992	170	2138	.....	41 +	130	14168	90	3264	47	2089	1	30
4600	340	4173	.....	31 +	145	14803	80	3680	37	1941	.....	.....
5145	362	3409	.....	29 +	166	14233	124	5611	23	1032	.....	.....
5670	571	4623	.....	63 +	236	18802	171	7325	55	3742	.....	.....
5686	578	4273	.....	90 +	248	19618	117	6253	73	4590	.....	.....

During the last three years also from funds specially given to the Panchayet for immediate distribution by

As a large number of applicants receives help of several kinds successively or simultaneously, the total number involved in sifting.

from 1891-1900, and 1901-1910 the numbers of new stipendiaries were about 767 and 708 respectively, the total number of persons receiving help in the years 1880, 1890, 1900 and 1910 being approximately 133, 405, 731 and 671 respectively.<sup>1</sup> From 1911 to 1920, the annual numbers of fresh stipendiaries receiving different types of relief from the Panchayet Funds were as listed on the opposite table. It will be noticed that from the time the first fund was started for relief, not only the total number of its recipients gradually goes on increasing from year to year almost without any diminution, but that the same is the case as regards the amount of relief given. From the year 1924, however, we find that this continuous increase in number and amount takes a precipitous rise so that in the last 11 years from 1923 to 1933 we find in the Parsi Panchayet alone, the state of affairs as delineated in the above table.

From the above brief statement of the numerical history of charity relief in the Parsi Panchayet alone, one notices the remarkable fact that in the span of the last 63 years from 1871 to 1933 there has been a steady increase, without any appreciable diminution at any time, both in the *number* of recipients of charity and the *amount* of relief given them, so much so that in 1924 the number of recipients of relief in Bombay is about 1052 or nearly 5 times that of 1884, and the amount of charity relief is about Rs. 78,171 or about 9 times that of 1884. Excluding about Rs. 16,053 given as loans for business, education

---

1. The Parsi population in the city of Bombay at different periods from 1872 to 1931 was: 1872-14091, 1881-48597, 1891-47453, 1901-46231, 1911-50931, 1921-52254 and 1931-57765.



1911 to 1933.

Years	Grand Total.		Loans for business, education abroad, etc.		To Morassi Poor at Mookiad Time.	
	No. of Persons	Amount Rs.	No.	Amount Rs.	No.	Amount Rs.
..	<b>846</b>	<b>36236</b>	2	260	758	9225
..	925	41300	1	500	753	9424
..	959	45703	.....	.....	697	8403
..	980	48931	.....	.....	675	8363
..	1039	53847	.....	.....	680	8721
..	1075	55732	1	300	719	8900
..	1031	54743	1	500	661	9125
..	1041	55893	1	500	655	9441
..	1096	79278	.....	.....	692	9387
..	1109	87763	1	1000	745	10039
387	997	83267	.....	.....	747	9921
595	996	68748	.....	.....	574	9761
185	935	67062	2	1475	691	10034
300	<b>1052</b>	<b>78171</b>	3	2550	746	10202
300	1216	84404	1	400	741	10127
275	1342	89346	8	2910	767	10620
300	1491	96657	11	5660	732	10337
300	2304	118092	17	6455	749	10840
300	1844	112838	9	3530	742	10500
..	2041	117966	7	2898	616	10980
..	2420	138778	26	12331	590	10623
..	3222	176828	43	9197	589	10933
..	<b>3118</b>	<b>193195</b>	46	16053	675	10955

y outside donors or trusts.

of distinct cases or families being smaller



abroad, etc., in 1933 they are approximately 2,200<sup>1</sup> and Rs. 1,93,195 or about 2½ and 4 times the number and amount of 1914 respectively. This is not, moreover, an isolated phenomenon, for on scanning the similar figures of some of the other larger Parsi Charity Trusts for the last 10 or 15 years the very self-same state of affairs seems to prevail.<sup>2</sup>

On noticing this remarkable phenomenon by itself, let us beware from jumping to hasty, unwarranted or biased conclusions. Let us not at once infer that profuse and increasing charity relief has been *directly responsible* for or *wholly instrumental* in bringing about increasing poverty, destitution and beggary among an ever-growing Parsi population. Let us honestly concede that in the beginning, charity relief must have been genuinely needed, that it must have relieved a considerable amount of unnecessary and stultifying human suffering, that even in later years a good portion of charity relief may have helped some Parsi families with the badly needed wherewithal to live, or with a supplementary grant which may have kept them from sinking to too low a level of life when bare physical efficiency, desirable in a normal human society, may have been rendered impossible by insufficient elementary necessities of life for parents and their children. Let us go further and say that even to-day a large part of charity relief is given in genuine cases, wherein considering all the circumstances of the family, a supplementary income by way

- 
1. The exact number is extremely difficult to obtain.
  2. Vide the reports of various other Charity Trusts like the N. M. Wadia, A. S. Patel, P. M. Kaka, P. N. Kerrawalla, Jamí Jamshed, P. A. Hormarjee, A. H. Wadia and others.

of charity relief may not only be badly needed for keeping the members from starvation, but it may also be of genuine assistance in maintaining a desirable standard of physical and mental well-being among the recipients and their dependents.

But having conceded this, we cannot help noting that in the entire period of the last 63 years of such an ever-increasing flood of charity relief we rarely find a constructive turn given to it. Nor does any serious thought or attention seem to have been devoted to the striking fact that from year to year the small corps of stipendiaries, instead of decreasing in numbers with an increasing amount of charitable relief given them, was steadily gathering fresh recruits until it literally swarmed into an army of thousands, hundreds of whom rarely hoped of getting out of the slough of destitution into which they had fallen, while hundreds others dragged with them their children into the pit of poverty, unfailingly handing on to their children the unenviable heritage of grovelling poverty, physical deficiency and an ineradicable beggar complex.

With the growth of the city and of urban conditions of intensive, unregulated commercialisation and industrialisation, no doubt the increase of poverty and destitution inevitable upon an unorganised and uncontrolled socio-political fabric must have been felt by the Parsis too, and the competition of sister communities gradually getting educated and experienced must have adversely affected particularly the more inefficient class of the community. Other causes like the decadence of old institutions and modes of life, and a true or false rise in the standard of living after the Parsis had established themselves in a posi-

tion of vantage, may have intensified the unfavourable conditions, and the necessity for augmenting the funds for charity relief may have been felt by the charity-minded Parsis. The kind-hearted Parsis were ever ready both to add to such funds in the Panchayet and to found independent funds to help the poor, but it was rather unfortunate that in the almost religious fervour of sentimental kindness, the wealthy donors who gave or the learned trustees who administered their funds could not either think of or entirely lost sight of the need for the spirit of inquiry into the study of the deeper problem of the causes of poverty and destitution, and the equally grave urgency of co-ordination of their charitable efforts and co-operation between independent bodies working in the same field for the same ends.

Thus in glum and splendid isolation, funds and societies began to multiply and from about fifteen relatively small funds upto 1910, to-day we have the extraordinary spectacle of there being in the City of Bombay with a total Parsi population of 57,765 only, about 7000 or 8000 of whom are affected by charity relief in one way or another, not a dozen or a score of charity funds, but about sixty-five large or small *known* funds or trusts, and about a score of *known* individual donors. And these are vieing with one another to solve without success the stubborn problem of Parsi poverty and destitution, by giving help in cash and kind to about 2000 families, with, until recently, a complete and successful isolation from one another.

From what facts I have been able to gather, we find that about

4	of the funds	are worth more than	1 crore	of rupees,
2	"	"	20 lacs	"
5	"	"	10 "	"
4	"	"	5 "	"
6	"	"	3 "	"
6	"	"	2 "	"
13	"	"	1 lac	"
11	have funds	amounting to less than	50000	rupees,
7	"	"	25000	"

while about 7 are depending upon the charity-mindedness of the public to collect their annual quota of relief for the poor.<sup>1</sup>

With this most spectacular public philanthropy in which larger donors have taken the lead, we find any Parsi man or woman or a coterie of them, who so wish or take it into their heads, trying to establish a charity fund or institution, and either giving monthly help or immediate relief according to their whim or light, often without any reliable records of their selfless work. Charitably inclined individual Parsi men and women, both of the richer and middle classes, supplement their unique effort with their own free-will gifts and distributions to those who go from door to door and office to office, begging

---

1. The above is an approximate estimate of the corpus of the various charity funds in the City of Bombay. Unfortunately I have failed to elicit a co-operative response from a very large number of the charity trusts regarding their exact corpus, income and disbursements in various types of relief, although the facts were required only for a well-meant scientific study, and a definite assurance of absolute secrecy was given to each of them. I must express my thanks to those who furnished me with some of the information asked for.

for alms under all sorts of plausible pretexts and otherwise, in face of the established and known channels of relief, where any Parsi man or woman can officially apply and get help according to his or her deserts.

With this plethora of unimaginative, ill-organised, almost chaotic and quixotic way of charity relief, if we examine the records of the earlier years when funds were first systematically started for the relief of distress and compare them with those of the last ten years, we will find that there is a surprising difference in the types of applicants that received relief in those days and those that are applying for or receiving it to-day. When formerly a handful of cooks, corpse-bearers, chasnibearers, and carpenters, mostly infirm, old, crippled and defective, but generally their widows, were receiving a little charity help, out of the present 1600 applicants on the monthly roll of the Parsi Punchayet alone, we find about a thousand widows, whose husbands occupied all kinds of high and low positions in life from the cook to the barrister, solicitor, doctor, engineer and wealthy merchant, while amongst the remaining male applicants are to be found men who are or were engaged in all manners of casual and permanent occupations and professions with incomes varying from Rs. 30 to Rs. 400-700 and even more per month, showing phenomenal improvidence among a large number of our people. While some of these have to seek relief almost immediately after losing service, a very large number, earning decent incomes while employed, hardly pulls on for longer than three to six months after unemployment, and comes to seek

charity relief either for maintenance or the payment of debts or high rents at which they generally rent their flats.

In spite of these obvious defects in our system, we find, as we have remarked above, that hardly any attempt has been made in the last sixty years to stem the advancing tide of Parsi poverty and destitution, or even to study the problem with a view to devise some well-organised measures preventive of this growing menace to the community. If any ameliorative measures were taken, such as the establishment of an Employment Bureau, Industrial Homes or Colonies, the experiments were neither initiated by the bodies most concerned with giving charity relief, nor did they closely co-operate with the bodies that established them, with the result that the charity trusts gathered no experience of constructive efforts to prevent the growth of numbers of the poor and destitute.

In the last 63 years one generation must have died and another grown up. Any systematic educative propaganda, based on the rare and rich experience gathered from the study of the real cases of applicants, and carried on through the Press and School, would have done some good and prevented to some extent the numbers of the poor and destitute mounting up to the present high figure of from 2000 to 2200<sup>1</sup> families in the city of Bombay alone. But it has to be painfully acknowledged that beyond keeping a few hundred families on a *free-from-starvation level*, which from the standpoint of maintaining the backbone of the community does not

---

1. Unfortunately the exact figures of our stipendiaries as of many other social facts are unobtainable.



really mean much, and helping a few hundred boys and girls to receive elementary and college education for whatever it was worth, no constructive, educative, preventive or curative programme of work has been undertaken by the three score and ten charity trusts, and the growing problem of devastating Parsi poverty, destitution and grim unemployment still stares us in the face.

While one feels that some preventive measures should have been taken or at least attempted when the number of stipendiaries rose to about 500 families, one finds instead that the soulless system of charity relief took one single form of a monthly cash dole, which when once given for 3 months, 3 years or for life, none further cared to know how the given money was spent, what the family condition was from time to time, whether it improved or worsened, what the effect of the help was on the family, until, as can be seen from records of families drawing help for 10, 20, 30 and even 40 years, the family *almost invariably* returned for renewal after the expiry of the period, when, after a further arm-chair investigation of the family conditions which were rarely truthfully disclosed, a similar small dole was renewed.

The unfortunate error was to think that this was an unfailling elixir, a universal panacea, whether the applicant was a man or woman, young or aged, able-bodied or weak, sick or healthy, childless or with children, employed, unemployed or underemployed, whether willing to work or merely pretending disability or inability to find work. Though the problem of regenerating the degenerate men and women,

of encouraging the unenergetic, of putting the fallen once again on their feet, and still in the process to preserve their morale and self-respect, was one of the most difficult of problems, as all social problems relating to thinking and willing human beings are, with the authorities it was all one-way traffic, whatever the exigencies of each individual case, *viz.*, cash payments of money which, often, would not keep the recipients' bodies together, not to speak of their souls. The ignorant and ill-informed public did criticise Parsi-fashion on this state of affairs, without of course any true data, and consequently failed to carry conviction. Such criticism, therefore, did not help to solve the problem either.

If the public was unable to effect a change, the trustees of various individual and unco-operating trusts either did not realise the magnitude or enormity of the situation, or perhaps they had little time to study the problem with due care. Responsible authorities could have, however, set some persons to study the history and growth of charity relief, the general consequences of the prevalent system, and the enormous and unabated increase of begging, poverty and destitution in the community; but unluckily neither that step was taken. With the failure of such agencies in this respect, the paid staff of the various charity trusts could not be expected to do much by way of collecting the necessary information and pointing out the failure of the system either to check destitution or to effect much economic or moral good among the applicants. Unfortunately for the community there was such a striking lack of requisite sociological knowledge or training all-round including the personnel in the

offices of the trusts, that such steps were hardly thought or dreamt of, or if some officers suggested them, they did not meet with an encouraging response, and the old ways went on as they gave the least amount of trouble and were easy to operate on account of habituation to the beaten track. The persons, therefore, who should have been the best fitted by their position and experience to throw some light on the problem and advocate or show some better ways of dealing with the subject of ameliorative and preventive relief, also failed to contribute towards its solution. There were, however, one or two exceptions. Some attempts were made to collect facts and study the problem as by the Zoroastrian Association and the Parsi Charity Organisation Society, who tried to educate public opinion and influence the various trustees in this direction. This advice and advocacy, however, fell on fallow ground, and the attempts proved to be abortive on account of the general atmosphere being not suitably prepared to accept such a study, research and organisation.

I must make it explicitly clear that I am not writing this in any spirit of fault-finding or with the presumed arrogance of a Solomon raising himself in the chair of wisdom. My sole object in alluding to this lack of a scientific handling of the problem, and about a total absence of a properly qualified personnel for a task which needed trained specialists for specialistic work, is to point out *how sometimes an entire community fails to realise its*

*own imminently pressing social problems*, and goes about it muddling through for lack of vision and foresight, even when it is spending millions in trying ineffectually to stem the storming tide of an aggravating social ill. It may be remarked in passing that the state of affairs as regards charity and welfare work was not very different about 40 years ago in Great Britain or until about 20-25 years ago in the U. S. A. But the growing scientific outlook on social problems and the increasing knowledge of the subject-matter of the young science of sociology had long since changed the old outlook in these countries and put charity relief work and public assistance on an entirely new footing, which, it would pay us enormously to keep in close touch with. In fact 'no intelligent group of persons will to-day refuse to take account of what is going on in other communities.' For, 'there is a vast amount of uniformity in need in spite of all the local (or communal) peculiarities'.<sup>1</sup>

We have said above that it would be rash and unwarranted to conclude that our profuse and increasing charity relief has been directly responsible for the rapid increase in the numbers of the poor and destitute and that there were no other causes besides, that led to the latter. But when we notice the various factors enumerated above and the unawareness of and inability to comprehend the gravity of the situation on the part of those in charge of our

---

1. Dr. Cecil Clare North in 'The Community and Social Welfare' (1931) p. 329.

system of charity relief, we are constrained to say that:—

- (a) It encouraged and helped improvidence and begging.
- (b) It did nothing to study or tackle the root-causes of poverty and destitution and to prevent it from spreading.
- (c) It never thought of improving its methods and make a better use of its resources, which it could have done at any time on a little thought and research.
- (d) It stultified its own ends by multiplying itself and deliberately avoiding the essential of all charity, *vis.*, co-operation, co-ordination and planning.

Moreover, in the particular panacea of giving monthly cash emoluments to all manner of applicants, irrespective of simultaneously setting afoot constructive measures to educate the submerged section and their progeny, and prevent at the very root the rise of poverty, destitution and unemployment, our much-vaunted charity has signally failed in its purpose of alleviating human misery or regenerating our depressed and fallen fellowmen or women. Instead of charity in cash to individuals having progressively rendered itself unnecessary and scarce, it has not only fortified its position so that it is more in demand to-day than ever before, but it is multiplying

its resources and volume of relief without a corresponding benefit accruing from it to the community.

Now the above methods of charity relief and the general backwardness of its organisation as a whole may be justified if charities everywhere were suffering from such defects. It must, however, be said that in the countries we are wont to copy, imitate, borrow from, or visit, *e. g.* Great Britain and the U. S. A., charity relief and social welfare work accompanying or supplementing it, have been developing in various directions, but unfortunately no notice seems to have been taken or no study made or encouraged of such work in a similar field in such enlightened countries. In fact the whole conception of study, research and evolution of progressive methods seems to have been entirely absent in our charity and social work, with the very sad but remarkable result that our entire relief work and the working of the charity agencies seem to be still going on almost on *primitive* lines. If any authority conversant with the developments in this field of social effort in Western countries were to be invited to report on our relief work and its methods, one cannot help saying that he may be constrained to condemn it as primitive, short-sighted, unimaginative, retrograde and wasteful in proportion to the amount spent on it.

Supposing the numbers of applicants and recipients of different types of charity relief are going to increase at the same rate per annum as before (and there are no reasons to believe that we have

reached a saturation point, that the numbers will now remain steady or gradually diminish with the same outlook on charity relief persisting), where will the annual increase lead us to and how are we going to meet effectively the growing demand on charity funds? If it came to adding to our capital funds or their annual income, one cannot doubt that the generous Parsi heart will respond to such an appeal for further funds, but looking to our past records and the results that our system of charity relief has achieved, can we conscientiously go to the public, appealing to them for more money to be utilised to *usual ends* in the time-worn but ineffective manner?

If the figure of 2,000 to 2,200 families (*i. e.*, more than about 7,000 to 8,000 individuals or about  $\frac{1}{4}$ th of our population of 57,765) receiving one or another kind of charity relief and gradually demanding more is a sufficient index to the gravity of the communal situation, one feels that the time has come when we must seriously pause and think about the causes of poverty, destitution, unemployment, and try to tackle the problem at its roots. This can only be done by hard and fearless thinking, concerted action, a reorientation of policy, and genuine far-sighted efforts at the rehabilitation of the handicapped or submerged, if we are convinced that the old methods have failed and that the gravity of the problem calls for a change.

## CHAPTER II.

### A BRIEF EXAMINATION OF THE NUMBER AND TYPES OF THE RECIPIENTS OF CHARITY RELIEF.

If from this very brief survey of the growth of the system of charity relief as administered by the various charity trusts, we feel there is a very urgent necessity of a reorientation of policy and of striking other avenues of relief of distress than those followed hitherto, we shall find such a necessity for change doubly poignant if we cast a hurried glance over the general conditions of the various applicants that receive charity relief and the influence of the system on their general morale and economic and social life.

At present there are more than about 1,600 applicants receiving every month various types of periodic or lump sum help from the Panchayet funds alone, amounting to about Rs. 16,000 to 17,000 per month or nearly Rs. 2 lacs per annum as will be seen in greater detail from the table given on page 8'.

1. Besides the above, the following help also has been given by the Panchayet:—

	1931		1932		1933	
	Fami- lies	Amt. Rs.	Fami- lies	Amt. Rs.	Fami- lies	Amt. Rs.
(a) Help at the time of Mookhad to poor Mofussil Parsi families in the towns and vil- lages of Bombay.	651	10,623	643	10,933	674	10,955
(b) Other Help to the poor of three Mo- fussil towns of Navsari, Udwada and Poona.		5,901		5,930		6,515
(c) Help to Parsi re- ligious, education- al and other such institutions.		38,448		44,273		33,242
Total Rs.		54,972		61,136		50,712



Table showing the (GR) numbers of male and female Applicants classified according to principal age groups and those who are Earning, Non-Earning and Disabled or Ailing.

Type of Applicants.	Age-Groups.			Total No.	Earning.	Non-Earning.	Disabled or Ailing.
	20-50	51-65	66 & over.				
<b>FEMALES.</b>							
Lone Widows	56	105	45	206	86	107	13
" Spinsters and Deserted Wives	34	17	5	56	101	86	17
Spinsters and Deserted Wives with Relatives	70	22	.....	92			
Deserted Wives with 1 child	19	3	1	23	259	276	17
" " 2 childn.	9	3	.....	12			
" " 3 " or more	21	.....	.....	21			
Widows with Relatives	44	62	25	131	55	71	5
" " 1 child	96	102	47	245	259	276	17
" " 2 children	84	66	11	155			
" " 3 " or more	108	38	6	152			
Total	541	412	140	1093	501	540	52
<b>MALES.</b>							
Lone Bachelors	32	9	1	42	24	39	19
Bachelors with Relatives	26	13	1	40			
Lone Widowers	3	11	13	27	32	39	20
Widowers with Relatives	3	3	3	9			
" " 1 Child	1	16	7	18			
" " 2 Children	6	5	1	12	25		
" " 3 " or more	11	8	6				
Lone Husbands	11	6	2	19	9	10	4
Husbands with children or Relatives	3	1	.....	4			
<b>COUPLES</b> without Children.	70	45	19	134	423	210	52
" with 1 Child	77	33	14	124			
" " 2 Children	88	41	4	133			
" " 3 " or more	186	97	11	294			
Total	517	282	82	881	188	298	95



In order to give some idea of the type of stipendiaries receiving help, a general classification of the applicants as found from a study of the cases on the General Register upto May 1933 is given in another table opposite<sup>1</sup>.

Thus out of 1974 applicants studied there are about 1093 female and 881 male applicants, *i. e.*, 55 and 45 *per cent* respectively. Out of these there are:—

206 lone widows,
131 widows staying with relatives,
552 widows with one or more children,
112 spinsters either alone or staying with relatives,
36 deserted wives without children, and
56 deserted wives with children,
<hr/>
1093

---

1. These figures have been worked out from the cases recorded in the General Register maintained by the Parsi Punchayet, with whom some larger funds are co-operating in a way. The statistics, as already stated in my introductory remarks, have been collected with the help of an allowance very kindly given for 15 months for engaging an assistant by the trustees of Sir Ratan Tata. Information about cases on the roll of the Punchayet charities or those sent by the other trusts for record has been often lacking in important and relevant details. Some deficiencies were rectified by a personal reexamination of over 1300 cases. We have attempted to study these cases on the General Register with as great a precision and minuteness as was possible under the circumstances. I have for the purposes of this report utilised these statistics and I shall refer to them henceforth as the **GR** (General Register) figures. A more detailed study and interpretation of the information so gathered and tabulated will be given in a separate report towards the completion of which the trustees of the Parsi Punchayet have also very kindly agreed to help.

42	lone bachelors,
40	bachelors staying with relatives,
27	lone widowers,
9	widowers staying with relatives,
55	widowers with children,
23	husbands staying away from their wives and children,
134	couples without children,
373	couples with from 1 to 3 children,
158	couples with 4 to 6 „
16	couples with 7 or 8 „
4	couples with 9 or more children.

---

881

Of the 1974 male and female applicants drawing relief of one kind or another, there are the following according to age-groups:—

	20-40 years	41-50 years	51-55 years	56-60 years	61-65 years	66 & over	Total
Men	267	250	109	86	87	82	881
Women	238	303	150	149	113	140	1093
Total	505	553	259	235	200	222	1974

Out of these the following applicants are earning or not earning as follows:—

---

1. All these facts and figures must be taken *as of the time when the applicants applied for relief*. The actual conditions of some may have changed since, but on an average the conditions of the stipendiary class as a whole may not be very different from what are depicted in the above tables.

	Earning	Monthly Earnings Rs.	Not Earning
Men	488	17,690	298
Women	501	4,427	540
Total	989	22,117	838

Among those applicants that are working there are some widows, spinsters, widowers, bachelors and fathers who are of the age of 65, 70 and even more, while among those that are *earning nothing or not doing any work at all* are to be found the following according to age-groups:-

	20-50 years	51-65 years	65 years & over	Total
Men	152	114	32	298
Women	188	247	105	540
Total	340	361	137	838

From among the *non-school-going* children of the applicants, those that are *earning* and those that are *unemployed*, not willing or not able to work as alleged by them or their parents, are as follows:-

	Earning.	Unpaid apprentices	Unemployed over 17	Ail- ing	Total
Sons	330	57	121	26	534
Daughters	269	24	212	55	560
Total	599	81	333	81	1094

Among the other children of the applicants there are 777 male and 662 female children who are attending school, while there are 241 male and 276 female children who are at home owing to young age, or want of facilities for education, or

about whom proper information could not be had from the application forms. The total number of children in 1218 applicant families is 3050.

Among the 1572 families of those applicants who are either earning or not earning, there are the following persons, either the applicants' children or relatives, who are earning varying incomes amounting to Rs. 30,219 per month as follows:—

165	Wives	Rs.	1126
330	Sons	„	12560
269	Daughters	„	2890
243	Male relatives	„	12445
111	Female relatives	„	1198
			<hr/>
		Rs.	30219
			<hr/>

The following applicant families appeared to be *completely dependent* upon income from charities and help from relatives, there being no other independent income or earnings shown by them:—

Men	176
Women	226
	<hr/>
	402

(Of these, 188 are lone applicants, 214 being families of more than one person).

Thus excluding the above 402 families (comprising about 936 members) without any earnings of their own<sup>1</sup>, we find that the remaining 1572 families (comprising about 6108 members) between them earn Rs. 52,336 per month. The former get Rs. 6,102 per month as relief or help from various funds, friends and relatives, while the latter get Rs. 14,772 as charity or other help. Thus after deducting their monthly rent of Rs. 3,767,

1. In the above 402 cases without earnings there are 41 families comprising 106 persons, who received only occasional help such as arrears of rent mostly, milk-diet, or lump sum help for some other purpose such as debt, medical relief, etc.

the income of families without any earnings of their own comes to about Rs. 2,335, *i. e.* Rs. 2½ per month per person, while the income including charity relief of the families who are earning something comes to about Rs. 45,400, *i. e.*, Rs. 7½ per month per person, after deducting their monthly rent amounting to Rs. 21,700, as per the statements given by them about their total income.

The following table shows the per capita monthly income of 1853 applicant families after deducting the average monthly rent of about Rs. 3½ per person.

Per Capita Income Rs.	No. of families	Income Rs.		Income Rs.		Income Rs.	
			No. of families		No. of families		No. of families
0 to 3 (rent cannot be de- ducted)	104	½	44	11	125	16	48
		1½	114	12	56	17	21
		2½	81	13	72	18	30
		3½	116	14	53	19	17
		4½	142	15	28	20	5
		5½	111			21	33
		6½	173			22	5
		7½	89			23	10
		8½	131			24	11
		9½	105			25	7
		10	72			26 & over	50
Total	104 <sup>1</sup>		1178		334		237

1 Among these 104 families the average income per person amounted to from 0 to Rs. 3 without deducting rent, *i. e.*, they

No doubt the income of all these might be supplemented a little from various sources like earnings from casual work, occasional help from relatives, help in kind like grain, milk, and other edibles like ghee, tea, sugar, etc., and clothes from relatives or charity institutions. But even considering this supplemental income and the fact that the children of a few families attending certain charity schools might be getting their noon-day meal, we cannot but wonder how those families whose per capita monthly income is shown as Rs. 7 or less may be subsisting on such a starvation allowance. Even the per capita jail rations of ordinary prisoners, which are not more than on a merely subsistence level, cost up to Rs. 4 to 8 per month according to various places, while their clothing and other sundry requirements are perhaps the least imaginable, but even these cost some money to the Government.

In face of such comparison and the additional fact that the standard of living of the Parsi family is one of the highest in India, we fail to understand whether the 974 Parsi families whose income per person has been shown @ Rs. 7 per month or less are really living on an efficiency level or even on a free-from-starvation level. Only two conclusions can be drawn from the above facts, *vis.*, that either the families are not living on an efficiency-level, or that they are deliberately not disclosing the true facts regarding their earnings and total income, in

---

were more destitute than the others, at least at the time of applying for relief. Those without any income whatever as even from charities are cases who were refused help from charity funds for one reason or another, as being alone and able-bodied and capable of looking after themselves. Such cases are, of course, very few.



either of which cases, from the standpoint of the larger question of the *efficiency* or *morale* of a fairly large population of our community, the danger is equally great. A third possibility is that in those cases where there are one or more family members of an earning capacity temporarily unemployed at the time of application for relief, they may soon begin to earn. But even then the fact that almost every applicant family draws its relief for the full period for which it is sanctioned goes to show that it does not affect the above two conclusions but rather supports the inference that truth is not told but deliberately suppressed in order to receive from funds as much help as possible, even when not needed. Moreover, it may also be noted that such cases of temporary or short-period relief are very few, so that the two main conclusions are not vitiated very substantially.

---

## CHAPTER III.

---

### THE ADVANTAGE TAKEN OF CHARITY RELIEF BY THE GENERALITY OF STIPENDIARIES AND THE DEMORALISATION OF A FAIR NUMBER OF THEM.

---

The above question of the morale of the applicants for relief is more important than lay people are ready to concede or imagine. Those who are actually working the system know from day to day what excuses, perversions, prevarications, subterfuges and deliberate falsehoods are concocted and sometimes almost shamelessly, by men and women, girls and boys, in order to deceive or mislead the inquirer and give into pitying and helping them, sometimes with a mere cash pittance of 5 or 10 rupees for a few months, or grain or medicines worth that amount. And those who sit down to think upon this extraordinarily widely prevalent practice of deliberate suppression of truth and false representation cannot help feeling alarmed at the influence direct or indirect that easy, ill-conceived, and ill-organised charity relief is having on men and women of poorer and middle classes whose standards of truth, integrity, honesty, and self-reliance may not have been very high, and which may be being shaken daily by this adverse atmosphere of charity and beggary to which they are continuously subjected.

It may be that some of the applicant families, for no fault of theirs, may be starving or underfed dietetically—there is little doubt that there are genuine cases of this type coming to the charity trusts—but it has to be admitted that by far a much larger number

are undernourished mentally and spiritually. And if the existing system of small charity instalments is not directly helping to undermine the little human worth left in the applicants, it is certainly doing nothing to raise the self-respect and self-reliance of falling and fallen men and women.

I would not like to be unnecessarily alarmist in this matter, and would, therefore, enumerate here a few of the actual experiences of various types of applicants applying for help for various purposes, in order to show exactly what I mean by this danger of degeneration and demoralisation of a section of the stipendiary class. I must specifically mention at the outset that there is growing misery and poverty of more than one kind among our people, and that the majority of the applicants for relief are and must be genuine and needy, but admitting that, we cannot wink at the obvious fact that our system of charity relief has given rise to a non-genuine, deceitful, and parasitic class, and encouraged among both the genuine and non-genuine classes certain objectionable practices which ought to be studied and eradicated, if we are to improve our system of charity relief as a whole and more the morale and character of our poor and destitute.

It would be noticed from figures given in the second chapter what amount of human energy, which can otherwise be profitably employed, is wasted on account of a large number of male and female applicants or their sons and daughters deliberately refusing to do any work, saying they can't, or asking pretentiously for the kind of work which cannot be procured for them, or putting forward various pretexts and inabilities such as their parents'

or children's illness or young age, their own general debility and all sorts of imaginable illnesses, etc. There is a fair number of male and female *shirkers* among unemployed applicants who can help themselves wholly or to some appreciable extent, if they choose and will to. I shall refrain from actual examples here because I have given examples of many types in my book 'लायारीना अटकाव अथवा उन्नतिने माजे' to which I beg to refer the readers.<sup>1</sup> Charity in such cases is a direct encouragement to idleness, for with a little justifiable and ultimately healthy and merciful strictness, this type of applicant can be made to earn his living or at least a good part of it.

There is another type of applicant, mostly female, who is so satisfied with the little help she receives from charity funds that she does not care to earn at all or increase her earnings, because she can constrict her needs and live as she can within what she gets so easily from charity. Or sometimes she supplements this income by begging from door to door and accepting money, food, clothes, or raw articles of diet from all and sundry. Charity in such cases acts as a direct incentive to the applicant to leave off work or not try to get more.

There is also a class of male and female applicants who try to impose upon charity trusts by declaring that they do not get enough work, that they hardly get one solid meal a day, that they live on bread and tea only, and that only once or twice a day. Most of these are casual workers and may be earning a fair amount, but they never show their true income, and as there is *no standard of*

---

1. Vide pp. 240-247, 256, 257, 272-274 and chapter XIV *Passim*.

*earning in their casual avocations and no means of checking the truth of their statements*, they defiantly challenge the inquirers to prove them false, and insist not only on their monthly cash stipend, but ask for all other types of available help like milk, grain, arrears of rent, etc., on the sole pretext of getting insufficient work or none.

There is a further type of male and female applicants, more demoralised than the others, who have made begging their business. They not only secure all they need from various funds, but try to get as much as possible, at times more than their needs, by clandestine methods, not divulging the help they get from one fund or individual donor to another. The slightest trouble like their own or their children's or relative's illness or other minor difficulty provides them with an excuse to apply for help of all sorts, because they know they can get it by a little cunning pleading and some truth-twisting. With them self-respect is at a discount, human values have been given the go-by long ago, insult does not worry them much, falsehood is a part of the business they follow, and equipped with these irresistible qualities they not only approach the charity trusts, but they go to the streets and localities inhabited by the better class of Parsis and beg there, even telling fabricated lies, such that the Punchayet secretary and the assistants told them they would not get any help, or that they were insulted and asked by them to leave the office, etc.—things which cannot be, by the very constitution of the Punchayet office, allowed to exist for one day.

From the private donors they turn to the business offices or the lawyers in law courts, and though

many of the givers have become shrewd by experience, there are many who have made it their religious duty to give, and give such people with blindfold eyes, believing their yarns and well-narrated harrowing tales of abject and soul-destroying miseries. We learn that a similar class has been for years going round the various towns and cities in and outside the Bombay Presidency, appealing for and gathering funds from local Parsis, more often than not, under entirely false pretexts of social or economic calamities. This is the most dangerous and demoralised class of our unfortunate city product, because he is the most contagiously contaminating. He is not satisfied with plying this nefarious business himself, he leads other unwary or weak-kneed men and women into the same habit or makes them his allies in trade.

Formerly cash help was given to the applicants applying for nutritious milk-diet during or just after the illness of the adult or infant members of their families. As for many other kinds of help, it happened that at first the applicants applied for this help for the required period or a little longer, and as such help was a little easily given on a medical certificate, the applicants applied for a renewal not only once, but twice, three and four times, getting such help for milk-diet during illness or convalescence for one two and even three years. When as a preventive of this it was thought advisable to give help in-kind, *i. e.*, milk, syrup or medicines, the rush and the repetitions of renewal applications abated a little, but several asked for cash help instead. This was acceded to only in necessary cases, but even then it was soon found that milk was asked to be con-

tinued for children under five as well as for adult members of the family not only for six months and one year, but for two years and longer, because of its obvious uses in the home other than for the patient alone.

Not only is this very objectionable practice noticeable in the class of applicants who apply specifically for such help, but it also happens that on very slight pretexts other applicants turn up to get milk, stating they, their children, or relatives are suffering from malarial fever or weakness after it, from rickets, the meaning of which the parents sometimes do not understand, from anæmia, general debility, etc. For the maladies of rheumatism, dysentery, diarrhœa or other such physical ailments, which may be most remotely amenable to cure with the lactic panacea, applicants apply for milk, and doctors give them commendatory certificates for the necessity of milk, syrup, eggs, etc., for from one month to a blank, *i. e.*, 'an indefinite period.' The applicants thus try to distort the use of charity meant for a particular purpose, and the unwary system, with no proper agency for checking the truth of the applicants' statements or needs, or for controlling the use of such help, places a definite temptation in the path of the poor and able to misuse such help. In some cases the well-meaning doctors become, though at times unconsciously, a party to such debasing encouragement to applicants who try to get as much as possible of something for nothing. It must, however, also be frankly confessed that some of the applicants apply for such and other more easily given additional help in kind because they are given totally inadequate relief for maintenance.

There is a large class of applicants, who, having received some charity help, cling to it with the tenacity of Sindbad's old man of the sea. Having obtained help after entertaining doubts as to whether they would get anything at all, they go on asking for renewal or new help under all sorts of innovated troubles and domestic difficulties, which never seem to end even when they begin to earn their former salaries. They piteously plead before the authorities, do not hesitate to weep like little children, take their hats off or bow with both hands, even bearing up with insults with disarming cheerfulness, and are ultimately delighted to get the pittance and return home in high glee at their great success. There are both male and female applicants to be found in this class, and even if the stipend be only Rs. 5 per month, not only would many like to continue it for 5, 7, 10 or 15 years but even for 25 to 30 years, long after their infant sons and daughters have grown up into men and women and are earning three or four times what they ever received from charity funds. The stipend that at first was asked for obtaining elementary wants is then curiously sought for 'personal or private expenses' (अप्य अपर्य), or for paying some old or new debts, meet extra expenditure, etc.

The authorities in such cases are inclined to feel, and at times strangely enough argue that it is only a matter of Rs. 5 per month, and it may be thus continued for not only 3 or 6 months but 3 years longer, or it may be allowed for life, even in the case of those whose children are such as would begin earning within the next 5 or 10 years. It actually happens that ultimately more money is thus given away in small pittances than would be the case if adequate allowances according to needs and deserts were given to the applicants from the beginning.



The weak-charactered applicants are quick to take advantage of this temptation, they not only cling to this charity but *some cease earning in order to become deserving of it*. The applicants are not only themselves directly demoralised but they spread tales of this easy relief and other weak characters are tempted to secure it by tricks or pity-exciting applications, and such cumulative effect of degenerating or beggar-producing charity goes on increasing.

There are yet other applicants who try to receive undue help by taking advantage of the unorganised state of our charities. To take an instance, those going for special medical treatment to Sanatoria or Hospitals outside Bombay, or even those going for change of air, simultaneously apply for help to three or four funds and individual donors trying to excite their sympathy by representations about their own grave malady or that of a family member. The funds help without informing each other, or informing too late after giving help, the individual donors never inform anybody, while some public bodies privately interested in the party deliberately withhold their help from the knowledge of the funds to whom they recommend such a case, and sometimes, queerly enough, justifiably from a benevolent fear that the party may not be able to get enough for his needs from one or two funds only! There is no check on over-lapping or excessive help, for, the party receives help outside Bombay, the lodging institution may not be strict about this, and the applicant sometimes collects more by way of help for change of air than he usually earns, and much more than he needs.

Out of several such instances that we have on record, to quote only one, a Karachi party with a family of four had been sanctioned from the local

donors and funds help amounting to Rs. 75 p.m. for about a year for treatment of consumption at a Deolali Sanatorium. While passing through Bombay, not divulging the above help, he applied to two Bombay funds for help, one having given Rs. 50 in a lump sum, the other Rs. 15 p.m. for six months. The party while receiving the Karachi help and the usual bread, butter, milk, etc., given to the poor at the Sanatorium, applied for more after a period of six months and the help was renewed by both the funds. The party returned to Bombay after a year's stay at Deolali, and three months after came to the Panchayet to ask for a stipend for maintenance. On inquiry as to how the family maintained itself for 3 months in Bombay, and why it did not approach the Panchayet earlier, the wife inadvertently blurted out that they were living on the *savings* they had effected at Deolali from the help they received, and that they had now very little left from the savings to carry on with, and hence their request for a monthly stipend. The party while applying to the Bombay funds had not disclosed that it originally belonged to Karachi, and no suspicion was aroused because he gave his Bombay address. Bombay families of only two or three persons receiving about Rs. 25-30 p.m. for maintenance when in Bombay, have been known to obtain help for ordinary change of air up to Rs. 60 to 65 p. m. from three or four funds. It is also known that sometimes they never go to their declared destination, or stay there for a much shorter period than the help is sanctioned for, and yet ingeniously enough draw all the help sanctioned them<sup>1</sup>.

---

1. It must, however, also be conceded that there are cases of applicants who get so little from funds for such a needed change that it is hardly possible for them or their sick relatives to get any change from the inadequate amount.

Out of all these classes are further created those who learn to consider it a privilege to be supported exclusively by charity. They apply to various charity funds for every available relief. They may be housed in charity quarters; they are given regular maintenance stipends, and occasional medical aid or milk-diet when they are ill, which, they rightly or wrongly generally always are; they go to free convalescent homes, they ask for the educational expenses like books, etc., for their children, who may be getting free education and free meals in charitable schools; they apply to as many funds as can give for the investiture expenses of almost all their children, unless some religiously-minded Parsi gets their Navjote performed for them; they marry their daughters at public expense, sometimes with spouses who may themselves be receiving some benefit from charity or earning wages insufficient for their own support; funeral and even Mooktad expenses after the death of family members are given them; and if they themselves or their married children bear more of their class they take advantage of free maternity homes and complete the cycle of benevolent Parsi charity. When they die their sons or daughters apply for their four days' funeral expenses! That the demoralisation of this system of relief is undoubted and very real can be gathered from a few months' experience of charity work.

Particularly is this tendency of getting whatever relief obtainable at the charity funds noticeable in the case of help for the expenses of Navjote, Marriage, Funeral and Mooktad ceremonies. Applicants are not happy until they get this help from the various funds and individuals who give them. Some get Navjote help for every child and Marriage

help for every daughter. Some collect the obtainable help for the Funeral ceremonies of still-born children, for which they may have spent very little, or all of which they may not have got performed. Some ask for the funeral expenses of their dead relatives staying with them, although it can be seen on inquiry in various cases that at least some even of the poorest parties do leave enough for their funeral and post-mortem ceremonial expenses. As, however, there is no source of ascertaining this, funds have to give them the help. Some come weeks and even months after the event because 'they had not heard of the charity help given for such purposes.' Almost every one will show the expenses to have been more than what all the funds and individual donors together give, and on every single occasion like the above the expenses could be reduced to much less than what the funds give, if an honest effort is made to keep them to the necessary minimum. It is also an open secret that a good many of the applicants who receive such charity help for Navjote, Marriage, Funeral and Mooktad ceremonies spend much more than what they get from funds, often on avoidable ceremonial or questionable feasting and merriment, which, in fact, respectable and self-supporting citizens try their best to avoid looking to their lean circumstances. Poverty, destitution and begging thus sometimes seem to be at a premium.

Under our present system of uncontrolled, aimless charity relief, once money is given for any purpose whatever by the funds to the applicants, *the former have no power to know or control the channels into which the charity relief is spent by the*

*latter.* It may happen that in spite of the maintenance stipend given by three or four funds to a poor widow or parents with 3, 4 or 5 children, the children may either be starving, under-fed, ill-fed or may remain uneducated or badly educated. We are not conjuring up this picture from imagination. Let us honestly ask, inquire and take proper stock of the ways in which charity help is used, and money received from funds for definite purposes spent by many a family, and we will be able to realise exactly what questionable uses charity assistance is indirectly put to, or what wholesome uses it is withheld from, either through the applicant's ignorance or perverse character.

Among the stipendiaries there will be found those who are not using the moneys for purchasing primary necessities of nutritious food, appropriate clothing and proper shelter, but are spending either knowingly or through ignorance the small and large amounts on avoidable wants, dainties, luxuries, or easily preventible expenditure. There are those who will refuse to go to cheaper and healthier dwellings because they are not in a certain locality desired by them or because they are on a hill or steep, or because they are made of tin instead of bricks, and those who will refuse to send their children to the free schools because of their dogma that charity schools are meant for the poor and therefore they are less efficient. There will be those who will use charity money on patent medicines of questionable value or on quacks according to their own sweet fancy, and who will pointedly refuse to go to accredited medico-surgical institutions or well-tried doctors suggested to them. Not only that but among the stipendiaries it is not difficult to find a number of those who are

known to squander their private earnings on drinking, betting, gambling and even costlier speculation, and who themselves or whose wives and children come forward to ask for charity because they are in the debts of Pathans, Marwaris and such other reputed classes, whom they never ought to have approached; while the number of stipendiaries both male and female, who may be leading deliberately idle, objectionable, wayward, vagrant, disorderly or at times disreputable lives may not be quite so small, if we are to believe half the reports that come to our notice.

Some further facts will bear out what we have said above. It is a well-known phenomenon in charity work that the news of a new charity agency or a fresh type of help given by a particular fund spreads very rapidly among the class who is needy or unabashed to take advantage of it. At first a few genuine cases would come up, but it is common experience that soon scores who never had asked for such help before, rush to apply for it, as if the want arose with them all of a sudden at that particular moment. Thus when the Parsi Panchayet, who does not as a rule give free help or loans to repay private debts, once relieved a man from his debts by providing him with a loan as he was in the danger of losing his service and only means of livelihood, not only scores of people from different walks of life, who would not otherwise dream of going to a charity body, came to ask for such free gifts or loans to repay debts, but the widows and other regular stipendiaries came by scores to apply for gifts and loans to repay all sorts of possible and impossible debts ranging from Rs. 35 to Rs. 2,000 of milkmen,

grain-dealers, cloth merchants, Marwaris and Pathans, doctors and dasturs. On being questioned, some nonchalantly replied that they asked for such help because they heard from friends that 'the Punchayet gave for the repayment of such debts.'!

Grain was formerly largely given by the grain-giving section of the Stree Zarthoshti Mandal, and the Parsi Punchayet was giving occasional grain in very exceptional circumstances. When this strictness was relaxed round about 1929-30 in order to meet the demands of those unemployed from the local mills, railway workshops and docks, besides outsiders the usual stipendiaries came literally in scores and hundreds to ask for grain though they were long receiving cash monthly stipends ranging from Rs. 5 to 25 according to their needs and number of members in the family from the Punchayet alone, and had never asked for grain before. When they were asked why they suddenly came for such help, which for years they never applied for, there were two stock reasons they gave, "What can we do, times are getting dearer (!) and we cannot get on from the amount we get," or "We heard that the Punchayet is giving grain and so we came to get it," or "Some friend told us 'when all are bringing grain from the Punchayet, why don't you go and get it too'," while some pleaded, "Please give us this time even some grain because we have come from such a long distance spending two or three annas for train or tram-fare!" Comment is hardly necessary on such a mentality of the applicants and on such a state of affairs in the community. It must be remembered that these are only a few of the typical

instances that come to light almost every week in the course of our charity work.

One incident revealed to me more than anything else what the Parsi charity is leading to. It so happened that one morning about 9 or 10 persons, mostly women, and one or two young boys and girls, came to the Panchayet office and in the usual way asked the assistant to prepare their applications for grain to be placed before the Secretary. On being questioned by the latter as to why they came at that unusual hour in such numbers, they said some young boy, purported to be sent by a respectable gentleman, had left word in the chawl that the Parsi Panchayet was giving out grain-slips (અનાજની ચીઠ્ઠી), and that those who wanted grain should at once hurry to the Panchayet Office for it. They had therefore come to take the grain-slips, more were following, and others were coming in the afternoon! The young boys and girls were sent by those parents who could not come for one reason or another or did not think the grain worth their personal while to come for.

One who has had a studied experience of one or two thousand of our stipendiaries as a distinct class does not find this phenomenon surprising. But let us make it clear that this is a striking testimony to what easy, ill-conceived, and continuously multiplying but as yet unorganised charity can do for the masses of relatively weak or shifting morals or character. Easy charity in the case of already demoralised people cannot perhaps sink them lower, but it is a poisonous contagion which spreads to their progeny and to their equally weak-minded or less firm brethren. This deplorable phenomenon has already taken place in the case of a certain



sunken section of our stipendiaries; that it is spreading among more respectable classes is inevitable from the applications now coming to the charity trusts particularly for the last four or five years.

The repercussions of this weakening morale and unorganised easy charity are to be found in unexpected quarters. Besides affecting the Bombay Parsis it has spread to their relatives or acquaintances in the mofussil towns. They ply the business of addressing piteous letters to various funds and individuals (સખી દાતાર અને ગરીબોના ખેલી), whose names and addresses they do not know well enough, but which they may have gleaned from a stray copy of a Newspaper or Periodical or heard from a friend's or stranger's casual remarks. They allege typically sad events having occurred in their families, sometimes of deaths of children that were never born to them, the burning or repairing of houses that they never built or owned, and such other social and economic catastrophes both true and false. This class is no doubt small, but that it exists and feeds itself on the credulity and sentimental charity of some busy people it is equally beyond doubt. What is more, such ugly phenomena being on the increase as a result of our charity system must be honestly faced.

Frequently the stipendiaries volunteer free useful information to their fellowmen, but there are also some who regularly not only inform but assiduously find out applicants who want help and bring them to the funds through friendship, neighbourliness, some special favours, or casual help to themselves. In

one instance we came to know of a man of debased character and convicted of a bad crime, doing this philanthropic business of securing help to the helpless. He had promised a rather foolish lady of about 40—a stipendiary in three charity funds—to procure help for the Navjote of her *five-year-old* son, and both had agreed to divide the booty between them. The work done by the man was very systematic. He had with him not only properly listed names and addresses of various rich and charitably inclined Parsi ladies and gentlemen in various localities, but he also knew the time at which each was available at home. He tutored his dupes or accomplices as to how they should urge each person on the list to help them and gave them the addresses of such parties on small slips of paper. There were wealthy persons, merchants, doctors, solicitors and barristers on his list of benefactors. This particular lady went round and collected Rs. 150 from various persons and gave the amount to the man to keep. The breach occurred when he refused to give her her share, and the lady went and quarrelled with him at his house, and abused him on the open street, as only she could, after all the bother she had undergone collecting Rs. 150 for the Navjote of her *five-year-old* son.

It was this man's remarkable cheek first to write and then to come to the Panchayet Office and complain against the lady, who was a stipendiary, that she had lent Rs. 500 to a certain gentleman, whose name was given, and that she had Rs. 4,000 laid out at interest somewhere, that she was living with her mother and brothers who owned a house and helped

her, and that she did not deserve any help from the Punchayet Funds—information, some of which, was true. Inquiries were set afoot, the lady and the borrower gentleman were called, they gave out the story and more facts of a similar nature as mentioned above. The gentleman, whom the lady was alleged to have lent Rs. 500, was a distant relative of the cheat, and the son of a respectable father earning more than Rs. 1,500 per month. He was asked by the father to leave home because of his objectionable ways, but he was earning about Rs. 50-60 and the father was helping him. It was found that he was also sent round to the listed kind donors, and under the pretext that 'he was the son of a respectable and well-known father who had driven him out because the father had married a second time, and that he was down and out,' the son collected a good amount and handed it over to the man who did not give him 'much' as alleged by the latter. At the same time the name of a young lady was given by this latter gentleman together with her address, which lady had not only obtained help for her marriage from the Punchayet and other charity trusts, but who also had been similarly sent round by the man who got some money collected through her. Incidentally the Navjote of the five-year-old son of the duped lady has not yet been performed.

As I have said above, in the list kept by this man appear the names of very educated and capable men. Till they contributed such a large sum as Rs. 150 none seems to have held such inquiries as the authenticity of the case, the amount needed and the amount collected, why the party did not go to the Parsi Punchayet, the N. M. Wadia or other

established charity trusts, who regularly gave such help for the performance of Navjote, marriage, etc.

*Let us not forget that this thoughtless, ill-advised, and unconcerned private charity without caution and investigation, is a part and parcel of our system of charity relief, both of which together are instrumental in giving rise to or encouraging the growth of the above class of idle and unscrupulous applicants. And this sort of private relief is not a rare but a regular and profusely prevalent feature of Parsi charity. Scores of known stipendiaries receiving help from funds go on their usual rounds to business offices in Fort, to certain localities inhabited by this rich class of charitably disposed donors, even to local Anjumans of up-country towns or to their well-known wealthy individual members and get their regular or casual help from them.*

The above is perhaps a strong condemnation of the system of unsystematised public and private charity, but let us honestly say that the picture is not overdrawn at least regarding the class we are portraying here. Such a state of affairs as the above is a danger both to good charity and the recipients of charity, and it is not confined to a section so small that it can be safely neglected. Its influence has partly permeated throughout almost the whole of the remaining class of the stipendiaries, as can be seen from the ways and methods adopted by them. Ladies and gentlemen who own houses, costly machinery, or who have good bank balances or shares and securities worth several thousands, cunningly conceal these facts and ask for and quietly receive charity relief until they are

found out, which happens not because of the cleverness of the investigation but from the anonymous letters of their enemies or fellow-stipendiaries. Not all, however, are thus found out and the occasional but inevitable harsher treatment of this class by the authorities is unconsciously meted out to the meek and innocent class, which is a danger to be guarded against. Anything that can be done to restrict and put down this class or at least discriminate it from the other genuinely needy class is a first desirability.

It may be made clear here that we are emphasising this particular aspect of the system of charity relief because the magnitude of the harm done really needs such emphasis, the enormity being real and not far-fetched or imaginary.<sup>1</sup> This demoralisation of character and the destruction of cardinal human virtues of good citizenship among some of the applicants is so real and obvious that after some experience, at the second or third interview of some of the applicants, it is not difficult to make out that they belong to or are gradually passing into this category. They can be easily picked out if they were going every time to the same persons or charity trusts. *But to the great misfortune of the community there is not one organised body by whom all these applicants are heard or seen or by whom their conditions are investigated.* They can go to four score and more varying persons and places as they choose, and thus this debasement of character is not easily discernible to most nor can they be easily found out.

---

1. I have collected a good number of examples of various types of stipendiaries resorting to such undesirable practices and deliberate frauds and falsehoods.

Let us, however, sound here a note of warning. *By such emphasis on the problem it is not our purpose to persuade people to believe that the entire class of stipendiaries is to be distrusted as a general rule, or that the whole class is devoid of the finer traits of character.* Though charity, as at present administered, does place the recipient at some moral disadvantage, there is a large class of these people who are capable of making good, *if, simultaneously with the relief given them, a little parental or fraternal interest is taken in their individual lives and sympathetic personal guidance extended to them by trained social workers. Neither do we want, by what has been stated above, to prevent the highly desirable fount of private charity from running its beneficent course.* We would only suggest that it should be guided more effectively into proper channels by a little organised effort on the part of charity trusts and individual donors, and by a clearer understanding of the problem of charity relief and its beneficent or harmful results. In the course of our proposals for improvement we shall touch upon this subject. Here we shall pass on to another allied chain of experiences in connection with charity relief as above.

Besides the variety of classes that are coming more and more to seek charity relief from one fund or another, it is the most painful experience of almost all those who are administering this relief that a shocking percentage of the male and female, poor or middle class, uneducated, less educated or educated applicants do not hesitate to make false statements, prevaricate, deceive, conceal truths, speak polished half-truths, and even utter deliberate and

cunningly fabricated lies, some ignorant and pitiable ones going to the length of initiating their innocent children into such debasing practices. While thanks largely to the inadequate methods of making inquiries, unimaginative and short-sighted official maltreatment of those who have been forced to seek charity relief, and the entire unconcern of the trusts for the applicants' daily life and difficulties once they have given them a certain stipend for a certain period, this evil of falsehood has been so aggravated that the conscientious man who values veracity, outspoken truth and, above all, the character of the unfortunately submerged class, cannot help lamentably deploring the appalling growth of this vice. It is so destructive of the morale and the moral courage of standing up for truth and virtue of such large numbers of our men, women and children (more than eight thousand are affected by this system), that if for no other reason, at least for this one reason alone, our system of charity relief needs a complete and immediate overhauling. I need not expatiate upon the moral danger a microscopically small community is running if such a large number of its population, besides suffering from the inevitable, harmful consequences of dependence on doles, is consciously and unconsciously rendered devoid of a moral backbone.

---

## CHAPTER IV.

---

### SOME OF OUR METHODS OF CHARITY RELIEF AS INSTRUMENTAL TOWARDS THE APPLICANTS' DEMORALISATION.

---

While the existence of such demoralisation and the danger of its spread are undoubted facts that we must face, *we cannot lay the blame for them entirely at the door of the applicant.* If we did so and winked at our own shortcomings our remedy will be so far ineffective and falsely directed. We must, therefore, honestly try to see whether our system of charity relief or our methods of dispensing it are not responsible to some extent for some of the above undesirable developments.

I cannot help feeling and the authorities of charity bodies will have to own that, though unintended, some of our methods like the general outlook on the position of the applicant, his consequent treatment in many cases as a pauper, the general mistrust of him coupled with our ill-organised and duplicated or multiplied methods of investigation, the want of any system or standard in the scale of relief needed to be given to different families, our indeterminate drifting or lack of any formulated policy and purpose in charity relief, and the absence of any effort for the welfare or rehabilitation of the distressed applicants are to some extent responsible for the certain deterioration of the applicant class in general.

The applicants' weaknesses and moral failings noted above are at least to some extent induced or en-



couraged by the singular method followed by almost all the large and small charity trusts, *of scrupulously avoiding to help each applicant adequately*, so that he or she has to go applying and begging from fund to fund to meet the family's scantily supplied needs. This hesitation on the part of the trusts to help the party to the extent of his well-ascertained needs arises partly from the ill-founded fear<sup>1</sup> of making life too easy for the applicants to induce them to do any honest work, but largely from their well-founded suspicion that the applicants are not telling the whole truth, which can be easily seen in any number of cases from the absurd facts about their family conditions as given out by them. Coupled with this is the desire of some to help as many of the deserving applicants as come to them, even if with very small sums which they know will never suffice for the needs of the applicant's family. *One fails to realise what virtue lies in such plenty of numbers receiving miserable or starvation doles from a fund.* The detrimental outcome of this short-sighted and cruel procedure is, however, quite patent. A habit of going from fund to fund is actively encouraged and the applicant is thrown on his wits to make out a good case to the three or four or sometimes more funds to whom he is mercilessly obliged to apply.

It is a fact to be carefully noted that the secretaries of the dispensers of charity have very incomplete knowledge of the family conditions of those

---

1. We say the fear is ill-founded because the development which is feared can easily be checked by a closer watch and control over the applicant obliging him to take up work whenever found.

whom they give relief, and the givers or dispensers themselves have much less, while check on the use or spending of this relief they have none. No count is kept as to what happens to those who once came to the doors of charity trusts, and none cares to know the ultimate or cumulative result of the large amounts of charity that is almost blindly given. In truth there is no effort made to see or watch as to what use is made of the relief by the party, or whether it is properly or constructively utilised for the purpose for which it is given. And because it is a *cash* help, more people come to ask for relief than would otherwise happen if relief were arranged to be given *in kind*, and some very close contact with and supervision by sympathetic paid or honorary social workers of the stipendiary families were established and continued until their economic and social condition is satisfactorily improved.

Once relief has been given an applicant for 3 months, 3 years or for life, the casual contact between the investigator and charity trust on the one side and the stipendiary family on the other, ceases. He may apply to other funds for help, make different or contradictory statements to suit the occasion or deceive the investigator, the investigator may be a different person each time, and it is nobody's concern to keep any watch or control on the begging or other activities of the family. Such is the totally inadequate, incomplete and poorly-devised and equipped investigation service that many trust funds have none other than that in the person of their Secretary who investigates the cases from a chair in the office, and others depend upon the reports of outside in-

vestigating bodies whom they have given no official recognition, and their relations with whom are hardly other than step-motherly. Instead of at one office, the investigation is thus carried out at another, by calling there the applicant or a member of his family, or by a part-time voluntary investigator who goes to the house of the applicant once in a way. *The investigators are drawn from any class and all of them are untrained for the work, and nobody has apparently thought that very special training, instruction or preparation is necessary for such highly significant social work.* A certain amount of marked irresponsibility therefore obtains in this whole procedure of investigation because the voluntary worker is not responsible to the investigating body, and the latter is not responsible to the charity trust, because there is no sound or responsible co-operation or constitutional relationship between these various units. And this in spite of the accepted fact that the investigational and after-care parts are the most important from the standpoint of the proper application and disbursement of charity relief.

Instances after instances can be quoted of this complete irresponsibility—one result being that there is no consistency in the reports of the investigating bodies, and no mutual understanding between them and the trusts as regards the work and difficulties of either. There are not only inadequate or misleading reports but biased or fanciful recommendations and frequently contradictory of each other at short intervals of one or two months. Consistency in recommendations of help is not preserved, or exaggerated recommendations made on the grounds that the trusts are not following the recommendations;

or it is said that on personal inquiry two cases of identical conditions seemed to them to be different or to require varying relief, or two cases with totally different conditions in their opinion required the same treatment. While these are the shortcomings of the investigators, the trusts themselves hardly care to co-operate with them to mend matters.

Some trusts in superior hauteur ignore these avenues of information altogether, others only refer such cases as they would not care to decide themselves, and most do not want the inquiring bodies to make any recommendations at all, but only to give the reports of their inquiry. And yet all the time the trusts admit of grim necessity that they are in need of a reliable central investigation bureau through whom all the applications in a given area may be inquired into.

No doubt there exist some reasons for there being no consistency in the amount of relief given or recommended to be given to the various applicants, one of the strongest being that the information about family conditions given out by the preponderant majority of the applicants is absolutely undependable. There are other reasons such that in certain cases the earnings may be identical but the number in the family may differ, or there may be potential earners who may get casual or permanent employment in the meantime, the applicants' various statements may give rise to suspicion, or they may not be obviously giving out the whole truth about income, etc. Even granting that there are various minor differences of each case which may affect the final judgment of the investigating body, when in one

case with 4 members in the family with an income of Rs. 25 and a rent of Rs. 15, the recommendation is to give him Rs. 15 for 6 months, and in another case with 6 members in the family and income of Rs. 20 and rent of Rs. 15, the recommendation is to give Rs. 10 for 4 months without any other reasons being given, and when instances of more glaring inconsistency, bias or partiality are multiplied from day to day, one begins to feel the method of investigation and recommendation needs to be altered, and put on some fairer basis where the conscious or unconscious personal factor of the investigator may not introduce such undesirable contradictions. This inconsistency is further enhanced by the various givers or trustees with varying temperaments, beliefs, and standards also not being guided by a formulated basis, but giving help according to their general personal inclination or particular feeling at the time of the meeting. The applicants themselves feel this difference acutely and actually approach various trustees requesting them to decide their applications, or ask the secretaries to submit their applications to particular trustees.

A good deal of this inconsistency exists not only because of the personal factor involved but also because there is absolutely no fixed or sliding scale which can be followed according to the needs of each case. Thus there are cases after cases in which not only will two families with identical conditions receive unequal help as of Rs. 5 for 1 year and Rs. 25 for 6 months, or Rs. 5 and Rs. 15 for 6 months each, but, there are cases where a widow with five children to support and with no other possible

income will get Rs. 10 per month for 1, 2 or 3 years, while a single male applicant or a family of father, mother and one or two children will get Rs. 20 or 25 per month for 6 months and get the help renewed for from 6 to 18 months longer. Some go by the unintelligible and unjustifiable standard that because a widow has to be helped for a very long period, she must be given a paltry amount of Rs. 5 or 10, entirely inadequate for the bare maintenance of her family. One fails to realise how a longer or shorter period of help increases or decreases the sum of money required for satisfying the elementary needs of life of two families with the same income and same number of persons in the family. In fact the condition of a widow with young children is worse than that of a family with one or more male bread-winners. When cases of this kind occur not because of any fault or whim on the part of the giver but solely because of the absence of principles, methods or the necessary machinery in such situations, one realises why *a workable scale of stipends calculated on the bare necessities of life of a family*, even though imperfect, so very badly needs to be adopted not only by the investigating agency and the individual trustees of a charity trust, but also by the various charity bodies serving the same area and class of people.<sup>1</sup>

---

<sup>1</sup> Such a scale of minimum food requirements has been worked out with the help of the Stree Zarthoshti Mandal for single persons and families, taking into consideration the different needs of the working and non-working, male and female, adults and children, and is given in the appendix. According to that it is calculated that families with a varying number of members may need the following monthly amounts for *bare*

Out of a total of 1763 cases of charity stipendiaries whose housing is known, there are nearly 739 cases that stay in charity chawls and receive stipends from one or more funds. There is a larger number who is receiving more than three kinds of relief from charity funds, and a good number is receiving all the types of help obtainable from charities, so long as they find occasions to do so. If for a moment we grant that our system of charity relief has not produced this extraordinary phenomenon, at least we can ask what has it done to check or discourage it? Or what has our system of relief done to raise the applicant class once more to a respectable status of self-support? Closely considering the above facts and dispassionately weighing the influence of our charity relief on its recipients as well as on those who are on the borderland of poverty, we cannot escape from the conclusion that though charity may have helped a few to maintain themselves at a fair level and a much larger number to remain on the free-from-starvation level, it has not appreciably helped or made an attempt to redeem men and women from poverty or destitution. On the contrary at times it has done its best to put temptations in the path of the weak to sink more into poverty or throw their children on charity, made men and women improvident, and has created a class of people with an

---

*sustenance* and a few necessary incidentals such as soap, washing, etc., taking into consideration the Parsi mode of living:—

Amount needed  
per month Rs.

A Single adult,	11	
Two adult persons,	20	
" " " + one child under 11 or 12,	26	
Each additional adult,		+7
" " child,		+5

ineradicable mendicant mentality. Except in the field of ill-organised college-education and the few rare cures of the consumptive poor it seems to have done little to bring its helpless beneficiaries to an efficiency level, while almost all this help has been *post-mortem*, *stingily trying to help after the disease of distress or poverty has festered too far. It has in face of long experience taken no serious steps to attack the root-causes of poverty and destitution.*

As said by an American writer on charity relief and welfare work in the U. S. A., 'families that are not wisely helped when the need first occurs generally remain to impose their need for years on the community and frequently for generations!' Something of this has also happened with regard to the Parsis, and it is not untrue to say in the words of the same author that 'the community is now paying for its past neglect and inefficiency by a largely augmented burden of relief.'

---

1 Dr. Cecil Clare North in "The Community and Social Welfare." (1931) p. 327.



## CHAPTER V.

---

### THE GENERAL ECONOMIC, EDUCATIONAL, HYGIENIC OR SANITARY, AND HOUSING CONDITIONS OF THE RECIPIENTS OF CHARITY RELIEF.

---

We have briefly noted above how charities multiplied apace, how they worked without any sound organisation, or constructive and ameliorative plans or policy, and how the recipients took advantage of their lax methods and lack of co-ordination, charity bodies thus putting definite temptations in their path to which they so easily succumbed, undermining their character, rendering them dependent or parasitic, and often perpetuating a poverty and beggary complex in their class.

The truth of this will be noticeable if we examine some figures relating to the health, educational attainments, and economic life of the recipients of charity. On casual observation any trained mind will notice within a short time, that besides the moral deterioration of a large part of the stipendiary class, there is to be found a marked physical and intellectual deterioration both among the applicants themselves and their progeny. Except for a very small class from among those who have been thrown out of employment owing to the recent crisis, the other male and female applicants do not particularly impress one as very efficient, alert, smart or healthy-looking from their manner of speech, conversation, and external appearance. If one saw the children of various ages of these applicants, many of them would be found

to be suffering from various minor or grave physical ailments or generally poor physique, while the number of backward, sub-normal, feeble-minded or problem children would not be small.

Several children of the ages of 15 to 21 may be studying only in the vernacular fourth or fifth or the English first, second or third standard. On the other hand several parents would take away their sons and daughters from school at an early age, equipped with inadequate education, because they are not able to bear their paltry expenses of schooling, or because of the short-sighted selfishness that they may bring some additional income to the family chest, or because the children cannot properly avail themselves of the type of instruction given at our schools. Some parents are found who do not send their children, especially girls, of 10, 11, 12 and 13 to school because, as they say, 'they could not give a monthly school fee of one rupee, they had no proper clothes for them, the school was very far, or because there was no elder child at home to help the mother of a large family!'

A large number of young children seems to be suffering from rickets, mal- or under-nutrition, malarial weakness, adenoids, and such other troubles that the children of the poor are generally heir to, while the mothers not infrequently suffer from anæmia, general debility, uterine troubles, rheumatism—the disease of dampness and slums—while the male applicants seem to be suffering from general debility, hernia, hydrocele, weak eye-sight, etc.

As a class the preponderent majority of the male and female applicants do not impress one as

very intelligent, some actually look like never-dowells, while many who ask for service are so little able, smart, clean or healthy-looking, that one does not at all wonder why they do not get employed soon. Thus by a casual survey of the applicants one gets a clear impression that they do not constitute a very healthy, strong, efficient, or desirable class of population for a community that is aspiring to a higher place in the scale of economic prosperity or culture and civilisation. Moreover, if this class comprises as many as 8000 persons or more out of a population of 57000, and they are in one way or another affecting their circles and surroundings adversely by their day-to-day contact with them, one feels the imperative necessity of doing something for them not merely by way of giving them monetary help, *but by way of their uplift and welfare*, which seems to be *so much more essential* than the former.

We shall give below some tables of statistics from the GR figures referred to above, which will speak for themselves better than the above general remarks about the quality of the population we have to deal with.

That the class as a whole appears from their own statements to be a needy class with low incomes one will be able to gather from the *economic statistics* given in the first chapter and which we shall collect here in slightly different groupings for a better comprehension of our problem. (See table on p. 65.)

It will be noticed from this table that 420 applicants or their dependents are either not earning anything at all or conceal their *earnings*, some being of course incapable of earning owing to one or another kind of disability; 334 applicant families have shown monthly earnings of Re. 1 to Rs. 4, while 652 families have monthly earnings of Rs. 5-10 only per person; 244 families earn from Rs. 11-15 per person per month, and thus 1650 out of 1864 families, *i.e.*, about 88·5% receiving help of one kind or another from charity funds and charitable donors have per capita monthly earnings of from 0 to 15 rupees—not a very enviable economic condition. Only 214 families have per capita monthly earnings of from Rs. 16 to 55. A good number of these receive help for the education of their children, for temporary milk-diet or medicine, for relief in high rents, etc. Some are cases of applicants staying with their abler relatives, who, however, do not support them fully, while a number of these receives help for maintenance, which those with a per capita income of over Rs. 17 or 20 ought not to receive. The latter help, however, presents one of the anomalies of our unorganised charity relief.

If we now come to the help given to these applicants we shall notice facts as per table on p. 66. Excluding the class of lone widows some of whom are getting a tolerably fair average of help in comparison to the other classes, it is remarkable that 466 applicant families are given a charity help of 8 annas to Rs. 2, per person, which really cannot help the family if the recipients are earning nothing or very little. If they are earning something, even

AVERAGE MONTHLY **Earnings** PER PERSON AMONG APPLICANT FAMILIES.

	Nil.	Rs. 1-4	Rs. 5-10	Rs. 11-15	Rs. 16-20	Rs. 21-30	Rs. 31-55	Total No. of Applicants.
1 Lone Widows.	120	20	54	10	2	.....	.....	206
2 Widows living with Relatives.	19	18	32	9	9	10	3	100
3 Spinsters and Deserted Wives, alone or with Relatives.	39	35	56	24	11	12	1	178
4 Widows with Children and/or Relatives.	58	146	179	73	37	20	6	519
5 Couples and Widowers with or without Children and Re- latives; lone Widowers and Bachelors and Bachelors with Relatives.	184	115	331	128	62	32	9	861
Total*	420	334	652	244	121	74	19	1864

\*In all we have studied from the General Register kept at the Parsi Panchayet about 1974 cases, who receive or received help between November 1931 and May 1933 from one or more of the charity funds and private donors in Bombay. The total numbers studied vary for distinct subjects or departments of statistics according as we could or could not obtain the required information for a smaller or larger number of applicants in each subject.

**AVERAGE Charity Help PER PERSON AMONG APPLICANT FAMILIES.**

	Re. $\frac{1}{2}$	Re. 1	Rs. $1\frac{1}{2}$	Rs. 2	Rs. $2\frac{1}{2}$	Rs. 3	Rs. $3\frac{1}{2}$	Rs. 4	Rs. 5	Rs. 6-10	Rs. 11-15	Rs. 16-20	Rs. 21-60	Total No. of Appli- cants.
1. Lone Widows. ....	.....	.....	.....	.....	.....	.....	.....	2	72	63	40	20	6*	203
2. Widows with Rela- tives. ....	2	13	7	17	12	2	6	8	11	18	5	.....	1	102
3. Spinsters and Desert ed Wives. ....	1	14	6	13	19	1	10	6	32	37	14	6	6	165
4. Widows with Child- ren and/or Rela- tives. ....	3	57	41	77	70	14	44	33	51	101	14	1	.....	506
5. Parents and Males of all types as above. ....	5	60	55	95	72	44	51	43	101	82	28	2	4	642
Total of the last 4 classes. ....	11	144	109	202	173	61	111	90	195	238	61	9	11	1415

\*Such and other unusual findings need a more detailed study for proper explanation and interpretation.

then the paltry quota of help per person is as good as not obtained or not given. One really fails to understand whether in a good many of these cases such help need be given, and in other cases whether such paltry pittance has any *relief value*, if it is given without any simultaneous effort on the part of the charity bodies to ameliorate the conditions of those who are forced to seek or receive such help. Another 435 families are receiving help of Rs. 2½ to Rs. 4 per month, per person, 195 families are receiving Rs. 5; 238 are receiving Rs. 6 to 10, while 130 families including lone widows are receiving charity help of Rs. 11 to 20, *i. e.*, they may be living almost exclusively on charity help; 17 families receiving per capita help of Rs. 21 to 60 present another remarkable feature that necessitates careful scrutiny of our methods of relief'.

If we now combine the per capita *earnings* and *charity help* of the families of all classes, we will notice the following facts:—

Per capita Income Rs.	Number of Applicants.	Percentage of the total number of cases.
0	44*	2
1-5	218	12
6-10	623	34
11-15	522	28
16-20	257	14
21-25	106	6
26-60	83	4
	1853	100%

1. A few of these applicants belong to families once very affluent and influential, and they are often helped from funds endowed by their relatives or ancestors.

\*These are cases in which help was refused or only lump sum help was given, or wherein no resolution could be made for certain reasons, or in which some other arrangement as of sending the applicant to the Dharmashala or infirmary was made.

If we look at the above striking figures as they are, *prima facie* we can only come to two conclusions, *viz.*,

- (1) that either they are false and that there is something totally wrong about the whole affair, or
- (2) that the first three sets of figures show an appalling condition of the applicants which needs be remedied, and the last two sets of figures show that undeserving persons received or are receiving charity help which anomaly might be dealt with.

But there are other possibilities of explanation. Those, whose per capita income (help+earnings) is shown as Re. 1 to Rs. 10, fall into three classes, *viz.*,

- (a) those who might be concealing the true state of facts regarding their economic condition,
- (b) those that are receiving grain and other help in kind from charity bodies, private donors, friends or relatives, and
- (c) those who may be actually starving or undernourished, or fast incurring ruinous debts of Pathans and Marwaris, or pawning and selling their belongings if any, the actual proportion of each of these three classes being very difficult to estimate.

Those who are having per capita income of Rs. 16 to 20 and Rs. 21 to 60 also fall into definite categories, *viz.*,

- (a) those that are receiving help for so called emergencies like sickness in the family, debts of Pathans or others owing to past unemployment, costly education of some or all children either at expensive schools or boarding establishments, payment of a relatively high rent, while



(b) a certain number through misrepresentation, influence and such other unwarrantable methods actually revels in securing this charity help or something for nothing from one, but generally, more than one funds or donors.

Considering these sets of figures from any angle whatever, if they are true, we cannot help coming to the conclusion:—

- (1) That the economic condition of a large class of our applicants is lamentably poor,
- (2) That a majority of these families are inadequately helped,
- (3) That some of the pittances may have no relief value,
- (4) That there is an absence of a fair workable standard or scale in the distribution of charity according to needs, and
- (5) That in a number of cases an unfair advantage of charity may be taken by unscrupulous applicants—showing that somehow all is not well with our much-vaunted spirit of charity.<sup>1</sup>

Calculating differently, if the incomes of all the above 1853 families are taken together, the average per capita monthly income comes to about Rs. 12, which, excluding the average rent per person of Rs. 3½, leaves Rs. 8½ per person per month to maintain himself or herself as best he or she can.

Looking to the *educational qualifications* of the general class of male and female applicants, as also to their general health, we are not surprised to find that their earnings can be so low. For among 864 female and 678 male applicants, information about

---

1. One must confess such statistics need a much deeper study to bring out various interesting and instructive aspects of the problem of Parsi charity relief, and I hope to give and interpret these in greater detail in a separate study I have undertaken with the help of the Trustees of Sir Ratan Tata and latterly of the trustees of the Parsi Punchayet.

whose educational qualifications we could obtain, we find the following results:—

### EDUCATIONAL QUALIFICATIONS OF APPLICANTS.

	Illiterate	Gujarati					English			Matri- culate	Under- graduate or Graduate	Total.
		1st	2nd	3rd	4th	5th to 7th	I—III	IV—VI	VII			
<b>Females.</b>												
1 Lone Widows.	49	8	17	31	41	22	3	—	—	—	—	171
2 Widows with Relatives.	23	—	7	20	34	22	1	1	—	—	—	108
3 Spinsters and others.	23	1	17	20	32	34	8	11	1	1	1	149
4 Widows with Children and Relatives.	<b>86</b>	8	45	55	117	113	4	8	—	—	—	436
Total.	<b>181</b>	17	86	126	224	191	16	20	1	1	1	864
<b>Males. (All types)</b>												
	48	8	17	37	68	93	89	175	99	41	6+3	678
Grand total.	<b>229</b>	<b>25</b>	<b>103</b>	<b>163</b>	292	284	105	195	100	42	6+4	1542

We notice that out of 1542 applicants studied, 229 or 15% are entirely illiterate, while 291 or a further 19% have studied only upto the third vernacular standard, which class, according to the findings of the Hartog Commission on Indian Education, soon relapses into illiteracy after leaving school, for the notorious want of facilities in India for continuing their education; *i. e.*, 520 out of 1542 or one-third of the male and female applicants are as good as illiterate.<sup>1</sup> Another 576 have studied upto the vernacular fourth to seventh standard, while of the female applicants only 16 and 20 respectively have studied from the first to third or fourth to sixth English standard. Out of 678 male applicants, 89 have studied upto I-III and 175 upto IV-VI, while 99 and 41 respectively have studied upto the VII English standard and passed the Matriculation. While it is gratifying to note that out of nearly 2000 applicants only 6 undergraduates and 4 graduates have come to ask for and received at one time or another charity help, it is a sad comment on our educational system and economic organisation that 41 matriculates could not be properly helped or accommodated so as to become independent of charity relief, particularly when we note that the percentage of literacy in our country is as low as about 9.

We could not get information about the educational attainments of 475 applicants (239 females and 236 males), but we feel the above sample is sufficiently large to show the general qualifications of our applicants as a class. That the educational standard of this class falls far below the general level of communal education can be seen at a glance; *that this low standard of educational qualifications may be one of the important contributory causes of poverty and of want of adaptation to changed or changing circumstances, and of a lower morale*

---

1. Some of these may be Irani men and women but they may not form a majority of the total illiterates.

*and character, one can also understand.* But the graver danger is that most of these applicants are parents of many children and the progeny of this class may also be proportionately suffering the fate of their parents—as in fact can be actually seen from a study of the conditions of the children.

It will also be seen from the above that female illiteracy is much higher than that of the male applicants and the former's educational qualifications are much poorer. When we further remember that in the entire class which the stipendiaries represent, the female applicants preponderate, being nearly 55% of the total<sup>1</sup>, and that among the female applicant class, widows with children number more than half, we can realise what beneficent care, guidance or supervision these illiterate or hardly literate mothers can exercise on their children to fit them with proper education to fight the battle of life. Besides, when our educational system itself is so faulty, inadequate, and divorced from the practical needs of life, *we can appreciate how poverty and misery, material, mental, and spiritual, would perpetuate itself in such a culturally poorly equipped class, unless some knowing minds were to come to the succour of this ignorant and unfortunate section of our community.*

Coming now to the *health and hygiene* of the class, we find that a large number of applicants are either themselves suffering from some malady or bodily defect, or that their children or other dependents are suffering from some defect or disease. While all declarations of disease by the applicants may not be genuine and the ailments of some may only be temporary, we may note that a very large number of applicants actually brings doctors' certificates for their own or their dependents' diseases

---

1. But for the economic crisis, the proportion of male applicants is generally much lower than that of females, who, moreover, depend on charity for a much longer period.

## AILMENTS AMONG APPLICANTS AND THEIR DEPENDENTS.

### DISEASES.

### DEFECTS.

	DISEASES.												DEFECTS.						Total.	Grand Total of cases suffering from diseases and defects.
	Rheumatism, Gout & Sciatica.	General Debility.	Anæmia.	Malaria and Other Fevers.	Uterine Troubles, Hernia, etc.	Asthma, Cough, Bronchitis and Weak Chest.	Rickets.	Tuberculosis.	Epilepsy.	Cataracts.	Paralysis.	Sundry Ailments.	Total.	Defective Vision.	Blindness.	Deaf-Mutism.	Defective Limbs.	Feeble-mindedness, Mental Deficiency & Insanity.		
Male Applicants	30	22	8	8	30	49	—	19	6	23	29	54	278	13	16	5	6	12	52	<b>330</b>
Female „	160	126	25	24	36	182	—	17	1	41	9	175	796	29	8	3	8	18	66	<b>862</b>
Sons of Applicants	—	3	2	3	1	4	13	7	6	1	3	1	44	1	1	6	4	25	37	81
Daughters of „	2	3	8	22	3	11	10	12	—	—	2	16	89	4	—	1	7	9	21	110
Male Relatives „	1	1	—	—	—	—	—	1	1	1	1	1	7	1	—	1	1	4	7	14
Female „ „	12	8	4	6	10	23	—	9	1	4	2	20	99	—	4	2	1	9	16	115
<b>Total....</b>	<b>205</b>	<b>163</b>	<b>47</b>	<b>63</b>	<b>80</b>	<b>269</b>	<b>23</b>	<b>65</b>	<b>15</b>	<b>70</b>	<b>46</b>	<b>257</b>	<b>1313</b>	<b>18</b>	<b>29</b>	<b>18</b>	<b>27</b>	<b>77</b>	<b>199</b>	<b>1512*</b>

\* This number includes 288 cases who suffer from two, three or more ailments, the number of distinct sufferers being in the neighbourhood of 1188.

and disabilities. Mostly from these certificates we have collected the following figures:—

While medical men will be better able to understand and interpret these figures, it is noteworthy of the class as a whole that out of 1974 *applicants*, about **935** should be suffering from various physical ailments, and 118 of these 935 from serious and incapacitating physical disabilities or deformities. The figures about their children or relatives are not as complete, for, they have not been supplied or obtained as studiously as those for the applicants, but in spite of this deficiency the figures shown in the table are significant enough. Some of the diseases are actually the diseases of poverty, ignorance, slum residence, and such other unfavourable physical, mental, cultural and social environment to which the applicants are subject.

That these conditions do not affect the applicants themselves but also their progeny we have pointed out above, but one further unmistakable proof of the all-round poverty and misery of this class may be illustrated from the *vital statistics* collected about the *children* of these applicants.

Out of the 1280 cases whose information we could gather, 165 were of childless parents, while out of the remaining 1115 families, there were 243 families (about 22%) with children, whereof none had died up to the time of collecting the information. The statistics relating to the birth and mortality of children among these (243+872=)1115 families are given below:—

STATISTICS OF BIRTH AND MORTALITY OF CHILDREN IN 1115 PARSİ FAMILIES.

	Boys	Girls	Total
Number of children born <i>Alive</i> ,	2534	2520	5054
"    "    " <i>Dead</i> ,	1281	1064	2345
"    "    " <i>Surviving</i> ,	1253	1456	2709
"    "    Premature or Still Births.			224

Average number of conceptions per family 4.75<sup>1</sup>

    "    "    "    children born alive 4.55

MORTALITY ACCORDING TO AGES.

	Boys	Girls	Total No. of Children.
Still-born or Premature Births			224
Dead under 1 year	532	439	971
"    "    2 years	193	133	326
"    "    3 "	91	83	174
"    "    4 "	40	38	78
"    "    5 "	41	28	69
"    "    6-10 "	100	80	180
"    "    11-15 "	44	36	80
"    "    16-20 "	43	52	95
"    over 20 "	131	124	255
"    at unknown or uncertain age.	66	51	117
Total.	1281	1064	2345 + 224

1. If we take the averages of conceptions and live births on 1280 cases studied, they will be respectively 4.1 and 4 per family.

It will be seen from the above that the average of births per family among a class of parents, who are hardly able to maintain even themselves in due efficiency without the help of private or public charity, is 4.75, much higher than in the rest of the community who bears its own burden or responsibility. That this high birth-rate is not a blessing to them can be seen from the fact that 4.2% of the children born to them are still or prematurely born, while of the 5054 children born alive, 2345 *i. e.*, as many as 46% are dead at an early age. The infant mortality (under 1 year) per 1000 children born alive is 192 in this class (as compared to 112-116 in the community as a whole at present)<sup>1</sup>, *i. e.*, not very much lower than that of the generality of the Indian communities in the whole of the Bombay Presidency, which is 223.11. It may be noted that in the rural areas of the Presidency infant mortality is much lower than in the urban ones<sup>2</sup>, and, therefore, the urbanised communities are at a certain disadvantage in this respect.

A more remarkable fact is that excluding the dead children at an unknown or uncertain age, of the 2,228 children dead, 1618 or 72.6% die by the age of 5, while 1973 or 88.5% die before they reach the useful age of 20, *i. e.*, before they are able to achieve anything or make good for what energy and vitality may have been spent on their upbringing. These are shocking results from any standpoint, typically illustrative of the truism

---

1. The average infant mortality among the Parsi population of the City of Bombay for the last 10, 15 and 20 years is 134.3, 157.7 and 157.7 respectively.

2. This was 273.71 in Bombay City and 161.64 in the Rural areas in 1931.



that 'the destruction of the poor is their poverty'—poverty of body, mind and resources. This aspect of the conditions of our poor shows us that *we have to attack our problem not merely from the standpoint of stipendiary help, employment, or unemployment alone, but from many facades improving and developing body, mind, habits and character of our submerged class.*

To add to these disabilities of economic insufficiency, literary and educational backwardness, poor health, physical suffering and low expectation of life, coupled with a lowered mental tone and character, their physical surroundings are far from desirable, as will be shown from the following figures.

HOUSING ACCOMMODATION AMONG RECIPIENTS OF CHARITY RELIEF.

Living under	1 person per room	15 Families.
Living	1 " " "	325 (Among these there are 196 Lone Widows, mostly occupying charity chawls.)
" under	2 persons " "	97
"	2 " " "	367
" over	2 & under 3 " "	118
"	3 " "	317
"	3.3 to 3.7 " "	51
"	4 " "	216
" under	5 " "	14
"	5 " "	133
"	5.5 to 6 " "	94
"	6.5 to 7 " "	37
"	8 " "	14
"	9 " "	6
"	10, 11 & 12 " "	3 (1 each)
		<hr/> 1807 <hr/>

## TENEMENTS.

1 Rm.	1 R. K.*	2 Rms.	2 R. K.	3 Rms.	3 R. K.	4 R. K.
625	611	56	374	2	77	15
70%		3%	21%		5%	1%

## FLOORS.

Ground.	1st	2nd	3rd	4th	5th
608	496	313	165	71	16
36%	30%	19%	10%	4%	1%

It will be seen from the above that out of 1611 cases under review (excluding the 196 lone widows staying in one room or one room and kitchen tenements), only 726 families, living under 1 to 3 persons per room, may be said to have fairly good *space* accommodation, without having any regard, of course, to the age and sex of or relationship between the two or three persons living in one room, to the situation of their tenements, or the size, cleanliness and airiness of their rooms which in many cases are far from desirable. The remaining **885** families are living from **3 to 12** persons per room, mostly in privately owned houses, where the owners may be least supposed to look to their ordinary housing comforts. Out of these 885 cases again, 363 families are living 4 to 5 persons per room and 154 families are living from 5.5 to 12 persons per room, a state

\* R. K. means Room &amp; Kitchen.

of affairs not at all desirable for a class of persons who form the ordinary civil section like any other of a civilised body politic<sup>1</sup>.

As if it were to heighten this doleful picture of human submergence, we notice that 739 or 42% of the 1763 cases, for whom relevant information is available, are actually living in charity chawls, *i. e.*, they are receiving at least *two* kinds of charity relief, *vis.*, charity residence and stipend. It must also be remembered that it is because of the far superior Parsi charity housing that the average accommodation of 726 families has been found as above to be fairly good.

There can be little wonder if charity perpetuates itself under such conditions, and the poverty-stricken and destitute breed their class to be in turn dependent on charity. As we have noted above, there are families, and not a small number of them, who are simultaneously in receipt of maintenance stipends for the family, grain for the family, milk for an ailing wife, son, daughter or dependent, school-fees and books for a young child, college fees for a grown up son or daughter, and they may make the cycle of charity relief complete by occasionally asking for arrears of rent, Navjote, Marriage, Funeral or Mooktad ceremonial expenses. *There would be little exaggeration in saying that some persons may be connected with charity from the time of their*

---

1. Of course we know that housing conditions in the City of Bombay for all communities combined are much worse as pointed out in the last Census Report of Mr. H. T. Sorley, who stigmatises some of the housing as worse than the 'Black-Hole of Calcutta'. (*Vide* Vol. IX, p. 86—Census Report for the Cities of the Bombay Presidency, 1931.)

*parents or grand-parents and may not perhaps end this connection even with their children or grandchildren*, the perpetuation of poverty as a heritage from father or mother to son, grand-son or grand-daughter, being not an uncommon phenomenon. In fact if we saw the records of the surnames and the relationships of the recipients of charity relief we will not only find families connected with one another lineally but also collaterally on an extensive scale.

When well-meaning but ignorant and outright thoughtless and foolish people talk of allowing this class to procreate their kind unchecked by what they call 'harmful' or 'suicidal' methods of contraception or birth-control, or alternately of letting them die off a natural death until we have no more of their ilk (!), let us pause for a moment to consider the above social facts and phenomena, and form adequate conclusions about the problems of poverty and destitution, its relief and redemption. This class is not necessarily contributing a virile progeny to our communal stock, because for a large part it has not the wherewithal of good health, sound education, solid culture and economic prosperity to breed such a progeny, nor will it die off because of the simple fact that nature seems to make them more prolific than the more resourceful classes, and humanitarian feelings will always induce numbers of men and women to feed, nourish and nurse them.

Is there then any hope of redeeming this class, one might ask on reading the above rather sickening account? There is not only hope, but without

any evangelical charlatanry or fond sentiment, one is inclined to assert that social history shows many examples of less hopeful human material having been remoulded or redeemed into a sound and healthy community; and if we go about it in the right way *here and now*, we may be able to see desirable fruits of our efforts within a decade, and certainly not later than a generation hence. Before we come to the discussion of the ways and means to achieve this, let us for a while discuss the aims and objects of charity relief as they are and as they might be.

---

## CHAPTER VI.

---

### THE AIMS AND OBJECTS OF CHARITY AS THEY ARE AND AS THEY MIGHT BE.

---

The above is a brief and dispassionate survey of the various aspects of our system of charity relief and the applicant class in general, and while it is submitted for consideration for whatever it is worth, I may be permitted to make it clear that I do not for a moment desire to arrogate to myself the task of pronouncing a pontifical judgment on the work or merits of any body or individuals. As, however, the consideration of any improvement in the prevalent system of charity relief needs our weighing its past working and our decision as to how far it has met the felt needs and attained desired ends, I have alluded to its working and effects in the foregoing chapters, and in this I shall briefly allude to the possible ends that well-organised charity may achieve or aspire to.

As far as one can see, the first idea of starting such charity funds for the poor and destitute was either to help them in an emergency or give them grain or monthly stipends to purchase the requisite elemental necessaries of life, so that the lot of the poor or the once well-to-do reduced to poverty may not be so bitter and desolate as it would otherwise be. More than that was perhaps hardly contemplated, and those who went on gradually adding to these funds rarely gave one to understand or mentioned that their idea of charity relief differed from the above. If, therefore, we were to apply this criterion alone of giving stipends to those who asked for

and deserved them on the investigation carried out by the authorities, it may be said that the purpose of the system has been fairly admirably fulfilled.

If, however, we apply a different standard and estimate the value of a system of charity relief not from the standpoint of supplementing the income of the poor or niggardly providing the necessities of the destitute, but from the criterion of the amount of good it ultimately does and the ameliorative effect it produces both with regard to the applicant himself and his progeny, we cannot help saying that the prevalent system has equally admirably failed, and the outcome of it as depicted above is a standing testimony to the dismal and disappointing but nonetheless inevitable failure of the system. This of course, as we have said above, does not apply *wholly* to the help for medical and sanatorial treatment, and for school and college education at home and higher education abroad, though the methods adopted in giving even such help have not been completely free from the tainting influence of the general methods and administrative system found with reference to other types of help.

If this conclusion be true even from the standpoint of *the relative proportion* of the social, economic and cultural benefit derived from such a system of charity relief to the amount of resources spent, we may go on to suggest what improvements of the system are possible and should be put into effect immediately or gradually. But before we come to the subject of suggesting improvements or substitutes, let us discuss as briefly as we can a few fundamental concepts relating to the meaning, purpose, and outcome of charity in general.

This is no time and place to undertake a historical and comparative survey of the development of the idea of charity either in our own country or elsewhere. Suffice it to note that the idea of charity or helping the needy fellowman or stranger has been found developed among all the nations of the world, either primitive or advanced. Traditional private charity is blessed in every society except the new society of the U. S. S. R., and the Parsi community has made of charity a cardinal communal virtue. A time was when in every religious creed, every act of mere giving something to some one supposed or alleged to be in want was considered a great virtue, and brahmins or beggars, whether disabled or able-bodied, were fed by thousands to gather merit for the next world. Something of this universally obtaining merit-gathering aspect of charity and the feeding of the able-bodied brahmins, or charity closely approaching it, is not yet out of vogue among us.

There is no doubt that in a society constituted as at present, there is high-placed humanity in helping the poor and the destitute as much as the old, weak, and infirm; but if that help is unconditionally given for life, a parasitism of an anti-social type is engendered, which is not only without human merit but actually destructive of finer human values. This happens where charity relief is indiscriminately, superstitiously or short-sightedly given as happened over and over again in the history of Poor Law Relief in Great Britain, or as has happened in India getting a legacy of over four million able-bodied men and women idling their time as sanctified beggars at the cost of the nation, not to speak of the thousands of brahmins;



being similarly fed from public charities without corresponding socially utilitarian work. Long ago there was a revolt against this type of charity in some Western countries and begging has been strictly prohibited in various parts of Europe, with a proviso, essential under such a decree, that no man shall starve or go without food, but that he shall be a charge on society and shall be fed so long as he is again able to get and do work and earn his keep.

Since this stoppage of begging and provision for those without the elementary necessities of life, charity has assumed an altogether different meaning in the West, and it is influencing, even though gradually, the ideas of the slow moving East. *We no longer feel that it is the purpose of charity to make men and women idle or dependent if it is possible to find them work.* The Salvation Army in all its humanitarian work for the distressed and down-trodden keeps firm to the healthy motto that 'no man shall eat who refuses to work when he can.' And the work is not to be necessarily what the man or woman likes but whatever honest work can be found for him or her to do.<sup>1</sup>

Without going here into the finer or subtler arguments about good or bad charity or discussing how far charity of the traditional kind is desirable, or whether charity, as a substitute for organising the entire work of the

---

1 To quote only one instance, the Anglo-Indians housed and fed at the Unemployed Relief Home in Bombay are given to sort, grade, arrange, bind and pack discarded or rubbish paper collected from streets, to be sold to Paper Mills. What is remarkable is that even this simple work brings them from 25 to 40% of their simple keep. They are at the same time helped to find suitable jobs.

community on the wholesome basis of supplying suitable work to every male and female member, can be upheld as a moral institution, particularly in the case of those persons who are doing or are willing to do any honest work found for or entrusted to them, we can say that the irreducible minimum of sound charity, in the case of the able-bodied male and female who can do productive work, would be that it should not be a source of merely substituting or supplementing their income or earnings, but a source of additional power to increase their efficiency and lead them and their family on to the road of self-reliance at the earliest possible moment.<sup>1</sup> If it is impossible for society to find them work that they are capable of doing, society should either improve their capacity for necessary work, or feed, clothe and shelter them, and maintain them at an *efficiency level* until it finds such work for them as they are capable of doing. Any other arrangement cannot only be destructive of individual morale, but, with the complexities of our city-life and the developed conscience that civilised society is gradually learning to possess, it is detrimental to the health and sanity of the social fabric itself.

If on the other hand, society upholds and maintains a system of free social service on the unsound basis of giving something for nothing up to an efficiency level for no work whatever to those other than the aged, weak, infirm or incapacitated, it is sowing seeds of its own degeneration and speedy

---

1 However necessary it may be for avoiding misunderstanding, it is not possible here to enter into a fuller philosophical consideration of the true and false values of charity.

reckoning. For, then, the undesirable idle or slothful will sponge upon the energetic working members of the body politic, and honesty, strength of purpose, self-reliance and energetic work will be at a discount, at least among a certain class of mentally and morally lowly-developed men and women in the community. It will, therefore, be admitted that it is desirable for the healthy working of any society whatever that no section of it that is able to do work should be encouraged or helped to be idle at the cost of the other section that is giving its share in carrying on the work of maintaining social continuance and in rearing healthy families that constitute society.

So far as society cannot adjust this aspect of social and economic relations between its members, it will, to that extent, admit weakness of morale and character as well as injustice and other defects into its organisation. Particularly when the class that is forced or encouraged to remain idle is ignorant, indolent, mentally backward, or intellectually lowly-developed, the danger of keeping them idle at the cost of the community is all the greater, as many evils might follow from its enforced idleness, lowered vitality, insanitary living, superstitious ignorance, human lust and other weaknesses to which mankind is subject owing to its natural animal heritage. It is because of this that our hundreds and thousands of able-bodied men and women, boys and girls, need to be looked after and helped not only to find work but to save themselves from relapsing into an army of wastrels or undesirable helpless parasites.

Let us now revert to another aspect of the social value of charity which has a very important bearing on the ultimate wellbeing and equilibrium of all-round social inter-relations in a community. This involves a deeper discussion of such intricate economic questions as the theory of money and rent or interest, the value and use of capital or accumulated wealth, the inter-dependence of economic and social services, the theory of population, etc. But without going into all these, let us by one or two concrete facts illustrate what we mean. For the sake of this argument, let us for a moment suppose that the particular community we are considering is an isolated or insular community, living by itself and not in contact with another in the field of commercial, economic, or such other relations. A certain number of its members comes by some riches, say either by legitimate commerce, by monopolies in land, capital or other commodities, by prospecting gold, silver, precious stones, or by such socially recognised regular means. Being genuinely charitably inclined and solicitous for the welfare of their brethren, one or several of such persons give large amounts from their surplus or superfluous wealth in charity for helping their poor or indigent. Now it is necessary to understand what exactly happens by this transaction, as also that *money is only a token*, though, in our present-day economy, a useful and valuable token. The surplus money is naturally not given in services or commodities, or for that matter in ingots of gold or pieces of precious stones, but in Paper or other credit or currency tokens. What is transferred to the trustees is a token coinage or an amount of purchasing

power equivalent to the state-legalised market-value of the Paper or other securities. This purchasing power comes from a single or a few persons for distribution among many, which so far as it goes, is certainly a more desirable arrangement. The trustees are entitled to use this purchasing power generally at their will within the circumscribed limits set by the donors, if any. They can use it wisely or unwisely and either help the welfare of the body politic or unfavourably disturb its natural equilibrium of social and economic inter-relations.

Supposing the trustees are very devout devotees of the traditional religion and they spend a major portion of the interest-income of this charity money in building temples, feeding hundreds of 'brahmins' (we are not using the word in a caste sense), on feasts or festivals, and giving daily or periodic alms to the poor or to idle mendicants, who are doing no productive work for the community other than the breeding of poorly children, the burden of which is naturally borne most by its female section. Suppose a part of the income of the charity money is spent on the classical or such other studies of the Pundits who indulge in the life-long pursuit of dialectical polemics or metaphysical peregrinations for the dilectation of those who have similar alimosinary leisure to hear or read them. A part may be spent on hospitals, and such other institutions for the post-mortem palliation of distress, and a part in encouraging scientific research, the proper feeding or instruction of the children of the poor, the temporary maintenance of the unemployed, and such other social services of a more or less beneficial nature.

Suppose now that the community is a fairly small one and the charities are very substantial. What happens is that a major portion of the income derived mostly from governmental securities and representing purchasing power, the wise trustees of charities are transforming into occasionally used costly buildings or transferring to the brahmins, religious mendicants, the parrot pundits, and utilizing some of it for the care or maintenance of the sick, or for giving to the unemployed and some teachers or the managing boards of educational institutions. A partial result of the transfer of such power is that a certain class of parasites of a questionable value or benefit to society are encouraged to lead an unproductive or idle life at the expense of others who are sweating to feed, clothe and shelter them selves and their families. If the community were exclusive and insular, as we have previously supposed, one can definitely see that every type of charity that locks up money into least uplifting utilities and less useful structures, or encourages unproductive, wasteful or debasing idleness in a certain able-bodied section of the community is not only a gross misuse of the one or few men's income, set aside for a good purpose with noble intentions, but that it is a definite harm to the body politic, setting a premium on vice and weakness. Any charity that is *not productive of direct or indirect good* to the community as a whole, or is such that it alleviates *less pressing distress or defects* at the cost of the more urgent and pressing, is equally open to criticism, whether it be so at the time of its endowment or after; while the charity that is merely *pal-*  
*liative* or *post-mortem* is less desirable than that.

*preventive and constructive help which attacks the root-causes that necessitate such charity. A type of charity again, which helps to breed an inefficient or deficient class of men and women, not actually thriving physically or intellectually but only lingering into parasitic existence and further breeding and perpetuating their all-round poverty-stricken class, not only stands thoroughly self-condemned as a social benefaction which it was meant to be, but it serves as a barrier to thwart social health and progress—a result perhaps never intended by the most Mephistophelian of society's rich benefactors, if ever there were such.*

But it happens that there is no exclusive community living by itself in the modern world, not even the Eskimos of the Arctic regions. Most communities with large charities are in close economic, commercial and cultural relations with others. Even then the foregoing conclusions hold only with this proviso that a part of the burden on those who give honest service for the money or spending power in the hands of the derelict or idle sponging on free-gotten charity, is shifted from the shoulders of the healthy section of that community to another section of another community. The consequent temptation and encouragement to idleness and a mendicant mentality with the inevitable destruction or weakening of the finer fibre of man is another result of this indiscriminate transfer of the purchasing power of such charity money.

A further like issue affects the government of the country, *i. e.*, the society or nation as a whole. The *income* derived from charity money largely

comes even according to the trust acts of the various countries from securities which are governmental or semi-governmental as of large public utilities. These securities largely represent a charge on national revenue or a governmental debt, which has either to be repaid after a certain period, or on which a certain percentage of interest has to be allowed to the security-holders. So far as the governmental debt is incurred for productive or nation-building purposes, this giving of interest may not be a burden or waste to be ultimately borne by the society at large. But it is a notorious fact that most of the governmental debts the world over are incurred for unproductive schemes and that more than half the national revenue in many countries is spent on maintaining a totally unproductive army and wealth-destroying armaments which can do little more for them than some day kill a large number of the flower of their manhood.

This, however, is not the problem that affects us directly as a community, but the other problem of the right or wrong use of the purchasing power of money held in trust is a very vital problem that all charity-givers and its administrators must bear in mind *if they are earnest to make charity fruitful and beneficial to society*, and ultimately render it unnecessary except for beneficent productive purposes.

It is because of this danger of social degeneration that any national dole system is equally reprehensible though inevitable, as the idleness begotten of such mass unemployment is not wilful or perverse, but enforced by the breakdown of national and inter-



national political economy, where the helpless individual is not at fault. It is better that in such cases people may be set to *any productive work of rendering necessary or useful services* that may increase the store of amenities of or benefit the entire community in the long run, or even of *self-improvement* by learning some fresh art, craft, vocation or profession, or carrying on useful research or some other wholesome social service if they are capable of doing so. *No enforced, wilful, or perverse idleness is desirable because prolonged idleness on a small or large scale is sure to have a very unwholesome influence on the unemployed themselves and their progeny, and the national character as a whole is bound to suffer.* For the same reason the right use of charity money is also imperative when the community is very small and the charity resources are proportionately very large, as in the case of the Parsi community. For, by an ill-conceived use of such large resources on small numbers, the proper equilibrium of socio-economic inter-relations of the members of society may be unduly disturbed, and the baneful effects may be cumulative and the communal character might suffer more rapidly and easily, as, it seems to me, has happened to a remarkable extent during the last 30 years in the case of our community.

There is yet one more reason why charity should be rightly disbursed for *communal upbuilding*. Charity money is largely in governmental and semi-governmental securities, and no modern government or social order seems to be completely immune to political upheavals, much less to economic ones. Only a few years ago the sound German currency

system presented an unparalleled phenomenon. The Mark crashed and Mark notes were not worth using even as wall-paper. A similar fate overtook the Russian Rouble, the Austrian Schilling, and the currency of many other European countries. It was tauntingly but tellingly remarked by Russian agriculturists when offered deflated Rouble notes in exchange for their crops by the government of the day, that their cows would not eat even Rouble notes. The rate of interest has also undergone similar fluctuations from time to time. The rate in Great Britain has come down to 3 and  $2\frac{1}{2}$  per cent, and in India it has come down from 6 to  $3\frac{1}{2}$  per cent within the last three years. It may some day go down still further, in which case large sums when invested in Government securities may earn an interest-rate only of 2 or  $2\frac{1}{2}$  %. Besides, the price of  $3\frac{1}{2}$  % securities went down less than two years ago to about Rs. 47 per cent.

Russia has presented another spectacle to the world by blandly repudiating the national debt and confiscating all private property, whether religious or charitable, corporate or individual. In face of such upheavals the value of token money or currency or of the so-called gilt-edged securities can only be problematic. If at all stable in some other countries the stability cannot be postulated for an indefinite period, particularly because the politico-economic world is moving and changing much too fast and rapidly. *Large Paper or gilt-edged security holdings are not assets on which a wise and far-sighted community will ever count or stake its communal welfare, especially so when the income from them*

is not being utilised for *preventive*, and *constructive* and *nation-building* purposes as stated above.

Let us, for purposes of demonstration, put this thesis in a slightly dramatic way, so as to realise better how the use and disbursement of charity, particularly to individual members of a community involves a responsibility needing great wisdom, precaution and planning in its proper discharge. Supposing owing to some unforeseen crisis the interest on our securities or investments dwindles down to about 1 or 2% or they become mere scraps of paper like the German Marks. *What substantial assets then shall we have as a community to show which will tide us through the troublous times, and what will our two thousand and more devitalised stipendiary families, comprising from 7000 to 8000 men, women and children do, if the monthly stipends and the other help they are receiving are suddenly stopped?* With our present system of relief persisting, shall we be in a position to say that with the unprecedented resources that the Parsis once possessed, they utilised the income in such *far-sighted, constructive, educative and nation-building* ways that the members who were helped have been so *trained physically, mentally and morally that they are able to take care of themselves*, and not only resist the sudden depression but successfully to fight the battle of life? One cannot help suspecting that the majority of those who receive help will not only be rendered helpless in such a crisis, but will be a definite drag on the rest of the community, if nothing *substantially ameliorative or constructive* has been done either educationally or by proper communal organisation to make men and women fitter, healthier,

more intelligent and capable of adapting themselves to the kalæodoscopically changing circumstances of modern life. If some work has been done in this direction, it is insignificantly little, and that by bodies other than the charity trusts who are giving large amounts of cash stipends to over 2000 families and to some institutions over which they hold no supervisory control.

We have briefly treated this subject of the significance of charity money, the functions of charity trusts, the proper use of the purchasing power at their disposal, and the general philosophy of charity in order to show that the subject has a much wider significance and very important bearing on the relations of the various sections of a community, that the Biblical or Hindu meaning of giving charity in the name of God to please Him and collect merit for the next world is an anachronism in the growing society of to-day with changing human values.

We will have to reconcile ourselves to the growing ideal that by charity, the man or woman with resources of wealth, intellect, or ability and with a social conscience, is trying to help his or her fellow-brethren in a weaker and needy position not only to reduce their want, misery or distress, *but actually to get out of it and rise to a level where they may once again become self-reliant* and able to help others who need such help. After such age-long experience of human societies, there can be no idea of the donor in bountiful grace giving patronising largess to his wretched fellowmen, while it may be better also to grasp that the administrators of charity are only agents of goodwill helping to raise people from the depths of misery, poverty,

ignorance or destitution, and not pompous benefactors who are the feeding fathers of a destitute and pitiable pauperly flock. As the former, they need do a lot of vigorous thinking and planning and much more active and energetic work other than what may be a mere giving of alms. In all charity, whether material or personal, *the preventive, constructive and progressively ameliorative aspects should be the primary goal, while the essential of charity should not be to make itself permanent and increasingly indispensable, but scarcer and unnecessary* as it grows in its scope of activity, particularly as regards personal assistance to individuals or families.

While we speak of the goal of charity as one of rendering itself progressively unnecessary, let us not be misunderstood. Though 'the poor are always with us' so far, people are not unreasonable in conceiving and working for a day when charity of the traditional kind, which betokens, for no fault of his own, the abject dependence of one human being on the mercy or sympathy of another more fortunately situated, will be rendered not only entirely unnecessary but definitely revolting to our civic sense. We have to confess, however, that in human society as at present constituted, charity will have and should have a justifiable place for a long time to come. Particularly such charity as would be spent towards primary, secondary and higher education, towards medical and other scientific research that would relieve man of his burden and give him an increasing control over nature, towards the prevention and relief of sickness and disease, towards bettering the lot of the helpless like the

blind and infirm, towards relieving the miseries of old age, etc. Besides, it may be remembered that the charity of the charitably inclined wealthy members of society is, under its present social structure, one of the best and most desirable methods towards a more equalised distribution of wealth according to the indispensable needs of the various sections of society.

But even in such charity the thought of *the maintenance of the dignity, self-respect and humanity of the persons obliged to seek and rendered such relief* must be given a place of paramount importance, while care should be taken that charity or free money in local currency or government securities, or accumulated and privately owned wealth is not utilised unduly to disturb the natural and just equilibrium of socio-economic relations between the various members of society. Otherwise the supply of free board and lodging to large numbers of unproductive polemical pundits, or educating the young generation upto an age such that the total requirements of the *learners* may disproportionately outrun the wealth produced by the *earners* may create untenable economic situations. Charity to supplement the income of lowly paid or sweated workers, or of those who are not hard-working enough to earn more or are inconsiderate in spending, is equally creative of harm, individual as well as social.

And it is better charity, by a little expense on educative propaganda, to make men provident and save for the rainy day than give them doles when they are suddenly rendered helpless for lack of foresight or owing to negligent impro-

vidence. It is better and wiser charity to take care of the mental and physical health of the children during their early years and make them robust, resourceful and intelligent adults rather than help them with medicines, milk, and medical care after they grow up carriers of disease and debility. It is better charity to teach people healthy ways of life and provide them with ways and means to build up health than to maintain large dispensaries and hospitals for largely preventible illnesses. It is better charity to persuade a man from breeding too large a family on too small an income than to go on watching him breed unhealthy or unsupportable progeny, and then half-heartedly try to help him to bring up his children on pittances which would not keep their body and soul together. It is better charity to help breed educated citizens who may be able to look after themselves than keep people ignorant and then subsidise their ignorance, incompetence or inefficiency by charity help. It is better charity to educate public conscience to pay a living wage to workers than to deprive the sweated worker of his self-respect by obliging him to resort to public or private assistance. In brief it will be easily intelligible to thinking and far-sighted men and women that it is by far the best charity to help building an efficient, competent, healthy and intelligent community than allow social ills to fester and individual deficiencies to multiply, and later, through charity, subsidise inefficiency, incompetence, illness and stupidity with a vastly greater cost and less fruitful results than would be the case if effective measures were adopted in time and with due foresight for well-planned constructive human amelioration.

This would be more apparent if we took a few out of the hundreds of cases of various types that come to the charity trusts for help, and try to apply constructive principles for their relief. There is a large number of male applicants between 25 and 60 years of age, a majority of whom are seeking and willing to work, some of a specific kind, some any that may be given them. Both these classes may be treated by appropriate establishments like an Employment Bureau or a Service Securing Agency and an Industrial Home. The establishment charges of both need not be very large. Only if they are well organised and imaginatively conducted they can do much more lasting good than the moneys spent on their conduct. If, for instance, there were 100 male applicants and even if only 20 or one-fifth of them were placed in a year through such an employment agency, the hard cash spent on running the agency would be amply repaid, for funds are contributing Rs. 25 to 40 per month for the inadequate maintenance of each applicant and his family for 3 to 6 months, but often for a year, two, three or more. But what is more we would have saved 20 families from dependence on charity, from loss of self-respect, from enforced and degenerating idleness, from their character and virtue being gradually undermined by soul-destroying poverty, want, and consequent beggary—which remedy is a greater benefit than the few hundreds spent on the establishment charges of a suitable institution to help the unemployed secure work at the earliest possible opportunity. The Industrial Home may not perhaps afford each applicant monthly earnings sufficient to meet the needs of his family, but even in its case the advantage of healthy



and profitable employment and attainment of a new art or craft would be obvious over idleness, which earns nothing and loses so much in character besides soon blunting the edge of man's employability.

If a widow were ailing, would it not be better than giving her an uncharitable dole, to help her by all possible means fully to regain as early as can be her health and vitality, even at a fair cost of medical and convalescent treatment, which may seem large over a short period, but which really is small compared to the prolonged pittance of a dole that may be given her for years, because with her increasingly failing health she would not be able to work, earn, or look after the young children as she ought.

For the time being it may be decidedly more costly, far-sightedly to tackle the young of the recipients of charity and see that they grow up physically well-fed and healthy, mentally balanced, intellectually developed and educationally well-qualified; but does not the policy of all Western countries prove that this initial high expenditure to the community or nation is repaid a hundredfold by the greater economic output or material produce, all-round cultural advancement, and the spiritual values evolved by a highly skilful, intelligent and discriminating manhood and womanhood carefully bred by their amply justifiable expensive institutions. Even the much-maligned U.S.S.R. have made of the adequate care, teaching and upbringing of their children a first-rate religion, much to the country's own benefit and the admiration both of biased and unbiased visitors from many a foreign land.

Would it again be less costly to give away to the hundreds of applicants small and large sums of money, which they would go on demanding increasingly for years and years out of sheer demoralisation, and because nobody insists on wisely guiding or controlling their affairs and activities for their own ultimate benefit than to institute a paid and voluntary *Welfare Service*, whose trained members would tackle each individual case like a physician or surgeon, giving appropriate treatment in each case and so guiding and helping, without offence or sapping their self-respect, the life of the recipients, that they may gratefully revert to a normal independent life of an average citizen? The answer is not difficult to give and we feel that *that charity alone is ultimately sustainable which helps to render itself progressively unnecessary by helping the man or woman who once needs it stand on his feet again and as early as possible*, unless he be destitute and at the same time infirm, blind, cripple or aged. In brief, it may profitably be remembered that there is such a thing as a *bad use* of charity money and also a *good use* of charity money, as in fact one can witness from the work of some of the charitable bodies and institutions in our own community. But what we must always remember and recall off and on to our benefit is that there is always a possibility of making a *better use* of charity money if we are careful, considerate and imaginative enough to study the true needs of the community which is never stationary but continuously changing.

If we are right in the above views of the function of charity or at least the objective to which we may aim with profit, we shall be justified in the

succeeding chapters on suggestions for improvement to lay special emphasis not so much on the *post-mortem* or *palliative* aspect of charity relief, though in our present circumstances such relief also needs good and expert handling, as on its *preventive*, *constructive* and *ameliorative* aspects which will be the only way of preventing the perpetuation not only of charity, but of the miserable, dependent class, who cannot be completely human and self-respecting unless and until they are freed from the stigma of having to depend on doles or charity help.

---

## PART II.

### A FEW SUGGESTIONS ABOUT THE IMPROVEMENT OF OUR SYSTEM OF CHARITY RELIEF, SOME REMEDIES FOR OUR SOCIAL ILLS, AND POSSIBLE MEASURES OF WELFARE AND REGENERATION.

---

#### CHAPTER VII.

##### SOME RULES OF GUIDANCE IN THE PROPER DISTRIBUTION OF CHARITY RELIEF.

---

As stated in the beginning we shall first deal with the immediately imperative measures or remedies to be introduced in the working of the system of charity relief, and subsequently with those that may be gradually though simultaneously attempted. Before, however, we discuss the subject of the actual methods of relief in each type or group of cases, it will be better for us to recall the varying types of cases we have to deal with, for the simple reason that human problems of distress cannot be tackled *en masse* like lifeless objects as we are wont to suppose in our zeal for mechanised order or standardisation, or as we have been in the habit of doing owing to our anxiety to avoid hard thinking and constructive planning.

We find that by far the largest number of our applicants are *females* and that a very large majority of these are *widows*. Of these widows again, a majority are *mothers* with one, two, or more young children or grown-up sons and daughters. There are among the female applicants about 206 *lone widows*, a few *spinsters*, and a few deserted wives with or without children—all these either living by themselves or with relatives. The ages

of these females vary from 20 to 70 years, and at least some of the female applicants at all ages are doing some remunerative work or another, some cannot do outside work because of young or too many children, a few are severely ailing, aged or disabled, but the majority are doing no remunerative work under one pretext or another, or because as they say, they are unable to find work which they can do. To these female applicants may be added their adult daughters, who are also either working or not working for various reasons as above, the daughters of the male applicants, and their *wives* with and without children, some of whom are doing remunerative work, but a preponderent majority of whom are doing no work at all, often merely because they are *wives*, or because they have a child or two, who may not always come in their way if they wanted to do some remunerative work, as so many other wives, in fact, are actually doing. It is also customary for the charity bodies never or very rarely to question why the daughters and wives do not or should not work in order to increase or supplement insufficient family earnings, and many husbands either show surprise at such questions or nonchalantly declare that their wives cannot find time to do other than domestic work, or that "they can't possibly earn anything worth while."

Amongst the *male applicants* the largest class is that of fathers mostly with large families, or with low earnings or none. A good many of them are unemployed, some are aged or unfit for work and a few are unwilling to do any work. To these may be added their grown-up sons, as also the sons of the widows and deserted wives, a majority of whom

are employed on sufficient or low salaries or wages, but a good number of whom are unemployed, and a few unwilling to do any or other than *clerical* or *suitable* work on convenient terms of their own.

The largest majority of these male and female applicants apply for *maintenance stipends* to supplement their insufficient family income. They ask for and get help both in cash and kind, such as grain and other like necessaries. This largest class again does not receive help for maintenance alone. They apply for and receive many other kinds of relief in addition, as of milk and medicines, expenses of books, school and college fees, change of air, Naojote or Initiation, Marriage, Funeral and Mooktad ceremonial expenses. There are a few other applicants who ask for some casual or occasional help as for arrears of rent, college fees for a son or daughter, marriage or funeral expenses, etc. Most of these types of relief are again given in cash and a good number of applicants receive their help from more than one charity fund or individual donor, sometimes simultaneously from as many as three, four and five, while, there are also cases, happily very few, receiving help from as many as six or seven funds at a time.

We have noted in the third chapter the advantage taken of this system of charity relief by unscrupulous, very needy or demoralised persons, and some of the shortcomings of the system of relief, and we shall, therefore, briefly suggest some points of improvement in the working of each individual type of relief in a subsequent chapter. Before, however, coming to details, it may be well to

enunciate a few rules or principles of guidance in the distribution of relief that need emphasis. To begin with:—

(1) *No able-bodied applicants either male or female who are deliberately shirking work should be helped from charity funds.*

*Charity help may be reduced or not given at all, according to the exigencies of each case, to those applicants whose able-bodied adult male or female dependents, continuing to live with them, are deliberately shirking work.*

At present no charity authority is able to enforce this healthy rule or distinguish between the shirkers and the genuinely unemployed, because they have no means at their disposal to test the veracity of the applicants' statements by providing them or their dependents with work of one kind or another suited to their strength and capacity. With the Employment Bureau, Industrial Home and the shelter or lodging provided in the Residential Home for suitable applicants as suggested in the following chapter, there will be much less excuse for the applicants and their dependents to say that they cannot find work. At the same time genuine care should be taken to see that the above institutions are not used merely to humiliate the applicants or suppress their individuality and justifiable objection to avail themselves of the opportunities of work offered thereat. The central idea should be to help the applicants to preserve their self-respect and cherish their self-reliance.

(2) *Those applicants, who themselves or whose adult dependents continuing to live with*

*them, refuse or avoid co-operating with the charity agencies in bettering their lot without adequate reasons, should either be disallowed charity help or given much reduced help for a much shorter period according to the judgment of the givers.*

If genuine welfare work as discussed before and after is introduced by the charity trusts as the keynote of relief, and the sole idea of the *welfare organisation* of the community is to help the needy and distressed in the best way possible under the circumstances, it will not be difficult to distinguish between cases of one kind or the other, *i. e.*, those that are genuinely co-operating and trying to help themselves and those that are not.

Looking to what our system of charity relief has been reduced to, what poor results have been derived from its working for decades, and how it has, to some extent, tended to encourage easy recourse to charity relief, extravagance, improvidence and questionable living, one feels it is highly essential to enunciate, declare and observe the above two principles in order to save a large part of our community from deteriorating into idleness, begging, incompetence and general worthlessness. We have before our very eyes the experience of the wrong advantage taken, and the objectionable social and economic consequences of the various systems of relief in Western countries like Great Britain and Germany, such as Poor Law Relief, Unemployment Insurance,<sup>1</sup> National Health Insurance, Unemployment Benefit, etc., when badly or loosely

---

<sup>1</sup> Cf. (1) The Poor Law Commission Report (1905-1909).  
(2) Ray's Report on the Working of Unemployment Insurance, 1932.



administered without an adequate check on the evil influence of easy money or free social services given to men and women whose sense of independence is not sufficiently developed. A small community like ours must specially guard against any of its relatively large class of men, women and children falling into the rut of such moral decadence.

If the above two principles were adequately observed and enforced, a third will logically follow from them. Since the aim of charity relief is to put the able-bodied man or woman on his or her feet again

*(3) The relief given to any family should be for the "shortest period" compatible with the circumstances of each case, and should never be sanctioned indiscriminately or unmindfully for one, two or three years (and never for life), without properly weighing the circumstances of each case.*

The results of not following the above healthy principle are obviously harmful as we know from actual instances. Widows with one or two children who have been given stipends of only Rs. 5 per month *for life* never or very rarely discontinue that paltry help even after their child or children begin earning five to ten times the amount of charity help obtained by them when their family income was none or exceedingly scanty. Widows or fathers with one or two sons or daughters of from 13 to 18 years, who have been given help of Rs. 5 to 20 for 1, 2, or 3 years, would go on receiving the charity relief for the full period even though one or more of their children may begin earning double

or treble the amount of relief in wages or salaries. Applicants who were themselves or whose sons or daughters were unemployed at the time of the application for relief, and who were, therefore, given charity relief owing to scanty income or none for from 6 months to 1 year, would go on receiving that charity help even after they or their children are employed at their old or enhanced salaries.

Besides this tendency to go on receiving or the disinclination to discontinue charity help so easily obtained once, in the case of a good number of weak-charactered applicants there is found a definite type of demoralisation such that they begin believing receipt of charity relief is nothing wrong, that they have only to plead or show their helplessness to deserve such relief, and thus *they end by becoming unfit in mind and character in order to be fit for the effortless dole*. Those who receive arrears of rent rarely stop at that even when they are re-employed; they frequently revert to that fount of charity so easily tapped once. Those, who receive milk for the asking for from 3 months to 2 years for a once ailing child or relative, do not hesitate to ask it again and again for another child or for themselves for a passing indisposition, when the first help is stopped owing to its having been given for a very long time. When formerly grain or milk was rarely given to those applicants who were getting a monthly stipend, applicants seldom came to ask for it. When both these additional helps were begun to be given in a few deserving cases, other applicants who rarely asked for either of the help during a period of 10 years, came to

ask for both types of help sometimes as many as four to six times in a year.

Let it be clearly and once for all grasped that what secretaries of charity trusts call the demoralising consequences of ill-planned or easy charity relief *are not imaginary, they are as starkly real as the applicants themselves or their misery.* They result in the recipients' loss of self-respect, abject dependence, weakening of character and gradually increasing human worthlessness. If we wish to make *men* and *women* of our people reduced to poverty or destitution, we must do whatever we can to check this demoralisation. One of these remedies is never consciously or unconsciously to sanction relief for longer periods than absolutely demanded by the circumstances of each case. There are, however, cases wherein help may have to be continued for relatively longer periods, but they are very few in comparison to the rest of them.

There is another method by which we can prevent this loss of self-respect of the applicant, and lacking which method the charity trusts are surely and certainly, though perhaps unintentionally, helping the dreaded demoralisation of the applicant. That method is that

(4) *As far as possible and practicable no applicant should be allowed or obliged to receive charity help from more than one fund or source, and relief, where found necessary, should be adequate.*

The reasons for this policy are obvious. If it involves the slightest loss of independence and character on the part of any man or woman to have recourse to charity relief, to oblige him directly or

indirectly, deliberately or unknowingly, to go to more places and persons than one, must involve truly and manifestly a correspondingly greater loss of one's sense of independence and character. Besides this real danger of demoralisation of a large number of the applicant class, the result of it is that no single fund is the gainer thereby, as no fund is giving more than its actual annual resources permit. Moreover, because the funds are giving paltry sums the number of applicants is not kept down, but on the contrary it increases against expectation, because of the various defects that creep into the working of such a policy. First of all, owing to the smaller amounts of relief, a larger number of applicants can be entertained, and if the staff for inquiry is inadequate or the organisation of investigation faulty, the charity work suffers immensely. Bad or incomplete reports and records are made, and decisions are taken relatively hastily on such poorly-sifted data. More funds may ultimately be squandered than under an adequate system of investigation which would be more probable if the applications were fewer. When inquiry and control slacken, as they inevitably do when the applicants are more than can be managed, advantage of the slackness is speedily taken by people who are tempted by the example of their similarly situated brethren to go and ask for one or the other type of help from one or another of the numerous charity bodies and donors.

There are other developments peculiar to and harmful of this short-sighted and, on any grounds, unsupportable policy of giving deliberately inadequate relief—first with regard to the giver, and secondly

with regard to the recipient of charity. Each trustee or giver thinks, and almost naturally, that as he is only giving Rs. 5 p. m., a very small amount indeed, his fund will not suffer much and the applicant, if not genuinely needy, will not obtain much either. He is also inclined, for the same reason of the smallness of the amount, to prolong the period of duration of help to one, two, or three years or for life. When each trustee or secretary at more than one place begins feeling this way, the cumulative result can well be imagined.

The reaction of the applicant to this method of relief is two-fold according as he is a man or woman of self-respect or none. If the former, he feels disappointed and chagrined at not being able to obtain adequate help at least to meet his bare necessities or requirements, and either starves, incurs very ruinous debts, sells his belongings, or is obliged to apply again or elsewhere for some more assistance, much against his wish and nature, and at a risk to his self-respect. Sometimes, he leaves the affair to his wife as he is disinclined to go begging from fund to fund himself. If the applicant is a man or woman without a moral backbone, the smallness of the amount offers him or her a heaven-sent excuse to roam and beg not only from fund to fund but door to door and office to office, telling tell-tales and cunningly fabricating lies about calamities and the callousness of one or the other charity authority. The unscrupulous thus actually try to sponge on charity and collect as much as their ingenuity can procure, which on the whole may amount to more than their requirements. The funds do not feel the pinch, though only

apparently, because the amounts involved are small, but ultimately money is wasted or misused from the communal chest, with proportionate harm done to the community as a whole.

This temptation and misuse of charity doled out in dribblets from various funds are so obvious that we know of several cases even of the so-called educated college students, who have been found annually not only trying but actually securing from Rs. 25 to 400 more than their actual requirements. The misuse by less educated elements is equally true and noticeable as we have shown later,\* but where both the enunciation of sound principles of charity relief and the much needed co-operation between various bodies are lacking, one becomes powerless to eradicate this definite evil and danger of easy but almost always inadequate relief. Both these evils of sapping the applicants' self-respect and directly encouraging the habit of begging from door to door can be prevented if relief is adequately and far-sightedly given.

One further danger of not helping a family for all its needs from one fund only is the indirect support given to lying, fraud and deliberate misrepresentation. Since every fund adopts the policy of giving as little as possible, and actually of asking the applicant to make up for his total wants from elsewhere, the applicant has to be very clever in making statements or presenting his case at each fund. He depicts his misery by weeping or piteous pleading, by telling lies or concealing the truth about his own and family's earnings and their health, suppresses information about the various helps he may be receiving from funds, friends or relatives, gives out

---

\* *Vide* Chapter IX.

only as much as is possible for the investigators to know by direct questioning, or by a visit to his or her home, and plies this trade at each place in a similar or increasingly ingenious way. Some actually become or learn to be adepts in this art of begging money and receive simultaneously or at very short intervals cash stipends from 2 or 3 funds, milk from another source, patent medicines from still another, and large and small amounts for their inevitable Pathan's, Marwari's, grain-dealer's and milkman's debts from a further fund.

In such cases because each body gives one type of help to the party, they do not feel he is getting too much, nor are the various funds able easily to find out that the applicant has made begging his business or that he is very cleverly presenting or misrepresenting his case at each place. The applicant and his family in turn lose most of their time in this tiring business, and have naturally little time and energy left to do much honest work. There are recorded cases of applicants, who had asked for additional help owing to certain difficulties from the fund which was giving them some help and who were refused that small amount from that first fund, going to other funds and getting several times more from the latter. This happens because the other fund sees and hears the case for the first time and naturally would not know all the antecedents. There are subtle but sure ways in which this and the like information spreads among the stipendiary class, and several are quick enough to take a full advantage of these remediable shortcomings of unknowing charity authorities.

But above all, the gravest consideration for which this forcing of the needy applicant to roam from place to place needs to be discontinued and a policy adopted to help a family adequately and for all its needs as far as possible from one fund only, is the sure danger of demoralisation which has resulted on such a large scale from the present policy. We have had to elaborate this point at such length, for there seems to exist a good deal of misconception among the authorities on the evil of deliberately giving inadequate help to applicants from one fund and leaving them to their wits to obtain the rest from others.\*

No doubt adequate relief can only be given under certain circumstances. First of all we must be assured that the applicant tells the truth, that all his circumstances are fairly well-known by the investigating body, and that his wants are real and pressing. Secondly, we must be able to determine fairly accurately the minimum requirement per person for his primary necessities. Both these essentials are not difficult of achievement if our proposals for a reconstituted Central Investigation Bureau and a Scale of minimum requirements for families are acted upon.<sup>1</sup> At present we find that out of 1974 cases studied, at the time of study and according to the declaration of applicants, 1374 are receiving at one particular point of time cash help from one fund only, 375 from two, 138 from three, 28 from four, 8 from five, and 3 from more than five funds. A large number again is receiving cash help from one fund and help in kind, such as grain, milk, etc.,

---

\* *Vide* Chapter X.

1 *Vide* Chapter IV, p. 58, footnote I.



from one, two or more other funds, with the result that those giving cash help can keep little count of the help received in kind by their stipendiaries. Besides a very large number of these applicants receives fees for their children from funds or donors which they do not declare at the fund giving them help for maintenance.

While the object of relief should be to help the poor or destitute, incapable, infirm, diseased and distressed,

(5) *It should be the accepted goal of all relief to put the applicant on his feet again and make the family self-supporting as far as it is within the bounds of human possibility. The applicant and his family should, therefore, be kept under watch and reasonable control or guidance of the social worker until that goal is achieved.*

We have already hinted in another chapter that mere cash doles are not a panacea of varying social ills that infest our applicant or poor and destitute class. They meet the necessities of relief only to a limited extent and their use should be limited. For, though in the words of Prof. Charles Gide 'the simplest, oldest and most venerable of all forms of private relief is almsgiving' (and our present mode of relief is nothing better), and almsgiving has a noble history, "to-day it is generally recognised as the most *ineffective* and as the most liable to develop professional begging."\* We have suggested the establishment of certain institutions in order to help the applicants to revert as speedily as can be

---

\* Charles Gide 'Principles of Political Economy,' (3rd Edition) p. 677.

to a normal social position of self-reliance. Such institutionalised help is in the long run truly effective and in order to achieve such a result the members of the Social Welfare Advisory Committee and the Central Investigation Bureau suggested in a later chapter must not only advise but keep a watch over the activities of the family. This control or guidance need not unnecessarily be meddlesome or irksome if it be carried out in a truly missionary spirit of sincere sympathy and concern to put the family on its feet again, and relieve it from dependence on charity. Neither will it involve a loss of self-respect on the part of the applicant and his family, for, his submission to the welfare institution is voluntary, and he will be only co-operating with it for his own wellbeing. He who resents this sympathetic guidance or refuses to enter into its co-operative spirit will naturally forfeit the sympathy of the charity authority.

The present system totally forgets the earthly existence of the applicant after the help is once sanctioned and until he reapplies for more or further relief with the result that his lot is neither bettered, or if it is bettered, he does not stop receiving help until the period expires. The poor results of this system have already been sufficiently dealt with in a previous chapter to need any further emphasis on this principle.

Another principle that follows as a corollary from the above is that

(6) *Any help that is given to the applicant should be such that it is really 'effective' to meet the need for which it has been asked for and given.*

At present it happens that a good amount of the varied types of relief is not utilised for the purpose for which it is sought, nor does the help actually relieve the trouble. This is not only because a large part of the help is inadequate, but also because the needs of the applicants are not properly studied, while no check or control is kept to see that the help is utilised for the purpose for which it is given. We shall clarify our point with a few actual examples.

An applicant may ask for milk, syrup, eggs and other nutritive diet for a child suffering from rickets, or from general debility owing to the after-effects of severe malaria, pneumonia, or typhoid fever. The family doctor certifies in very general terms that the child needs nutritive diet for one year or so. As this does not mean anything definite, the charities give from half a pint to one pint of milk for from 4 to 6 months or a year. None cares to understand the gravity or otherwise of the child's exact malady and its proper needs. For any application of what is vaguely called milk-diet or 'दुग्ध भेरास' the panacea of half to one pint of milk is applied almost uniformly or *en masse*. It is given to young and old, men and women, and for any doctor-certified disease, and in the absence of any trustworthy guidance the period is quack-like fixed at 2, 3, 4, 6, or 12 months according to what can only be a wild guess of the secretary or the fancy and conjecture of the deciding trustees. After the resolution for giving milk has been made, the charity authorities are at rest for the sanctioned period until the party again asks for the continuance of the milk, and such milk is given for from

3 months to 3 years, with what ultimate effect, Heaven alone knows. Nobody cares to see or watch as to whether the person for whom the relief was asked, actually gets the milk or it is used for the family, much less whether the milk has any healthy effect on the latter, and whether he goes on needing milk for months and sometimes more than one or two years. The stray doctor certifies and the milk is given.

Now different doctors certify for milk-diet for different diseases for varying periods of 1 to 12 months and 2 years almost without any principle. They recommend milk to persons suffering from diseases like rickets, rheumatism, paralysis and goitre, they certify the need of milk for anæmia for 2 months, and for malaria or general debility for 6 or 12 months. The charities rarely know whether their half or whole pint of milk has wrought the wonder that it is expected to work, and so milk to the tune of Rs. 450 to 550 per month is given from one charity alone and much more from others. How much of this is *effective* help one begins to wonder as one gets more experience of the system under which it is given, the advantage taken of it by all sorts of applicants, and the total absence of any watch or control in the effective use of such relief. •

When one fund has given milk for many months or a year or two, and it thinks it advisable to stop it, the applicant applies to another fund and gets it continued for a similar period. When an applicant has asked for maintenance and he or she is given an apparently inadequate amount to meet the family's bare elementary needs, the applicant knows or soon learns to ask for grain, arrears of rent, and

at the least provocation of illness, milk. The doctor ubiquitously certifies, generally the applicants or one or two of their dependents are always ill or ailing, and so the milk is a substitute for the inadequate maintenance help. Some deliberately refuse to have the help in kind; they ask for cash saying they will also have to buy patent medicines, etc., and they will manage their own if a little cash help is allowed. Similarly instead of grain they ask for cash, so that they can use it as they like. If a member of the family is ill but is earning sufficient for himself, he does not come to ask for milk because he knows he can afford it from his income. But his mother or father applies for him so that the total family income being less they may have a chance to get some milk for the family. If the child for whom milk has been given for a certain period gets well sooner, the milk is continued to be taken and when this is found out the applicant easily excuses himself by saying it was used in the family, or for another child for whom he comes to ask for more milk at the expiry of the period because the milk did it much good.

If the children or other dependents or relatives are seriously ill or debilitated and it is suggested that they should go to a hospital specially conducted for such cases, or to a convalescent home, as a rule they refuse to do either, sometimes owing to genuine difficulties, but more often without any adequate reasons. Even these are helped with the lactic panacea or a cash stipend of 5 to 7 rupees per month for 3 to 6 months, which may be continued for a further similar period. This illustrates that striking lack of coordination of the community's

efforts for the relief of distress or destitution with which we have become so familiar. The individual doctor, the hospital or convalescent home, and the charity trust all work without the necessary co-operation, which alone can make for an effective and beneficent administration of such types of relief. Thus a large amount of help of this kind as also other types of similar relief are totally *ineffective* or *inefficacious*, *i. e.*, unproductive of the intended result, and are therefore unduly prolonged and ultimately wasteful from the standpoint of the relieving body, and harmful and demoralising from that of the recipient. Now

(7) *It should be one of the principles of all good relief that it **should not be wasteful** or should be as little wasteful of resources as it is humanly possible to make it.*

A large part of relief indiscriminately or uncautiously given and never accompanied or followed by *welfare work* or the *guiding vigilance* of the social worker or charity authorities is tremendously wasteful of charity resources as we have alluded to in the third and succeeding chapters. To take one or two further examples, we may refer to the relief given for change of air and the cure of consumptives in sanatoria.

A member of a family is ill and the doctor has advised a change of air outside Bombay. As there are no facilities in the scores of Parsi sanatoria for receiving and looking after single persons and supplying them with food, the whole family often including the bread-winner resolves to go out for a month or two, and they ask for help to meet the

expenses. As these are not adequately met by one fund, they apply to several and obtain about Rs. 55 to 65 per month and go out for change of air. If the whole family cannot go out some remain in Bombay and double expenses for the family's upkeep at two places have to be incurred. Sometimes for the illness of one member of the family the other children's education suffers and the whole family is put to considerable inconvenience.

Such is also the case for a family, one of whose members suddenly gets infected by consumption, and is to be accommodated at Deolali. According to their rules the sanatorium authorities cannot admit single persons either in the ward of the consumptives or that of the convalescents. Some member or members of the family must accompany the patient. If it is to be the mother, the whole family has to repair to Deolali. Sometimes the father or earning son may have to leave his job or service and the younger children suffer by interrupted education. Naturally the help sought from funds is enormously larger than what would suffice for the patient alone. In fact, the funds are unable to provide an adequate amount for the upkeep of the entire family, and more suffering and inconvenience follow in the wake of the fell disease attacking one of its members.

Sometimes parents work up some influence and try to get their sons or daughters placed in an orphanage or boarding school at the expense of public charity funds, even though they may afford with a little inconvenience to keep and educate them at home. If they cannot get all the expenses from one fund they collect the full amount from two,

three or four funds, and sometimes get one, two or three and more children placed in such boarding schools, themselves shirking all responsibility. In a few cases there may be some reason for placing a child at a boarding school or orphanage. But, when, for flimsy reasons as 'the child is unruly, he or she is suffering from weakness and the doctor has advised a change on a hill station', etc., poor parents ask charities to educate their children at an expense of Rs. 30 to Rs. 45 per child per month in the orphanages in Bombay or boarding schools in Poona, Panchgani or Nasik, one cannot help feeling that a more cautious and better organised use of charity resources could be made.

(8) *It follows that in order to stop waste and ineffectiveness of charity, relief must be **organised** in such a way that it removes the cause of misery and that at the least expense to communal resources.*

This is not difficult of achievement if the charities co-operated among themselves and with other public Parsi Institutions, or set up the necessary organisation to cope with various maladies and distress affecting the community. We have dwelt on this subject elsewhere in this report\* and we shall, therefore, pass on to consider other points.

If charity relief is adequately given in only deserving cases and it is seen to that it is effective of the intended ameliorative results in each case,

(9) *It can further be laid down as an object of all charity relief that it should prevent the perpetuation of poverty, destitution or disease, from parent to offspring.*

---

\*Vide Chapter X.



This can best be done by carefully and consistently watching that the children of the destitute are not brought up to be such, or adversely affected in body, mind and character because of their parents' destitution. If necessary, welfare work should be so organised that the children are properly fed and educated, and that any mal- or under-nutrition or signs of disease are treated in good time. Charity bodies should in fact, for their own ultimate interest, as of course of the community at large, take special steps to watch that as far as can be helped no couple or single parent relieved by them leaves a burden of several of their mentally, morally or physically maimed offspring on the charities. Various measures can be devised to prevent such an increase and perpetuation of distress and destitution, which we shall refer to in a subsequent chapter.<sup>1</sup>

(10) *It should be further recognised by charities as one of their responsibilities to take, or help and teach people to take **preventive steps** in order to prevent the number of recruits to the ranks of the poor and destitute.*

Such preventive measures are necessary for the health of any society if it does not wish to see its members physically, economically or morally handicapped or mutilated by adverse causes that afflict every human society under its present competitive and individualistic social structure, and its stage of relative ignorance. If it does not attack the causes that lead to poverty, destitution and disease, its problems of the poor and unfit will gradually grow so large that it will

---

1. *Vide* Chapter XIII.

find all its efforts and resources inadequate to tackle them, as in fact the Parsis may soon find if they do not wake up in time to devise such essential constructive measures for preserving the physical health and intellectual and moral fitness of their fellow-members.

*Almost the whole of our present-day relief from charity trusts with one or two exceptions is **post-mortem**, i. e., the universal panacea of cash stipends and uncontrolled relief is administered after the disease or destitution has taken its grim toll of human life and morale. It has not touched or cared to study the problem of **prevention** or **eradication** of the causes that lead to poverty, disease and destitution.*

Now it has been the experience of most of the charity bodies in Western countries that when applicants are given cash doles to be spent as they like, a large part of the amount is either ill-used, wastefully used, or misused, and cash relief gives encouragement to begging on a larger scale. They have found from experience that for a majority of the seekers of relief, help in kind is more advisable so that it may go to feed or clothe the children and themselves, and may not be wastefully squandered either through ignorance or deliberate folly. Our experience is not different, and we have found that help in kind is less in demand than help in cash, because in the latter case the applicant can do what he likes with it. Instances have not been wanting that when doles were demanded and help given in grain or milk, it has either been refused, given away to friends, relatives or neighbours, or exchanged for less than its cost for cash or for other articles

which the applicant desired, indicating that the applicant was not so down and out, that his elementary needs were already being satisfied, that he was not in pressing need of the relief demanded so much as the cash amount, or that he really did not deserve any charity relief whatever. In order to stop such a misuse of charity relief, therefore,

(11) *It would be advisable to render **institutional** relief as far as possible, or organise relief on such a basis that as much of it is given in **kind** as is possible to manage, without loss of economy and efficiency in disbursement.*

Relief in kind will not only prevent a good deal of deception and lying practised by clever applicants, but *it will also discourage much too easy and ready a recourse to charity relief that seems to be the order of the day in a certain class of our community.* It will also on the whole make for a better feeding and clothing of the applicant and his family and thus will be more effective of real good. If properly organised, it will take away the sting of demoralisation that may be felt by the applicant, for, *the idea of giving relief in kind is not to injure the applicant's self-respect but to provide him with the necessaries of life of a better and reliable quality at a cheaper rate than he can otherwise obtain.* At any rate almost all the applicants have to convert their cash in goods, and if the charity bodies can so arrange to give or deliver at home better goods instead of cash, without any great inconvenience to the recipients, one cannot see any objection to relief being given in kind.

A great advantage of relief in kind will be that the charity bodies can further help the members of

the community by employing the necessary number of men on the Stores and in the buying, accounts and other clerical departments of this organisation, which can thus be put to communal benefit besides better helping the applicant class. This idea of giving relief in kind has possibilities of development which we shall further discuss in a later chapter.<sup>1</sup>

If the above principles of charity relief are accepted as valid it will be noticed that the Central Investigation Bureau with its trained social workers will be called upon to do a good deal of actual **Welfare Work** *without which no relief can be truly effective of good to the recipients and the community at large.* To this end they will be called upon to exercise adequate control on the activities of the stipendiary families and their use of relief. But as stated above, control by social workers need not be enslaving or smack of anything derogatory or detrimental to the recipients of relief. No social worker or charity authority, true to his duties, will ever dream of injuring or lessening by his intervention the self-respect of any individual or family coming by a stroke of circumstances under his care or guidance. The intervention will not only assume the form of sympathetic missionary help by one who knows his job and is an expert by training and experience in the particular line of treating human misfortune, but it will be so truly helpful as to soon assist the individual or family under his care to regain any self-respect that it may have lost by having had to take recourse to charity relief. If this principle of working for the real welfare of the applicant and his family were always kept in view,

---

1 *Vide* Chapter XV.

there would be no fear or complaint of charity subjecting the poor or destitute to undeserved ignominy, or loss of self-respect and human dignity.

(12) *In fact efficient welfare work to put the applicant on his feet again as early as possible should be accepted as a principle of all charity, and in addition it should always uphold and help to maintain the self-respect of every applicant coming to it, and never consciously or unconsciously do anything to lessen or destroy the self-respect of or insult the applicant class, a preponderant majority of whom come to ask for charity relief for little fault of their own.*

Unfortunately it cannot be said of our existing system of charity relief that it respects human personality as much. One has to own even if painfully that the entire system of relief, most of the charity institutions, and with very few exceptions the personnel who conduct them, will all come under a severe and unvarnished condemnation of any impartial onlooker who tests our system of charity relief from the above standpoint. First of all, at no charity institution which entertains a large number of applications, is there adequate or respectable sitting accommodation for applicants who either come to apply for relief or to receive their stipends. They have no separate room to sit or wait in, so that they come and have to wait in large numbers in the blaze of as much unshaming publicity as possible. They are questioned on all sorts of family topics and secrets in the presence of a whole office staff and their own numerous confrères and onlookers, who are none the better or wiser for this free information of other persons' misery and troubles.

*Most of the office staff is so innocently and profoundly ignorant of the grave harm done to the applicant class by an indifferent gesture, a tone of hauteur, an insulting attitude, or disdainful treatment, whether slight or open, conscious or unintentional, that it is fairly usual to find most of them treating every applicant in an uniform manner of supercilious superiority, as if the applicants were dregs of society, that it was no business of theirs to have come to ask for relief, that if they came there they ought to realise that they are not welcome visitors, and since they came to seek charity for which the trust has been established, they do not count much as human individuals.* Unfortunately for these officials, almost all of them are so burdened with charity work and other heavy duties of the office besides, that they are hard pressed for time, and are so impatient that they can give scanty attention to the applicant, and are wont to make a short shrift of every one who comes to them, except perhaps those who are influentially recommended or who are accompanied by some respectable well-wisher. In the midst of such duties when the applicants come not in one or twos but in much larger numbers, they do not find time to listen to the doleful stories of the applicants' woes, they are obliged to be quick in dispatch, and unavoidably end in being curt, irascible, and sometimes revoltingly insulting to the applicants with the usual consequences of loss of respect and counter misbehaviour on the part of the applicants. This arrangement, I believe, is clearly the fault of the charity authorities who pursue such a penny-wise pound-foolish policy with disastrous results both to themselves and to the

applicants. They fail to realise that relief-work amongst human beings is not a matter of impersonal machinery, its first essential is the human touch and sympathy *which cannot be shown by overwrought, overpressed, irritable officials*, half of whose attention is in other pressing office work. Besides this disrespect or scant attention to the applicants, they do their work badly or inefficiently, their inquiry is inadequate or slipshod, and their reports do not give adequate and material facts. Not only does this affect the decisions of the givers very unfavourably so that small helps sanctioned for a long period may, when undeserved, cause a loss of hundreds and thousands of rupees to the charity trust, but such help badly given actually tends to demoralise the generality of the applicant class, creating wrong impressions about charity and the justice or otherwise of the givers.

I do not exaggerate this almost uniformly prevalent aspect of a darker side of our impersonal system of charity relief for thinking, willing, and feeling human beings. It cannot be condemned in too strong words, it is so destructive of all finer human values that are prize- and praise-worthy. Most of the official class is unmindful and ignorant of this harm because the very conception of charity relief even at the top is permeated with the notion that the generality of applicants needs some crumbs, that they may be given what one's fancy deems some relief, and proper care be taken to warn them to discontinue it as soon as possible. The first prejudice or pre-supposition of the authority in fact is against the applicant. He is roughly questioned and not given the treatment that another

ordinary visitor to the institution, however inferior in other ways, is given. More or less he is treated as a pauper as beggars are treated in India, not in the spirit in which the founders of charity relief may have conceived it. The spiritual aspect or the missionary spirit of sympathetically relieving distress of the afflicted or unfortunate is largely absent or not very deeply imbedded in the hearts of most of us. Mere sentimentalism, unenlightened by constructive thinking or uninformed by studied experience of such social problems, cannot also be of much avail in such work. *Charity relief should, therefore, be the work of a special class of voluntary or paid workers, trained for a proper discharge of their duties, temperamentally inclined and appointed to do such specialistic work, and with adequate time at their disposal to do it well, patiently, and thoroughly.*

No doubt some of the applicants are themselves misbehaved, so that they provoke such treatment, but it is hardly exaggeration to say that on this point they are more sinned against than sinning. Greater fault and condemnation lies at the door of the givers and sooner this utterly false, misguided, unwarranted and unholy notion of the applicant for relief being a dreg of society to be wilfully slighted is given up, the better for the entire system of stipendiary or institutional charity relief.

*Begging and loss of independence already lower the self-respect of men and women so much that charity should do nothing to lower it still further or destroy it altogether. Charity to be true to its purpose, and of real value to the individual relieved, must hold the value of*



human personality high, and not only do nothing to lower it, but if it be lowered by the sad misfortunes of men, it must consciously and consistently try to help in regenerating and repackaging it on its original high pedestal. It can only do this by an entire change of outlook on the use and meaning of charity, by changing its methods of inquiry and relief and the treatment of the unfortunate applicant.

To give this genteel treatment does not necessarily mean that charity authorities cannot be strict in their inquiry of the needs and conditions of the applicants and the giving of relief. And strictness in inquiry and control of relief need not be incompatible with a due deference for the preservation of the dignity and self-respect of the recipients. If the truly missionary spirit of honest sympathy in the distress of the applicant is observed as a principle of all relief, strictness in the investigation of family conditions and controlled relief will do greater good to the applicant making him realise higher human values, and energise him to be on his feet again as soon as possible.

---

## CHAPTER VIII.

---

### THE NECESSITY OF AN EMPLOYMENT BUREAU AND AN INDUSTRIAL HOME FOR MEN AS WELL AS WOMEN, AND A WORK-SECURING AND MARKETING AGENCY OR SALE AND SHOW ROOM.

---

As we have already referred to the fact that various types of applicants, young and old, able-bodied and infirm, male and female, single and those with small and large families, unemployed and underemployed or underpaid, apply for charity assistance there cannot be one unalterable panacea for meeting the wants and remedying the distress of all these. Our measures therefore must vary according to the inevitably varying requirements of each case, for, we must fully well understand that in order to help effectively hundreds of male and female applicants with varying needs and conditions *one uniformly or universally applied remedy cannot but fail to achieve any very lasting good.*

First of all, we know that excepting lone widows, amongst all classes of applicants and their children or dependent relatives, there are those *male members* who are totally unemployed, or who get very insufficient employment or starvation wages. Some of these are willing to do any work that can be given them, some want such work as they were previously engaged in or as is similar to it, and for which they consider themselves capable. Some are underemployed or casually employed and some of these are desirous of taking up a totally new vocation or industry, or of supplementing their insufficient in-

come by additional manual or clerical work. A large number of applicants, chiefly female and more particularly wives and widowed mothers with children, want part-time remunerative work, preferably at home. Every right-thinking man in the community is justifiably raising a cry that as far as we can give work to these people we should try our utmost to supply it. Besides, it is a healthy principle to adopt for all ameliorative charity not to give a dole to any man or woman who is in a position to do some productive work, and whom the charity or community is in a position to provide with such work. Now we cannot with all our anxiety to do so set up these unemployed persons in definite industries all at once, and many of them would not like to change their old occupations.

The urgent need, therefore, to tackle this problem, is of a well-organised *Employment Bureau*, which tries to find work suited to the varying types of applicants according to their capacity and honest convenience. This Employment Bureau should preferably work under a separate Managing Committee, but under the auspices and ultimate supervision and control of or at least in *complete co-operation* with the charity trust or trusts who are helping the largest number of such applicants, *i. e.*, under the present circumstances, under the supervision either of the trustees of the Parsi Punchayet who are helping about 1600 to 1650 applicants per month, or under the joint supervision of the Punchayet trustees and those of the N. M. Wadia Charity Trust who are helping with maintenance and other allowances the second largest number of Parsi applicants in Bombay aggregating to about 300 to 400.

There are various reasons why such an Employment Bureau should work in the closest co-operation with or under the ultimate supervision of the trustees of the Parsi Punchayet. If well-managed, it will have an additional prestige and there will be greater chances of well-established Parsi firms and others helping or co-operating with it. Besides, it will be possible to give greater attention to the actually more needy, *i. e.*, the applicants receiving relief or those who have been out of employment for a long time and are really poor and destitute, but otherwise capable of doing assigned work. Thus the burden from the charity funds will be the sooner removed and the applicants themselves will gain in self-respect and self-reliance by finding satisfactory work.

The Bureau may try to seek all sorts of employment for those on its unemployed or underemployed list even by finding out *casual work* and sending suitable men to do it, so that even two or three days' additional earnings may go to better the lot of the really poor and needy. It is a well-known fact that employers have to spend a lot of their precious time and go through considerable bother in selecting their men out of scores and hundreds of applications that reach them in response to their advertisements for vacancies. If the Employment Bureau works in a capable manner on sound principles, even *training* and *advising* the candidates by suitable brief talks or providing them with proper reading material, so that they may prove themselves worthy of the trust placed in them, it will soon win the confidence of many prospective employers in Bombay and outside, and do a wealth of good to the unemployed themselves besides saving a great

deal of the resources of the charity trusts. It goes without saying that the Employment Bureau, to be of any effective value, must take a wider grasp and work on modern efficiency lines with a certain amount of imagination and insight into the psychology of the employers and the unemployed.

#### A BRANCH OF THE EMPLOYMENT BUREAU FOR WOMEN.

The Bureau must also have a women's section or branch managed by a committee of ladies and gentlemen in order to find permanent, temporary, or casual employment for women, both unskilled and skilled or educated, so that the very large number of young daughters of applicants and a good many widows and wives may also be suitably employed in productive pursuits, part-time or whole-time, either at home or outside.

We must make it clear that this female counterpart of the Men's Employment Bureau is *very essential, because women as wives, mothers, daughters, and sisters are gradually taking an increasingly important part in furnishing a portion of the necessary family income in such increasingly harder times.* Not only are the female earnings substantially supplementing the inadequate earnings of a large number of the fully or casually employed male applicants like the husband, father, brother or son, *but sometimes the earnings of the female members of the family like wives and daughters form the only income of and are a god-send to the family of unemployed male bread-winners.* Whatever our personal views, we cannot lightly brush out of account this additional source of earning power of great help and value to the

poorer or working class families. One has to admit that the idea of the male alone going out to win bread for the whole family and the females exclusively minding the home cannot work especially in an urban and industrial economy, where the economic and social problems are not the same as in the economy of landlordism or petty trade, where perhaps the idea may partially work. Modern city conditions have raised very difficult economic problems and in many cases they demand a different division of labour between the sexes from what prevailed in mediæval times.

Likewise the sudden unemployment and continued underemployment of men being inevitable in our times, we cannot, without great disadvantage, ignore this aspect of improving the system of relief by providing a suitable organisation to secure suitable part-time or whole-time work for the hundreds of females who come under the purview of charity relief directly as applicants or indirectly as their dependents. It is also a matter of daily experience that a large number of females are unable to find work which they are very willing or eager to do, because of the lack of any channels through which to apply for such work. It is equally true that often the families who wish to employ such female workers are at a loss to know where to find them. The business of the women's branch of the Employment Bureau will therefore be to make efforts both to secure work from likely customers to be done at the *worker's home*, or to send the workers to the employing family.

It can with advantage work jointly with such a body as the Stree Mandal with its office at the

Punchayet or at the Sir Ratan Tata Industrial Institute, *but in close contact with the relieving or helping body or bodies.* It would, however, be of mutual benefit to have an Advisory Committee of two or three *men* attached to the Women's Branch of the Employment Bureau in order to confer with them on matters of the organisation and working of the Bureau.

It may be noted that the Service Securing Agency of the Zoroastrian Association was at one time doing very good work, and the voluntary workers concerned had obtained a good deal of valuable experience particularly on the methodological side of the work which may be turned to account in the proposed new establishment. If the principle of starting an Employment Bureau under the auspices of the Parsi Punchayet for helping the applicants more effectively is contemplated, I shall give a few more details about its organisation, management and working which may make for its success as far as it lies in the power of sound organisation and management to achieve. It may only be emphasised here, that for any improvement of our problem of relief the establishment of an Employment Bureau with its two male and female sections as above and its close contact with the charity giving bodies is one of the foremost essentials, without which any remedial measures will only be partial or inadequate.

But it will be obvious to those who know something of the problem of the applicant class and their different types among males and females, that it will not be possible to secure casual or long-range employment for all those who are capable of

doing work, through the Employment Bureau alone. We will have to devise some means for finding profitable productive work for a fair number of men of different ages varying from 31 to 65 and young boys between 16 and 25, either generally normal or of poor education, poor health, or poor qualifications, as well as a large number of girls and women between the ages of 16 and 60.

This problem can only be solved partly by establishing some type of *Industrial Homes* for men as well as for women, with such arts and crafts as would suit the applicants' varying inclinations, ability and strength, and as would turn out products immediately saleable in the open market or such as would endure and be saleable in course of time. As this is rather a more important subject requiring more detailed treatment, I have treated it separately dealing with the establishment of the Industrial Home and the arts and crafts that may be safely introduced in it.<sup>1</sup> Here we shall only deal with the question as to why such a Home *working in close connection* with charity bodies is badly needed. It has been a notorious fact in relation to charity relief that there are several applicants themselves and a larger number of their children or dependent relatives of earning capacity, who, when asked to do some work in order to earn their livelihood, plead

---

1. Since writing this, a residential Industrial Home for women has been established by the Trustees of the Bai Motlibai Wadia Charity Trust, and I have separately submitted to the Trustees of the Parsi Panchayet Funds and Properties a detailed scheme for the establishment of a Home of Self-Reliance with various arts and crafts for Parsi men. (Vide Appendix.)



- (a) inability to find work, or
- (b) inability to do work, owing to alleged illnesses like asthma, rheumatism, goitre general debility, etc.

Some of these are excuses to avoid doing any work. On the other hand some applicants have become shrewd enough to show their income from work ranging from Re. 1 to Rs. 4 or 5 per month even though they may not be actually doing any work, in order to avoid being sent to the Industrial Home or the Hunnarshala. Some, of course, deliberately understate their earnings from work in order to secure charity relief. Nothing is at present done to test the genuineness or verify the truthfulness of all such cases. While, if the reasons be genuine, there appears all the greater necessity of establishing such an Industrial Home, both for testing the genuineness of the applicants' inability to find work, and for finding productive employment for those who need it, so that their time and energy may be profitably utilised and not sheerly wasted, and they may not remain in need of charity at all or may require much less of charitable help.

Once such a scheme of an industrial organisation is set afoot *after the previous promise of co-operation by various charity trusts*, they will have to decide upon their principles of giving charitable help to the applicants. No doubt those who allege disability will be duly got examined by a competent medical authority and given work experimentally or provisionally as advised. But supposing such reasons as that 'the son or daughter refuses to do such and such work, or refuses to do any work

at all, the shy daughter does not wish to go out for work or the orthodox father or mother does not like to send her to work at an Industrial Home, that she cannot work for the whole day, or that the daughter is engaged or about to be engaged to be married and that the prospective fiancé or bridegroom does not like the idea of the daughter's going to work,' what attitude are the trustees going to adopt?

Up till now, one of the most tolerant, and, shall we say, helplessly indifferent attitude has been maintained by the charity trusts while helping the applicants who gave such weird excuses. Because they themselves could do nothing to provide suitable work for certain types of applicants and they had no social workers to watch the daily life or activities of the applicants by visits to their homes, they quietly swallowed all that was told them and went on giving, though very unwillingly or half-heartedly, small pittances which they knew would be no substitute for the normal or average earnings of the family. These led to very questionable practices, and almost anybody could come and say that he or she was not fit for much work, or could not find sufficient work or adequate wages, and that therefore there is no other alternative left for him or her but to go and ask for a stipend from some charity trust, slyly adding that if the particular trustee gave him or her some work he or she was willing to do it.

But if we can provide an institution not only with suitable industries therein to suit all capacities and calibres, but also provide for board and lodging for those who are willing to earn their modest keep by honest sweat, will the trustees steel their hearts

and say, that, except for exceptional and absolving circumstances, *nobody who is capable but unwilling to do honest work shall be helped from charity funds* ? Such an attitude will weed out a good number of lazy, malingering or undesirable male and female applicants, and at the same time raise the general morale of the remaining ones, who will be helped only on the sheer merits of their case. Such a provision for finding work for applicants will also act as a badly needed check on the thoughtless and unconcerned improvidence of our poor and middle class Parsis, who are suffering so much because of the remarkable absence of the virtue of saving for a rainy day. They think and in fact actually proclaim that 'they did not save when they were earning decent incomes because it was impossible to save anything, that they did not know 'such times would come,' or blandly enough that 'they thought if anything untoward did happen there were the Punchayet and communal funds whose help they could seek.' The existence of such a provision for compulsory work for the able-bodied may therefore check some sensitive people from extravagance or improvidence, and will thus be an indirect benefit to the charities organising it. We do not wish to convey that every case will not be heard on individual merits, but no sentimental levity or helplessness will be shown when it is possible to organise and provide productive work for all or almost every man and woman who is fit to do such work.

Precisely for the reasons, which, as we saw above, necessitate the close connection of the Employment Bureau with the chief relieving agency or agencies, *the Industrial Homes should also work*

*in close contact and co-operation with or under the ultimate control of the same agency.* This is required in order to ensure that the applicants for relief, both male and female, or their dependents may first be helped or accommodated through these two institutions, so far as their qualifications permit such preferential accommodation. But both the institutions may also, if they so choose, help to secure or give work to needy cases other than those applying for relief though only in the second instance.

Unfortunately at present there is no such co-operation between the existing industrial homes for men and women and the relief-giving bodies, with the result that it is not possible to derive the maximum of good for the community either from the charity relief given or from the efforts of the industrial homes. The charities cannot find suitable work for their idle stipendiaries and the industrial homes cannot take up advantageously any but such persons as may be able and qualified to do the skilled work available in their respective departments. If, therefore, no co-operation were possible between the charities and the existing industrial institutions in order to solve the problem of employing hundreds of idle applicants whom the former have to give unprofitable or less profitable relief, new homes as suggested above may have to be founded by the charities to suit their needs.

But let it be said to the credit of the management of the three existing industrial institutions, *vis.*, the Parsi Hunnarshala for men and boys, and the Sir Ratan Tata Industrial Institute (Chowpatty) and the Yazdyar Industrial Institute (Dadar) for women and girls, that all the three are willing to

co-operate with the charities in their attempt to solve as best and to the extent they can, the problem of finding suitable work or employment for the variety of male and female applicants that come to seek charity relief. They can either do this by extending their present spheres of activities in the existing departments or by opening new departments of work suitable to the varied strength, skill, aptitudes, and available free time of the various types of applicants. They would naturally want to be provided with the extra money needed for such expansion or new departments.

Personally I feel that, as far as they can meet the specific needs of charity bodies, it would be highly desirable to utilise the services of the existing institutions and seek their co-operation so that the charges of preliminary establishment as also of a large part of supervision and management may be saved to the charities and the community, and the total expenditure may thus be greatly reduced. Besides, the experience of the management of the existing institutions extending over fairly long periods would be of great value to the charity authorities, many of whom may not be acquainted with the conduct of such institutions and the problems and difficulties arising out of dealing with the various types of their inmates or workers. Moreover, it is not desirable in the present unorganised state of our charities as well as the absence of needed cooperation between the various types of communal bodies and institutions, to multiply institutions of a like kind and add to the waste and overlapping, or introduce unhealthy or unnecessary division or competition.

It will be noted from the GR figures that there are about 88 lone male and 262 lone female applicants, who are either living by themselves or with some friends or relatives, paying rent varying from annas eight to Rs. 15 or 17, and in some cases 20 rupees per month. Many of these can be and will have to be accommodated in the Industrial Homes in order to usefully occupy them. But if the Industrial Homes were to allow them all to stay in their highly-rented rooms and arrange for their own ménage, it will be impossible to give them sufficient wages to meet all these requirements which will run very high, if each individual were to manage his or her affairs separately by himself or herself. For such lone cases it would be cheaper to lodge them in a Residential Building adjoining or not very far from the Industrial Home where they are to work. The idea is to *institutionalise their keep* so as to make it as little expensive as possible, and not to waste resources by ill-conceived methods of work and wages. At the same time it may be noted that a well-run institution can provide increased amenities to the inmates and generally beautify their otherwise dull lives by proper and imaginative management. There are various factors from the stand-points of the inmates of such a Home, its conduct and management, the provision of work and the personnel, all of which must be taken into consideration for a successful running of such an institution for men and women, and some of which careful planning and actual experience will reveal. I have given a few of these and other details about the running of such a Residential Home in the scheme submitted to the trustees.

It may be remarked here that the principle of *compulsory work and joint or co-operative domestic life* can very well be introduced in our several widows' homes, which are at present working in isolation from charity bodies, thus neither the charity bodies helping the widows with stipends nor the homes lodging them having any say in wisely or usefully ordering the lives of the widows, who may or may not work as they choose and yet go on taking advantage of a double charity.

While advocating the establishment of Industrial Homes with residential quarters attached to them for single or lone persons, one must not wink at the immense difficulties of persuading both the givers and recipients of charity of the usefulness and attractiveness of such institutions. Most of our stipendiaries have been so used to a life of erratic independence or individualism that *institutional or disciplined life* will be anathema to most of them. The promoters of such institutions will, therefore, have to contend against these and other psychological and social difficulties. Many barriers and objections will have to be broken with firmness or met with persuasive reasonableness. A certain amount of educating the public out of cherished notions and traditions will have to be done. Such regenerative work will necessarily be slow, and one cannot expect quick results. But the initial difficulties though grave will not be insurmountable, and the problem of reconstruction will have to be grappled with sooner or later.

#### A WORK-SECURING AGENCY FOR WOMEN.

If the Employment Bureau and the Industrial Homes with the residential quarters for needy or suitable applicants work on efficient lines, a fair

amount of misery and degradation from amongst the applicants and their families may be removed or reduced, and productive work can be given to at least a few hundred applicants each year, thus also relieving some burden from the charity funds. But one fears that these two agencies will not exhaust the number of those applicants and their dependent adult children and relatives as regards finding them work. Some of these men and boys, and more especially girls and women will be left, who would, for one reason or another, not only like to *take work to their homes* but who cannot afford to attend an institute all day, or continuously from day to day, owing to various valid domestic reasons or difficulties. One sees no objection to such people being given either part-time work for from 3 to 5 hours if it were possible to organise such work at an institution, or to give them work to be done at home, if they do the work well and agree to do sufficient of it and not to ask for charity relief. The respective employment-finding work of both the male and female sections of the Employment Bureau and the Industrial Homes will, therefore, have to be extended in order to secure as much lighter type of skilled or unskilled new or repairing work to be got done from home, taking care, however, that the quality and standard of work do not suffer thereby.

There are many possibilities of such a policy of securing suitable work to be done at home by many of those female applicants or the female dependents of male applicants for relief, the most helpful being the possibility of persuading or enforcing such persons to do some remunerative work and thus supplement the scanty income of the family. There



is a very good parallel of such productive output of goods by the women of Japan, a large number of whom turn out lacs worth of hosiery and other articles producible by cottage industries, which are then collected and actually exported by well-organised marketing agencies. Work of this kind is also organised on a welfare basis particularly for women and girls in Great Britain, the U. S. A. and parts of Germany. After a little training at the already existing work-classes in various localities, it will not be difficult or impossible to improve the quality of or to standardise many articles required for use by our own community, or members of other sister communities, so that they may command a sale in the market. But whatever steps may be taken to secure work for such female applicants or dependents at home, *one must realise that unless smaller family incomes are thus supplemented wherever possible, the problem of dependence on charity or destitution will not be easily solved.*

It may be noted here that even for the Industrial Homes, new and repairing work of various types will have to be secured, and it will, therefore, be well to organise a *Work-securing and Marketing Section* of the Industrial Homes on sound business lines, taking advantage of modern publicity methods with the aid of our communal Newspapers. The Marketing Section will be all the more necessary and useful in order to dispose of the products of the Industrial Homes as also to offer for sale various products made at home by those applicants or their dependents who are unable to attend the Industrial Home. *A Sale and Show*

*Room* which will display and sell various materials and also *receive orders* for making or repairing them, will have to be set up either at the Industrial Home, or at a place centrally or conveniently situated in the city. Such an organisation will be a necessary auxilliary to the producing institutions, for in modern times with the flare for advertising and progressive salesmanship, and a flood of varieties of the same article produced by various nations and offered at attractive and competitive prices, one cannot merely trade on sentiment but must try to compete with the open market on a business basis.

---

## CHAPTER IX.

---

### CO-OPERATION AMONG CHARITY BODIES AND DONORS IMPERATIVELY NECESSARY AND ENORMOUSLY USE- FUL. NEED ALSO OF A CENTRAL CHARITY INVESTIGATION BUREAU AND AN ADVISORY COUNCIL ON SOCIAL WELFARE.

---

The establishment and working of the Employment Bureau and Industrial Homes together with the Residential Quarters for lone male and female applicants will require some money, and one charity trust, however rich, will be unable or unwilling to incur alone all the cost of establishing and maintaining them. An appeal for funds may have to be made to the Parsi public and large-hearted philanthropists, though the three score charity funds or at least the few richer ones of them can make substantial contributions towards the cost, maintenance and successful running of these institutions, if they co-operate among themselves. Such co-operation will not only be to their own benefit and furtherance of their charitable object, but also of sterling benefit to the applicant class and so to the community at large. For the purpose of sharing or contributing towards this expenditure of running these institutions in close co-ordination with various charity bodies, the co-operation of the various charitable donors and trusts is now imperatively necessary. Another reason, however, is that supposing such an institution as an Industrial Home is established by one or two charity agencies and they ask the applicants applying to them to go and work

there if they are to receive help, and the applicants refuse and find stipendiary help from other charity funds in the community or from individual donors, the idea and purpose of the Home as well as any other similar move will be frustrated by such want of co-operation among the various charity agencies, as in fact has been witnessed already in the case of one or two of our institutions. But there are, besides the above, other obvious and more cogent reasons for such co-operation between various charity agencies and donors working in the same field.

To revert to these, we have already seen that there are in Bombay more than 65 small and large charity trusts and charitable bodies, and about a score accredited individual donors, not to mention several scores of other wealthy persons who are known to be giving help to those who come to them asking for it. Over and above these, there are about 11 Anjuman and other charity funds in the mofussil who are helping the local members of the Anjuman in their own respective towns, and are also assisting certain others outside their towns, the majority of them being students studying in Bombay, thus overlapping to some extent the sphere of activities of Parsi charities in the city of Bombay. It is a patent fact that most of these do not care to inquire of each other or of a central body regarding the genuineness of an application or the sources from which an applicant is receiving help. This defect of *sullen isolation* of each of the givers or distributors of charity has directly tended to encourage begging from door to door and trust to trust, besides encouraging deceitfulness and lying

on an alarming scale as we have noticed in a previous chapter. When an attempt at co-ordination was made by the trustees of the Parsi Panchayet about two and a half years ago, it was found that hundreds of applicants who were receiving help from more than one source did not disclose all help to every source. The following were a few of the striking results:—

Name of Fund.*	Approximate number of applicants receiving monthly stipends from that Fund.	Approximate number of these applicants <b>common</b> with those on the roll of the Parsi Panchayet.	Number of applicants who did not disclose the help of the other Fund to the Parsi Panchayet.
A	236	142	59
B	28	14	14
C	191	100	48
D	57	33	25
E	73	64	38
F	58	18	8
G	79	29	17
H	11	5	5
I	15	6	6
J	43	17	9
K	6	4	4
Total .....	797	432	233 or 54%

It may be noted that the Panchayet particularly insisted that the applicants should disclose all the help they received from various sources. It included such a column in its application forms, and it actually warned the applicants in writing that if they did not disclose all help

\* Instead of giving actual names we have thought it advisable to use symbols as above for the various funds.

they would not get the benefit of the Panchayet funds. Yet the above state of affairs was found to have existed since long. It was found that very much fewer applicants disclosed the Panchayet help to the other funds, because the same insistent vigilance could not have been maintained by every one of them. The General Register is not yet working as satisfactorily as it should do. There are applicants who in spite of it do not disclose all their help, make conflicting and contradictory statements from fund to fund, sometimes give different surnames, apply in the names of different members of the family at different funds, or apply in their own names simultaneously or successively to more than one fund for the same or different kinds of relief. These applications are either investigated by the secretaries or assistants of the various charity trusts, or they are got investigated by various members of an investigating body or two, largely at their own offices without a personal visit to the applicants' homes. The right state or family condition of an applicant is hardly gathered by any one, and when applicants are asked as to why they did not disclose all the help and state their family strength, income or other information correctly and consistently at each place, they reply that 'they were not asked about these things definitely at each place, that when they applied at the other fund the family income or conditions were different, or that they had applied for help to the other fund after they had received help from the one,' etc., etc.,—all of which betokens a lack of system and methodical co-ordination between bodies, who are

all working for the same community and essentially for identical purposes with identical ends in view.

Somehow or other the various funds have not been adequately and whole-heartedly supporting the maintenance of the General Register, which presupposes to some extent, the adoption of *standardised methods* as regards the form of application, the details of information to be recorded therein, the investigation of each case, etc., with ensuing anomalies of this lack of co-operation for common good, some of which I have tried to indicate in two of my articles mentioned above.\*

The first essential towards this long-needed co-operation is, therefore, to call a meeting of the secretaries and trustees of the various accredited charity trusts, and besides a preliminary exchange of views and experiences, which will be helpful in understanding each other's difficulties, the general problem of Parsi poverty and destitution and our system of charity relief, lay down or come to an understanding about, *inter alia*, the following:—

- (1) The unflinching record or registration at the General Register of all help given by various trusts or donors to *individuals* and *institutions* alike, so that we can know how much total help is given from the community's charity chest for each specific purpose and to whom it is given, thus also rendering it possible to study with what tangible results it is given,

---

\* Vide Introduction, p. 1—Articles (b) & (c).

- (2) The rules according to which persons should apply for help, including the forms of application, and how information is to be recorded fairly uniformly at least as regards essentials,
- (3) The Methods of Relief, *e. g.*, whether and what help should be in cash, what in kind, what relief should be institutional, how much total help may be given for certain purposes, which relief should be given immediately and how it should be given, etc.,
- (4) Division of work by a gentleman's agreement as to which fund or funds will tackle which types of relief either singly or in co-operation, and whether applicants should demand or be given certain types of help from one fund only or more,
- (5) The Methods of Investigation of applications—whether investigation should be by a central investigating body and by paid and/or voluntary workers, or by the respective trusts themselves; where all the help given to one family should be recorded or registered, how this collected information should be supplied to others, etc.

When they meet they may order the collection of essential data as to what are the sources or resources of various funds, what types of relief they can and actually are utilising the moneys for, whether division of spheres of activities is possible and if so, how far. To my mind the division of



the spheres of activities of each main charity trust is not only possible at least to a certain extent, but if once agreed upon it will prove a great advantage both to the charities themselves and the applicants. Later on they may meet, if need be, only twice or once a year, *but for any effective improvement of our system of charity relief and its efficient future management one cannot but strongly feel that concerted action on the part of the various existing charity trusts is absolutely essential, and a general meeting of the various bodies who are willing to discuss this question for mutual and communal benefit is a sine qua non for such concerted action.* For, the proposed measures cannot be carried out by mere correspondence as has been seen from past experience. I need not and cannot at this stage draw up a complete or detailed outline of the work such a general body of secretaries and trustees of the various charity trusts can do. *Even a free and unfettered exchange of views and experiences once or twice a year by the secretaries and managing trustees of the various charity trusts will by itself throw a considerable light on our common poverty and relief problems;* and one cannot but feel that only good will result out of such meetings. But considerably more can be achieved by co-operation and concerted action wherever necessary for mutual and common good.<sup>1</sup>

I shall venture tentatively to give here my views about the basis on which discussion for further co-

---

1. It is encouraging to note here that since this was written, such co-operation of the respective trust funds in the sphere of help for College education has already begun with a view to the co-ordination of such help through a General Committee of representatives of the co-operating funds and an Investigating Sub-Committee appointed by it.

operation between the existing charity bodies, trusts and endowments can be initiated, if the various trustees are agreeable on the preliminary essentials of methods and machinery as above, over which, one feels, there will not be much of opposition or difference. *After agreeing upon the absolute necessity under all circumstances of **Central Registration** of all relief, and upon the methods and machinery of relief and their possible standardisation,* the co-operating parties may enter into the important cognate questions of the principles of charity relief and how it can be made most effective of good. On coming to these they may find it desirable to stop overlapping and waste and the harm done to the self-respect of applicants by having to have recourse to various charity bodies.

These can be prevented by three possible ways:—

- (1) One is by *each fund undertaking to supply as far as possible the entire reasonable needs of every applicant for relief entertained by it.*

This will make for greater truthfulness on the part of the applicants, and under proper care, for their honest anxiety again to stand on their own legs as early as possible, and their keenness to co-operate with the helping fund and the supervising social worker. The best result will be that the self-respect of the applicants will be preserved in a much better and more effective manner than hitherto, when applicants have to roam for paltry sums from fund to fund and donor to donor. As regards the charity trust itself it will make itself doubly anxious to give such help and at the same

time contrive such constructive measures that the applicant is effectively helped, that is, his condition is improved in as short a time as his particular circumstances permit. The trust will also be enabled to give more attention to and *establish the much-needed human contact with its applicants* because, being divided, there will be fewer of them for each fund to minister to.

There will be various other advantages of such a policy and there will also be some difficulties. The former we shall not stop here to detail beyond saying that the acceptance of the policy of each fund undertaking completely to care for its applicants will considerably lessen the work of each and will effect very desirable savings, making their relief work more manageable and intensively ameliorative. The difficulties will be of adjusting the number of applicants and the amount of help with relation to the finances of each trust, and of directing the extra applicants to other funds, and ultimately when all have reached their limits, to some central accredited and authoritative body like the Panchayet with elastic finances, who may, however, appeal for funds if the needs of distress are urgent and it has not enough funds to meet them. But these difficulties will be overcome with some experience of the actual working of the system of fully helping a single applicant from one fund only as far as permissible.

- (2) A second way is *the division of functions between the various larger charity trusts.*

By this method the larger trusts, after scanning the conditions of their trust deeds, which will be

in fact fairly liberal in most cases, will come to an understanding *whereby they will agree to accept applications for relief only for certain specified purposes, e. g.,* funds like those of the Parsi Panchayet, and if necessary, one or two others may undertake to handle and dispose of all applications for *maintenance, and Naojote, Marriage and Funeral expenses.* All other funds who are at present giving help for maintenance and the three other objects can contribute their pre-determined quota to the Panchayet funds, thus helping the Panchayet to meet any deficits that may occur by its agreeing to take over all cases of relief for maintenance, and Naojote, Marriage and Funeral expenses.

The second important help is for *school and college education, technical or vocational apprenticeships and for studies abroad.* There are various distinct branches of education such as arts, science, pedagogics, medicine, engineering, or technical and technological education, etc., and some funds have their scope restricted to definite branches. Two or three funds like the N. M. Wadia, the Jeejibhoy Dadabhoy and the A. S. Patel Charities may completely take over the help for school education and endowments to schools. Their funds are so large for the limited purpose that they may not need contributions from other funds. And it may have to be admitted that except to the Panchayet which embraces the whole community, contributions may not perhaps be made to such semi-public charities by other funds of the same category. The division of relief functions among funds other than the Panchayet should, therefore, be without the expectation of contributions

to meet their deficits, if such objections to contributions are raised on legal or other grounds.

Funds like the Maneckji Sett Polytechnic, and the P. N. Kerrawalla, M. M. Cama and C. N. Cama Charity Trusts may take up all cases of technical education in India, while funds like those of the P. M. Kaka, P. A. Hormarjee and Sir D. M. Petit may take up the help to Arts and Science students in India. Funds like the Sir Ratan Tata, Sir Dorab Tata, J. N. Tata, Bai Hamabai J. K. Mehta, P. M. Gimi, M. M. Cama and some other Charity Trusts may take up all cases of higher education abroad in all branches. Apprenticeships may be taken over by some other fund like the Zoroastrian Association or any other that can conveniently do so.

Applicants for *medical relief* and *chage of air* may be tackled by one, two or three funds combined like the N. M. Wadia, A. H. Wadia, Bai Pirojbai Mama Charities, etc., or these and other types of help like *arrears of rent* may preferably be given by the fund giving maintenance relief, as otherwise undue advantage may be taken of such help by the applicants applying to the other bodies for such additional types of help. Overlapping or undue advantage of this kind, however, can also be prevented by careful and systematic registration and easier and quicker exchange of information.

*Milk may be advantageously given by one single body like the Parsi Maternal and Child Welfare Clinic*, after due medical examination of each patient requiring such help, and watch may be kept that such help is properly utilised as asked for, and that it is stopped immediately the particular

need is satisfied. Similarly *grain may be given by another single body* like the Anaj Section of the Stree Zarthoshti Mandal after due investigation. All other bodies giving such help hitherto may refer their cases for the above two kinds of help to the two bodies, *which may be made as representative as is compatible with their efficient organisation and working by the appointment of members delegated by the co-operating bodies.*

Some of the funds will have to take over cases of those Parsi institutions, educational, medical, convalescent, sanatorial, industrial and others which also have to depend upon the donations or contributions received from philanthropic individuals as well as from communal charity trusts.

If the major funds agree to such **a division of functions** in the interests of the applicants and the community at large, and their own ultimate benefit, the question of the existence and functions of the minor funds will naturally arise. It would be highly advisable, if such smaller funds are capable of such high-minded wisdom or sacrifice, to lodge their funds in their names and open distinct accounts with a communal body like the Parsi Panchayet, and hand over the income for specific types of relief either to the Panchayet alone or to the Panchayet and some other bodies giving other types of help. They may, however, if they so choose, reserve their right to receive applications for relief and recommend the applicants to the Panchayet for help from their income. Many smaller funds can take this step without losing their identity, while some smaller bodies, not registered or founded by trust deeds and depending for their annual income on subscriptions from the public or from other larger charity

trusts, can actually merge their identity into the Punchayet giving over the few assets they have to the Punchayet funds for specific relief, or they may hand over their annual collections to the Punchayet with conditions to utilise them in the way they desire to specify from time to time.

It must be conceded that the above suggestions of opening distinct accounts in their names and handing over the custody of their moneys to the Punchayet for specific purposes by some funds, and the actual amalgamation of their few assets with those of the Punchayet by some others may be acceptable to some and not acceptable to others. If the majority of funds are unable to accept such a proposal, I believe the division of functions will not be so easy or effective merely by the co-operation of the few larger trusts to bring about such a division of functions by mutual agreement. For, the types of relief are hardly ten or a dozen and the funds are nearly three score and ten. If the funds are therefore unwilling to limit their individualistic isolation, *groups of several of them combined will have to give one agreed type of help and keep in touch with one another, so that their difficulties may be obviated through a periodic exchange of views at meetings, and all kept duly informed of the work of one another.*

- (3) *A third alternative is to combine both the above methods of helping one applicant from one fund as fully as possible, and for some major funds to take over specific relief functions, thus determining their spheres of activities so as to curtail unnecessary overlapping.*

Such a step will also enable the collection of authentic statistics for study by earnest social students, as also for the determination of the direction that charity relief may be effectively given from time to time.

*In the work of co-ordination, the lodging of at least the larger charity trusts in a single building with adequate accommodation can certainly help a good deal.* The experiment has been tried in the West by missionary, charitable and welfare societies and found not only workable but useful and profitable. The Parsi Punchayet with its increasing volume of work and widening sphere of activities, but more especially because of its handling of large numbers of stipendiaries, needs a properly equipped and commodious office, and can easily occupy a whole floor of a big 'Parsi Charity Trusts Building'. Other larger charity trusts, most of whom may be paying rents, can be invited to occupy premises in such a building at very reasonable or even favourable rents. The smaller trusts may occupy single rooms, or two or three minor ones may be accommodated in one large room, with a resulting saving to all of them. If such a project is made possible of realisation by the munificence of an individual donor, or by the far-sightedness of the trustees of a larger charity trust, there can be no doubt about its advantages, if some of the charity trusts agree to shift their existing offices there. Besides rendering exchange of information much quicker and easier, co-operation would at one stroke be given a great impetus and more tangible results may soon follow in its wake.



But whatever method is followed it must be understood that *two fundamental essentials* of any agreement are:—

(1) Willing co-operation of all funds for immediate and effective *registration* at the General Register of all applications and relief given, with constant reference to it so that overlapping and undue receipt of charity relief may be prevented, and

(2) The willingness of funds to get the cases *investigated through one Central Investigation Bureau*, although they may supplement such investigation by their own inquiries as far as and whenever they like.

It will, however, be noticed from the above that there are some certain difficulties in each type of co-operation, which will not be quite so easy of solution as people think or write, *though they will also not be insurmountable* if we have the necessary will and willingness to co-operate in a common cause of human welfare. Not only will funds be called upon to forego some of their fancied individualism or independence so that co-operation is rendered possible, but they will have to create and submit to some effective central adjusting machinery, which will have to be devised to render such a scheme of co-ordination workable. Besides, they will have to meet occasionally to take stock of their work and smooth out the inevitable angularities and discrepancies that may arise, when so many bodies with such long-time traditions of extreme isolation and individualism begin to co-operate with one another. It will, however, be appreciated by all

thinking men and women that even if such co-operation may mean a partial loss of their individualism, they will be losing it for the sake of a larger communal benefit, and one hopes it will not, therefore, be resented as a loss of their identity or independence.

It seems to me that the first alternative, of each fund undertaking to help its applicants as fully as possible, is the easiest to achieve, with, of course, the simultaneous measures of registration and subsequent consolidation at the end of the year, so that the desired adjustments could be effected to suit the finances and conditions of working of each fund.

In spite of possible difficulties inevitable upon a sprawling system of charity relief, uncontrolled duplication, and unchecked multiplication of isolated small and large charity trusts ministering to the limited needs of a small localised community, **one cannot get away from the fact that some co-operation and co-ordination of charity relief is absolutely desirable in the immediate future in the interests of the applicants and the charity bodies in particular, and the well-being of the community in general.** And the sooner steps are taken to bring about such co-operation and co-ordination the better for the solution of our growing problems of poverty and destitution and their relief.

Moreover, once the various charity trusts begin to co-operate in the ways suggested above, steps might be taken to see that necessary *new institutions to meet social needs or to render required social services may be created, but not merely new stipend-giving charity trusts.* Such funds can

better be lodged at the Panchayet so that a better co-ordinated use might be made of them. It may also be seen to that some check is placed by centralised control on the well-intentioned but unduly overlapping and sometimes definitely detrimental activities of individual enthusiasts, who wish to found their own charitable funds by collecting money from the public by good or bad propaganda. In a community which boasts of scores of charity trusts of a public or semi-public character, ministering to the needs of the distressed and destitute in a constitutional manner, it bespeaks very poor judgment and sagacity on the part of its members that any individual who chooses or a coterie of them can start a faddist fund, publicly collect money without any authoritative check, and use it single-handedly in any manner he likes without the help of any representative committee, without keeping any authentic records, or without the semblance of rendering a satisfactory account to the public at large.

There may be other possible avenues in which such co-operation between our various charity bodies may prove useful to the community and helpful in solving our problems of poverty and suffering, but it is very difficult to forecast them without actually knowing the views and tendencies of the administrators of various funds. A preliminary exchange of views will be the best preparation ground for finding out what ways of co-operation, co-ordination and consolidation are possible.

One understanding, however, seems to me to be very essential, *vis.*, that it should be agreed upon by all the trusts that the investigation of each case shall be carried out not merely at the offices of the

trusts, but both at the office and at the home of the applicant by the personal visits of an appointed and determinate body of honorary and/or paid social workers and investigators, and that as far as is possible or practicable, no applicant shall apply to or receive help from more than one fund.

In order to effect this wholesome procedure, it seems very desirable that there should be one **Central Investigation Bureau or Society** with one or two paid and other honorary workers attached to it, and either drawn from or working in various localities where the stipendiary population resides in fairly large numbers. There is an obvious possibility of various types of information being given by applicants, and an equal likelihood of varying reports being made on the conditions of the same applicants when several distinct persons hear and report about them at different times. *The only right way of dealing with charity applicants seems to be to follow the case-work method* so widely prevalent in the West and found so useful, whereby one investigating body, and preferably one or two same investigators, inquire about a given applicant *every time he or she applies for any relief*, so that as complete a history of each case as possible is known by the reporter or investigator, a detailed case-report of the family at various periods and according to various needs is regularly maintained, and a careful but sympathetic watch kept over each case of relief. This will also interest social workers in their respective cases, and they may, if highly trained, help such applicants to get out from their dependence and stand on their own legs at the earliest possible time.

*Merely inquiring into a family's conditions at the time of its application, and then leaving it alone for 6 or 12 months or longer with a monthly stipend of an inadequate amount, is the last thing that will ensure the right result of charity. It will never solve the problem of poverty, distress or destitution. It has only ended so far in increasing the numbers of the helpless and dependent. Case-work through a Central Investigation Bureau with trained social workers, who will study and watch each individual case and try to solve its difficulties according to the exigencies of each is, though laborious, the only ultimately effective way of mending mutilated people. This involves the establishment of an efficient organisation for **Welfare Work** on scientific lines to which important subject we will return in a subsequent chapter.<sup>1</sup>*

It will be possible through such a Central Investigation Bureau to stop applicants from applying to more than one fund or donor and wasting their time in wandering for pittances from place to place. It will also lead to a speedier disposal of each application, and the assignment of proper institutional or cash help according to the requirements of each case. When applicants for various types of relief increase to unmanageable numbers of thousands, *the arm-chair or office investigation by secretaries cannot but be a failure.* The busy secretaries of charity offices, sitting in their office chairs and burdened with other multifarious office duties, are, for the very fact of want of time to devote to each individual case, *the most unfitted to*

---

1 Vide Chapter X.

tackle individual case-work of this kind with a view to ameliorating the conditions of applicants.

Apart from ameliorative welfare work, however, the Central Investigation Bureau is needed even for the bare requirements of accurate, complete and well-investigated reports about every single case for relief. *It must have on its committee reliable representatives from, charity funds, so that an element of responsibility may be introduced and there may be an indirect control on its investigation and recommendatory work.* The bias, prejudice, or personal factor of social workers can also be controlled by such representation and occasional personal investigation of the giving body. The Investigation Bureau must moreover work *in close connection with the larger trusts* giving relief to a larger number of applicants, so that a careful and sympathetic watch may be more easily kept on cases that need such care. At present investigation and recommendation is totally divorced from the disposal of applications or giving of relief, so much so that the two bodies discharging their respective functions often work at cross-purposes, reviling each other for the faults and defects which they so eagerly and readily find in each other's working. The General Register can be more effectively maintained if this Investigation Bureau works in close unison with it, and the Parsi Panchayet seems to be the most likely body that should organise this absolutely essential service in conjunction with the two already existing investigation bodies.

We hardly need emphasise that if the work of charity relief is to be improved, the foundation of charity help, *viz.*, thorough investigation and help-

ful watch over each case for the proposed welfare work should be and can only be secured through such a body worthy of the confidence of the community in general, and the charity trusts and the applicants in particular. If the necessity of such a body is recognised and the principal funds agree to work through it, I shall be glad to furnish further details about organising such a body with the help of the existing two bodies, as mentioned above.

To this Central Investigation Bureau must be attached an **Advisory Council on Social Welfare** consisting of Voluntary Social Workers, who are specially fitted by their education, aptitude, temperament and liberal-mindedness to sympathise with those in want or distress, and advise and guide them in their difficulties on sound ameliorative lines, with a view only to uplift and elevate regardless of sloppy sentiments about social and individual misery, sin, morals, etc. *It is a profoundly foolish notion that appears to have gone abroad, one knows not how, that all cases of poverty and distress are to be uniformly treated with the supposedly universally efficacious, post-mortem 'monthly stipend.'* Those who have come into constant touch with the reality of poverty and its effects on human mind, body and character, are not so sanguine about this quack panacea. Scores and hundreds of applicants have come into poverty owing to their profound ignorance and because, in their initial minor difficulties when they most needed enlightened and understanding advice or sympathy, they had no real friend to turn to. A little timely advice about taking advantage of a particular hospital in the case of a child's or relative's illness, a kindly recom-

mendation to receive a child or two in a charitable school or at a reduced fee to a semi-charitable or private one, a slight fatherly or motherly intercession in smoothing a minor family feud or dissension, a little gentle appeal to the parents or the sons and daughters to understand their responsibility or to appreciate each other's view-point, timely assistance to procure a suitable flat at a reasonable rent for a straitened family, such and other small helps given in time by trained and experienced workers would not cost so much, but they would save many a poor family a life-time of trouble or save them from falling into lifelong poverty and destitution.

In case after case, one can see and feel the intense need of such an Advisory Council of experienced and sympathetic trained men and women with whom the applicants can confidently have a heart-to-heart talk, and get their troubles solved or assuaged as far as is humanly possible to do with such timely advice and sympathy. The Charity Organisation and the Welfare Societies in Great Britain and the U. S. A., and the Salvation Army the world over have long proved the necessity and value of such an institution through their 'Personal or Social Visitors' and 'the Widow's Counsellor.' To one who realises this need of the poor, ignorant, distressed and helpless, nothing is more shocking than the most primitive methods of stipendiary relief given on the office-chair investigation of hapless clerks and secretaries trying to find out the truth about the less important *income-aspect* of applicant-families, sometimes as many as thirty in three tiring hours—a poor spectacle indeed of a mechanised mass treatment of human cases



least amenable to it. Some members of the Central Investigation Bureau can also be members of the Advisory Council, but details about the work of the Council and its co-ordination with other charity work will be given if the starting of such an essential body is seriously contemplated.\*

---

\*Steps are being taken to enlist the sympathy of some experienced and enlightened ladies and gentlemen to work on such an Advisory Council.

## CHAPTER X.

---

### SOME CONCRETE SUGGESTIONS FOR IMPROVING UPON THE EXISTING WAYS AND METHODS OF GIVING STIPENDIARY AND OTHER RELIEF FROM CHARITY FUNDS.

---

In the preceding chapters we have suggested some principal remedies for the relief of distress owing to unemployment or exceedingly scanty or negligible earnings from employment among an able-bodied class of persons of both sexes coming under the purview of charity bodies. We have suggested that the first care of a body trying to relieve the distress of the unemployed should be to secure them some employment or other, or failing that some work to occupy their mind and body. It will, however, be readily understood that under modern economic conditions of the larger world, by which, with other communities, the Parsis would be equally hit, it may happen that our Employment Bureau and Industrial Homes may not be able, for various reasons, to accommodate all such able-bodied unemployed people. If these are poor or destitute, as a responsible civilised community we shall have to help them as we are helping them now, either in cash or in kind. Besides, on looking at the roll of the recipients of charity relief we find various other classes of male and female applicants who will have to be helped in a similar way, as we cannot send them all to work for specific reasons, varying according to each case, some being ill or crippled, some needing help for purposes other than main-

tenance, etc. How we can best help these classes of the needy, the poor, destitute, diseased, defective and deficient, applying the principles of relief dealt with above, will form the subject of this and succeeding chapters.

It may be that the soundness of the principles of relief discussed in the seventh chapter might be generally admitted but a question may be raised as to the difficulty of their application and applicability. We shall therefore, by way of illustration, briefly deal in this chapter with the practical problem of the application of the above principles or rules in the actual disbursement of relief.

Before, however, we do so we shall do well to recall and keep in mind the various figures of the different types of male and female applicants asking for relief for themselves or their dependents for varying purposes as given in Chapter II (pages 23-27), as also the varying classes of male and female applicants and their dependents of both sexes such as the able-bodied, ailing, employed or unemployed and willing to work or not, as detailed in the beginning of Chapter VII, so that we may be better able to understand the ways and methods of giving *appropriate relief* to the needy applicants. It may also be well to enumerate here the various types of relief generally asked for by the applicants. They are :—

**I (1) Maintenance,**

**II Help for regaining health or for the treatment of disease, e. g.,**

(2) Milk-diet and patent medicines for children and adults; or spectacles, surgical boots, trusses, etc. for various types of suffering patients,

- (3) Change of air, and
- (4) Help for the consumptives.

**III            Emergency help, such as**

- (5) Grain, and
- (6) Relief for the payment of current rent or its arrears.

**IV            Educational help, such as for**

- (7) School fees and books,
- (8) College fees, books, boarding and lodging at hostels,
- (9) Higher studies abroad, and
- (10) Apprenticeship allowances.

**V            Help towards ceremonial expenses of**

- (11) Funeral,
- (12) Marriage,
- (13) Naojote, and
- (14) Mooktad.

To the above may be added

**VI    (15) Help given by Charity Trusts to religious, Educational, Vocational, Industrial and such other institutions.**

When we realise that there are so many different types of lone applicants or applicant families of varying strength, applying for such a variety of charity relief, it will be conceded that effective relief can neither be the matter of a moment, nor can it be merely mechanised, but that it should be *a highly developed art* based as far as possible on the actual experiences of ages among different nations of the world; and that it is an art which needs highly scientific execution, more especially because human

beings, each with his own individual wants, personality, and peculiar characteristics, are concerned in the matter. Charity relief of the right kind therefore does become a very difficult problem, but given due care and proper institutions at our disposal as we have suggested before and after, it will not be impossible of solution, if we accept and adopt some principles, as laid down in a previous chapter, and try to work them with proper discretion and discrimination in individual cases. We shall, of course, need *trained men and women* for this work, at first difficult to secure, but necessity knows no law, and if we are serious about a scientific handling of our problem, we will do well to train and create workers of the right type. I shall here try as briefly as possible to indicate the tentative lines on which we may work, and the adequacy or the workability of the various proposals may be tested by what one can make of them in actual practice.

#### I. RELIEF FOR MAINTENANCE.

Taking maintenance, the largest relief given by charities, and the varieties of applicants seeking it, we must provisionally divide the applicants into two classes:—

- (a) those who are capable of work and
- (b) those that are not.

Some of the latter class may have to be examined by specially appointed medical men and certified accordingly. From among the able or capable unemployed we must single out those that are willing to work and those that are unwilling to work by trying to find them employment through the help of our Employment Bureaus and Industrial Homes. If the shirkers are

the applicants themselves, help should be discontinued forthwith, if they are dependents in the applicant's family, they should be asked or persuaded to work, and if they do not they may be either compelled to leave the family or some indirect coercion brought to bear on them by greatly reducing the help given to the family. Strictness will have to be employed in such cases, for, there will be no remedy otherwise, and if slackness is shown, the half-hearted working of the system will prove a failure. When it is necessary to supplement the inadequate family earnings, wherever expedient, females should also be asked to do work. In many cases that will be a *major remedy* to relieve the family from pecuniary difficulties.

A question may be raised as to what should be done when we fail to find work for the applicants and their dependents, or the latter refuse to accept work other than what suits them, or what they are inclined to do. If we fail to find *any* work for anybody, it is clearly a matter of social responsibility to maintain such an applicant and his family. If we cannot give *suitable* work to any applicant or his dependent, *the matter becomes one of adjustment and should be sympathetically tackled.* If there are varieties of jobs offered by the Employment Bureaus and the Industrial Homes, there is no reason why suitable jobs according to the skill, strength, age, inclination, capacity and previous experience of the worker cannot be found. But if after reasonable waiting, an applicant or his dependent is not inclined even temporarily to take up remunerative or apprentice work offered him, one feels he forfeits the right of relief from his society or community.

This healthy rule is not difficult of application because of the unique position of the Parsis as a community in India, whose civilised Government has not yet recognised its duty and concern to save the man, willing to work but unable to find it, from starvation. The Parsi community, on account of its manageable numbers and its magnificent resources coupled with a fine spirit of charity, is in the fortunate position to-day to declare and work according to the following three fundamental principles essential of all good community-life and communal responsibility, *viz.*,

- (1) **No adult man or woman, who is willing to co-operate with the community to find his or her living, need starve; nor need any child go underfed or undernourished,**
- (2) **No child, who wishes to have and is capable of receiving education, need go uneducated, and**
- (3) **No poor or destitute person, who is ill, ailing or defective, need suffer for lack of nursing and adequate medical treatment.**

The above cannot be said of other communities in India, and because the Parsis can declare the above as an openly avowed policy of regeneration that they can boldly and justifiably ask the applicants for charity relief to work for their living or refuse charity help to those who do not. Whom we should ask to work, whether and to whom we should give work at home, how long we should wait if work of the applicant's choice is not available are matters of detail depending on the individual merits of each case, which we

cannot discuss here, but which can be better worked out after practical experience.

But we must remember that there will not be only such simple cases as we can tackle by means of the Employment Bureaus and the Industrial Homes alone. As we have already hinted, in the case of lone applicants of both sexes, the rents of some may be so high that it will not do to keep them in their individual costly homes but house them in residential quarters near the Industrial Homes. Some widows with their young children may also be so accommodated in such cheaply rented premises.

*The children of the applicants in fact should be the special care of the Welfare Workers, who should keep a sympathetic and parental watch to see that they are well brought up, and their physical, intellectual and spiritual needs are ministered to as best as can be under the circumstances. Unless this really **preventive work** is begun with the children of the poor, there is a great danger as hitherto of poverty not only perpetuating itself, but also propagating, i.e., multiplying itself with an alarming rapidity for so small a community as that of the Parsis.*

It will be seen from actual case-records that there is a good number of families whose income is so low that they are not able to maintain themselves, let alone children. In such cases *there is a clear necessity of asking and advising the parents either to wait for a better time to have children if they have none, or ask them to desist from having more if they have already one or more.* For the class who has been reduced to poverty or destitution



and consequent begging for its bare sustenance and other necessities, one sees no other remedy but the advice of contraception or birth-control and limitation of children, unless the Parsi community is eager to have more children from this class and ready to bear the burden of bringing them up. But looking, as we have done above,\* to the general conditions of the stipendiary class as a whole, one does not feel encouraged to advise the community to subsidise the breeding of a large progeny among a class of men and women of such poor physical and mental heritage. For a large number of families coming under the purview of charity relief, one cannot escape from this inevitable and thoroughly wholesome preventive remedy of actively advised birth-control methods and the limitation of the family. It must be clearly understood that such advice, proposed to be confined to the stipendiary or poverty-stricken class, is a thing totally different from a mass propaganda of birth-control broadcast freely to the public at large. A regular clinic, with male and female doctors in attendance once or twice a week, should be put up or attached to some body or institution like a hospital or maternity home to give free advice, and if necessary, free appliances for the prevention of unwanted children to such a really needy class of poverty-stricken, destitute or diseased parents.

There will be other cases of applicants who have to apply for maintenance because they have to pay very high rents in proportion to their limited income. As housing is one of the necessities of life and as good or bad housing or over-

---

\* Chapter V.

crowding affects the members of the family, particularly children, either favourably or adversely; most of us having to spend nearly two-thirds of our life at home, it is necessary for the community to tackle the problem of housing which is a very pressing problem as we have seen, in a previous chapter. We shall only suggest here that where a family is living in undesirable slum conditions and there are young children in the family, it should be given a cheap and sanitary dwelling as early as possible so that the charity relief given it may be really ameliorative and not merely wasted to bring up maimed, mutilated or deficient humanity in squalid surroundings.

Amongst the other class of those applicants for relief who are incapable of work, some may be single and living alone, and others may be living with and looked after by relatives. Both these types of incapable applicants may be with advantage housed and cared for in an *Infirmiry* or *Asylum*, provided the particular institution is well conducted and does not by its very name repel or scare the applicants. It is not difficult or costly to make an institution of this type definitely attractive, and once it is made attractive for the proper type of entrants, it will be easy to bar the undesirables by exercising due strictness in the inquiry and admission of applicants. Those infirms who are living alone may advisedly be refused help if they do not wish to go to the *Asylum*, while those who are looked after by friends or relatives may be given a relatively smaller stipend only in necessary circumstances. It will be realised on a little thought that it can never be cheaper for the

community as a whole to maintain single infirm individuals in scattered places than what it may cost to keep them together in one place or institution and keep them better. *To maintain individual infirm persons or invalids entirely on charity outside an asylum is almost always more costly.* If it is not costly it may be cruel, because in that case society is not willing to undertake or discharge its responsibility towards its infirm and destitute by caring for them in their infirmity.

Other cases of applicants for maintenance may be tackled in a similar strain on individual merits, but leaving out further details we shall now proceed to apply our principles of relief to other types of cases.

## II. HELP FOR REGAINING HEALTH, OR FOR TREATMENT OF DISEASE, ETC.

For all cases of relief for illness, convalescence, etc. a *Medical Committee of two or three doctors may be set up* and every case may be referred to the respective doctor so that he may advise as to the best course of treating the patient. If the physician advised milk-diet at home, milk and other medicines and diet be given for a prescribed but *only necessary period*, and the patient may be kept under the *watch* of the medical committee in co-operation with the social worker attached to the Central Investigation Bureau, so that the relief may be properly utilised, the expected cure effected, and that as early as possible, with the least amount of expense and with beneficial results allround. If the doctor or medical committee advise or consider desirable *institutional treatment*, the applicant may be advised accordingly and given the necessary relief *only* if he accepts the advice tendered with an eye

to his own speedy benefit. Without the help of such an Advisory Medical Officer or Board, and the co-operation of the medical institutions, and without the social workers keeping watch over the family receiving such help, relief would be not only given without any control on its proper use, but it would be given in larger amounts than would otherwise be necessary, if adequate attention were paid to the aspect of the necessity and efficacy of such relief for the regaining of health and treatment of disease.

At present the family doctors generally certify as to the necessity of medicines and milk-diet, and each doctor makes a recommendation according to his light and fancy. Most of these men are busy and when pestered by applicants for their signatures or certificates, in order to avoid much bother they may be recommending or at times merely scribbling out things as can be seen from some very fantastic recommendations for help they make on the forms they sign.\* There can naturally be no consistency in the period for which help is recommended and the givers have no sure, approximate or consistent guidance. Besides, it is not difficult to understand that all sorts of influences or considerations may weigh with different doctors. Some may be overkind and some may be overstrict. They owe no allegiance or responsibility to the giving body, and it may therefore happen that proper investigation or examination is not made in many cases. Though most of our doctors are men of probity and possess a high ideal of public duty, they are not the only ones to be always approached, and there are

---

\* Vide chapter VII, pp. 119-120.

therefore instances on record where the certification of disease was not accurate and the recommendations misleading. For various reasons as above, a competent medical advisor or a panel of two or three doctors made responsible for all work relating to medical aid and treatment would be of great benefit and value both to the applicant class and the charities who help them. Illness among the poor is a handmaid of poverty, and the care taken and money spent to treat it properly and adequately will not only reduce poverty but will make for a sound investment for health and prosperity. One feels doubtful whether in spite of the community's enormous provision of hospitals and dispensaries, proper medical aid reaches the poor in time, under the present circumstances. The incidence of disease among them does not seem to warrant such a conclusion.

If the sanatoria for the consumptives and convalescents at Deolali were approached for co-operation, it may be rendered possible to keep an adequate staff of one or two trained nurses and a cook in order to feed, look after and nurse the tuberculous patients so that it may not be necessary for the family or some of its members to shift home, and gravely disturb its normal life in order to stay with the suffering relative. One or two nurses, and a cook, even if they may have to be better remunerated than in ordinary hospitals, on account of the risk involved, will ultimately cost the community less than what the maintenance of the entire families, sometimes at two places, do. The patients may thus receive more expert care and attendance and the unwary, ignorant families may be saved the risk

of infection as seems to happen in many a poor and ignorant family.<sup>1</sup>

If institutional help is properly and adequately organised, in cases of illness and convalescence it is better to send the applicants to such institutions for treatment; and if after proper facilities having been provided they refuse to go there without sound reasons, help need not be given. In fact a large amount of such and other help is sought to-day in an increasing volume because the recipients can use the help in cash or kind just as they like without any supervision or control. In many cases for instance it would be *better* and *cheaper* to send a person to one or the other convalescent home for a month or two than give him a pint of milk per day or Rs. 7 to 10 per month for from 6 to 8 months, and repeat the same help on the applicant's request for renewal apparently without the intended benefit.

There are perhaps more sanatoria for Parsis at hill stations and watering places in Bombay than the community really needs. Yet, at not a single place is there any adequate facility for taking in single persons and feeding them at reasonable rates, with the result that a member of a poor family needing change of air has either to go without it, or is compelled to take some or all the members of the family with him. This ultimately involves a larger burden on one or more charities, besides at times putting the whole family to great loss or inconvenience.

Some arrangement with the authorities and managers of one or two sanatoria each at watering

1 Steps are being taken to see whether the above suggested arrangement can be brought about at the Dr. Bahadurji Sanatorium at Deolali, which at present has to enforce the presence of relatives to look after the suffering patients.

places and hill stations may be possible, whereby such single patients or convalescents going there through charity help may be housed and fed at a minimum cost for a fixed period. In fact the whole of the above problem of medical and convalescent relief is one of organisation without which the moneys spent on such relief cannot be said to bear corresponding fruit, and a large part of which may be, in the long run, sheer waste of valuable resources.\*

### III A EMERGENCY HELP.

Coming now to another kind of help, *viz.*, that of grain, we find that it is given to the applicants regularly or at their pleasure by the Anaj Mandal, the Parsi Panchayet, some small associations, and an unknown number of family trusts or charitably inclined individual donors. The Anaj Mandal and the Parsi Panchayet make some inquiries of applicants and co-operate to some extent. Other associations and individual donors may also be inquiring into the conditions of each case in their own way. *But when grain can be obtained from so many sources with apparent ease in comparison to some other kinds of help, it is not surprising that all sorts of applicants tap a good many of these sources with a certain amount of ingenuity that comes by practice.* No rules or principles in giving this help seem to be observed, for, the givers seem to think that Parsi applicants generally would not take an undue advantage of such a paltry help as

---

\* The following amount of help was given by the Panchayet Trustees alone for the above relief in the three years 1931, 1932 and 1933, respectively, *viz.*, Rs. 5,145, Rs. 5,885 and Rs. 5,898. It must be remembered that several other funds also give such help. Vide also our remarks on p. 34 *et seq* regarding the advantage taken of such help by applicants.

that of grain, or ask for it unless in case of dire need. But this supposition is very erroneous as can be seen from instances after instances in which grain is obtained by applicants by concealment and at times by deliberate fraud from almost every place they come to know of, sometimes even when they do not need it, the previous stock obtained not having been exhausted. Not only do they not inform the other fund of the grain received by them from one, but when found out, they give stock excuses such that 'if the wife brought it the husband was not aware of it, or that if the mother got it the daughter did not know about it, or that it only lasted for one or two months, that they ate nothing but 'dal' and so all the quantity given from one place was speedily consumed, that there was nothing to eat in the house', etc.

Now some of the grain help may be quite substantial looking to the number of people in the family, *but no count is kept of this help in kind*, when considering the family income for deciding the amount of monthly cash help to be given to a family. This is rather surprising when we consider that grain worth Rs. 20,000, or much more, for aught we know, is given away to a limited number of families every year. ***It bespeaks the usual lack of precise and effective organised methods of relief, so phenomenal of all our charities.*** It seems to me if grain and other edibles are given regularly they ought to be calculated in the other help of cash or kind that the particular party is receiving. And this can be done if some rules are laid down in determining the quantity of dietary supplies needed by a child and adult, and giving each applicant family the full



quota of such dietary necessities required by it during a whole year. This may help us to take into consideration the free supply of grain and such daily necessities given as help to the family, and if it has to be further helped the additional amount may be more approximately determined. It may be remembered here that hundreds of poor families in the mofussil live on only such help in kind given once or twice a year, plus a little extra cash allowance in certain cases, the majority earning this extra little money needed for sundry expenditure by sundry work.

The giving of one kind of such help indiscriminately from many sources without any attempt at co-ordination has other evil results like demoralisation and wasteful overlapping, which are too patent to be discussed at length. Those who have come into daily contact of such obvious demoralisation will only wish that all the above-mentioned private and public agencies will combine and co-operate as found helpful to put this help on a more systematic, effective and useful basis than hitherto, which will result in a marked benefit to the charities concerned.

Such help to be effective should be given, to my mind, *from one central source, so that every case is checked and recorded at one place*, and no loop-hole left for overlapping or deception. Those individual donors or charity associations, who wish to give grain to families applying to them, can easily send a note to this central body, asking it to give the desired quantity of necessaries, and may then pay up the bill. Such a single organisation for giving grain and other dietary necessities like ghee, oil, sugar, etc. is not difficult of achievement if we

are serious in effecting a wholesome change in our wasteful and uncontrolled methods. This organisation will always keep in touch with the General Register so that every help of an adequate quantity of grain and other edibles to any family will be recorded in the General Register, so as to be useful when the particular family applies for some other help.

#### HELP FOR PAYMENT OF RENT.

A large amount of help\* is at present given from several charity bodies for the payment of arrears of rent or as relief towards heavy rent. Scores of families who get monthly stipends for maintenance also apply for arrears of rent. Because this help is given, any family applies for it at any time under all sorts of plausible reasons, while such help should either be given from month to month for a few months or in emergency times only, *e. g.*, if a family is paying a very high rent and it is not possible to accommodate it in cheaper quarters immediately, it may be given some help for some time, and asked to shift as soon as possible to a flat of a lesser rent which it can pay; or if owing to the sudden illness of the bread-winner or his unemployment, rent could not be paid, such arrears may be paid only for a limited period as of 2 or 3 months but not longer. At present any family comes and asks for arrears of rent giving very vague reasons, and the worst of it is that they ask

---

\* The help given by the Parsi Panchayet alone towards rent in the following years was:—1931—Rs. 6,831; 1932—Rs. 7,172; 1933—Rs. 6,122. There are other charity funds giving equally large amounts to the same or other applicants for the payment of their arrears of rent.

for arrears of rent of from 6 to 24 months. A good many of these are falsely encouraged, and there are therefore scores of examples of families, who having once obtained help for payment of arrears come again and again every 4 or 6 months or every year for some more help towards their arrears of rent. The housing problem is so acute that the charities express their helplessness to tackle this problem and go on giving a few months' rent to most of the applicants who apply for such arrears.

- (1) It may be worthwhile setting an example, if necessary by notifying through newspapers, refusing to entertain applications for arrears of longer than 3 months, for, if the party could not honestly pay his rent for 3 months he might have applied at once to some charity body for help.
- (2) It will also pay if the General Register or the Employment Bureau were **to keep a list of available cheaper quarters in different localities**, information of such flats being obtained through advertisements, inquiries, and appeals, so that whenever such cases of applicants, paying rents higher than their means can allow, come to their notice, the applicants may at once be shown a place to go to at a much reduced rent. Such a service will not cost much, but if well organised it would pay itself many times over by saving the large amount of relief that may have to be given in the absence of any such arrangement.

- (3) One further solution of this problem is to keep at least 4 or 5 small spare tenements in a central locality like Tardeo or Grant Road, so that they can be let out at a nominal rent to any family temporarily reduced to indigence for a period of 4 to 8 months until a permanent flat is found by or for it.
- (4) If co-operation is established between charities giving such help and the various charity housing associations, and if only deserving tenants are taken up and allowed to continue in the charity buildings, some further relief could be given to such applicants whose incomes are low, but have to pay high rents because, for years, they are unable to get cheaper charity quarters. *It is also rarely that the cases of tenants once lodged in charity buildings are investigated as a rule every two or three years, with the result that tenants, whose condition substantially improves in course of time, go on occupying the charity flats for years on a rent out of all proportion to their increased income.* **Transfers or exchanges** between two tenants of the same housing association or of different associations can also be effected with advantage to all parties concerned, if such co-operation between various bodies existed. This is a matter for the charity housing associations and we may have occasion to discuss it another time.

- (5) It is also very advisable that help for rent to a family which is also receiving a stipend should be given as far as possible by the same fund that is already helping it. For, otherwise, it happens that families, receiving one or two kinds of help from one fund, apply for a third or fourth kind to some other fund or funds, and the latter, not knowing the full history of the family and its habit of sponging on various charities, are inclined fully to help the family "at least once in a way" as they wrongly think.<sup>1</sup>

#### IV. EDUCATIONAL HELP.

Most of our larger Parsi charity trusts are giving help for school and college education and for higher studies abroad, and a very large amount is being annually spent towards this type of educational help, besides the large amounts that are spent on our network of charitable or semi-charitable schools and educational classes and institutions. Little organisation or research, however, has ever been attempted in this direction.

There are families, who can afford to pay fees, sending their children to charitable schools, while there are families, who cannot properly feed themselves, not only eager but impetuous to send their children to private schools, some of which charge very high fees. A lot of influence works in this sphere and various bodies give out help for school

---

1. For the problem of Parsi housing see chapter V and Appendix. Some steps are being taken to meet the need of much cheaper housing accommodation than what has been provided so far.

and college fees and books to such families. Some say there is no school near their place of residence and hence they have to send their children to private classes or schools charging high fees, while others say, though not always rightly, that there is no room in charitable schools and hence they are obliged to send their children to private schools. There are families earning from Rs. 100 to 175, with three to six children, who can undertake the responsibility of educating their children or send them to charitable schools, getting charity help for fees and books, while there are poor families who want their children to be placed in an orphanage or boarding school, because 'they are too poor to feed the children, or they have too many of them, or they are too ignorant or unable to control their children,' as they say. Even some of these latter seem to get the help they want if they can wield some influence on the authorities in one fund or another.

The choice of a school may often have nothing to do with the locality or nearness to the place of residence or with low fees. Parents or guardians choose any school they like and ask for fees varying from Rs. 2 to 9 per month per pupil. At times when the principals of some of the private schools come to know that charity bodies are paying the fees, instead of half or reduced fees they demand full fees, for which one cannot wholly blame the heads of such institutions, who may have to meet large expenses of running them, besides competition from sister institutions some of which are of mushroom growth and of questionable standing and efficiency. Some parents are known to give tuitions to their children with the moneys obtained from charity

funds under the pretext of either paying their school fees or providing for their maintenance. To add to this welter of conditions there is a goodly number of families from the mofussil who apply to Bombay Funds for educational help for their children, though most of them may be going to free schools, because their income is insufficient to enable them to bear the expenses of bringing up and efficiently educating their children, and local funds will not or cannot help them.

Some of the families staying in outlandish places cannot send their children to local schools as they teach through non-Gujerati vernacular media of instruction, and therefore ask for large amounts of help from charity funds in order to keep them at an orphanage or a boarding school. A good number of parents receives help for children whose progress is too poor to warrant any such help, *e. g.*, boys and girls of 16 to 21 are to be found in the English second, third or fourth standard.

As a large number of funds and private donors is giving such educational help, the large amount thus given away is divided among so many bodies, that no one singly feels the unsatisfactory state of affairs, and *none has cared to question whether our educational relief is productive of much good, or whether it cannot be planned on a better basis and put to a better use than hitherto.* Much more important and necessary is it to find out whether there are **adequate and proper** provisions for the primary and secondary education of our children—a necessity further aggravated by the increasing education and growing competition of the children of sister communities and

the higher expectations of the commercial world owing to the general progress of educational methods and standards.

Help for collegiate education is also given in a similar unco-ordinated fashion, and *no expert or ordinary vocational guidance or similar advice is given to students in the selection of their courses and careers at any stage of their education.* There is not only overlapping of help and wastage, but some students have been known to try to obtain help from various funds and individual donors far exceeding their requirements, while for lack of any guidance, many rush in for Arts or Science degrees or other higher education which in many cases leads them nowhere after long years of study.

Even the help for higher education is given piece-meal by various funds according to their fancy and whatever purpose the student may ask such help for. No concerted attempt is made to co-ordinate the working of funds giving such large amounts of help or to determine the lines on which it may be given, so that the students choose their own careers, while no fund asks for *applications for specific training which may turn out to be useful and profitable not only to the students themselves but also to the community or country at large.*

Considering the fact that 20 to 25 of our boys and girls or even more must be studying abroad year in and year out, and that our more than a dozen and a half charity funds and donors may be annually giving away a sum of about 70 to 90 thousand rupees for such studies, it is surprising that no attempt at a concerted action to organise this educational help has



been so far made by our charity funds gloating in self-delighting isolation or what they call their much-prized independence! No policy as to how, to whom, and for what definite purposes or courses such munificent help may be given has been devoted a thought to, and no direction, therefore, has been given to this type of higher education of our boys and girls, which therefore we have signally failed to turn even a little bit to the community's account considering the amount spent in encouraging it. Much can be achieved both for the scholars themselves and the Parsi community, if funds and donors could co-operate to exchange views and devise some policy whereby the talent of some of this brilliant and highly educated section of our students could be utilised, on their return home from abroad, at least to some extent for the education of the children of the Parsi community, or for helping Parsi industry, enterprise and culture.

The whole question of educational help badly needs going into so that facts may be collected and some policy and rules of guidance may be laid down regarding the giving of various types of help for primary, secondary, collegiate, technical or vocational and higher foreign education. *How far our educational system is productive of desirable results, or what turn it should be given under changed circumstances is also a question that is becoming more vital to the wellbeing and progress of the community as a whole, and needs deeper examination.* We shall partly touch upon this subject in a later chapter.\* Here we may only suggest that:—

---

\* *Vide* Chapter XVII.

- (1) All help for school education to a family may be given from or with the express knowledge of the fund wherefrom a family is given other help like that of maintenance, etc., so that a proper control may be exercisable on the family.
- (2) All college help required by a student may be given from one fund only so that he may not have to wander from place to place for his educational expenses, and he may have no temptation to get more by deception or misstatement. The various funds giving such help for college education may also have fewer cases to tackle.†
- (3) The authorities of the giving funds must meet once or twice a year to lay down the broad principles of giving such help so that it may become productive of better results. If considered desirable some special lines and courses of studies may be encouraged more than others by special scholarships.†
- (4) Co-operation with the various charitable and semi-charitable educational institutions may be established so that needy students may be taken up there on the recommendation of charity bodies.

If for instance the orphanages co-operated with charity bodies, some children of poor, distressed or objectionable parents in Bombay or outside may be

---

† It may be remarked here that steps have been taken to bring this about through the mutual co-operation of about a dozen large and small Charity Trusts.

taken up by the orphanages, with the result that the charity bodies may not have to incur large expenses, and the needy children may not have to go without what is a primary essential for them, *viz.*, sound elementary and secondary education and a healthy atmosphere for their upbringing.

- (5) Various charity bodies may actually ask every year for applications from students, announcing scholarships for training in certain chosen avocations in which the students may have a good chance of employment, or whereby the community may be able to obtain the services of needed men for particular professions.

For example, there are scores of Parsi charitable educational institutions and there is a real dearth of good educationists in the community. Some scholarships or loans may be given to students willing to go in for the degree of B. T. of Bombay, or the M. Ed. or similar pedagogical degrees or diplomas of London, Leeds, the U. S. A., Germany or France. Training for Social Welfare Work may also be thus encouraged to fill a severely felt need.

- (6) For collegiate or higher education loans instead of free scholarships may be given to those students who are not up to the desired standard or whose parents are not so poor as to deserve charity help, but who at the same time cannot bear all the expenses of their children's collegiate or higher education.

- (7) There should be a *Students' Advisory Committee* composed of various teachers, head-masters, professors, and technical, professional and other men of knowledge and standing in the commercial or industrial world, to advise students in schools and colleges on the choice of careers and vocations in accordance with their capacity and aptitude, so that probable wastage on account of ignorance or overcrowding may be prevented to some extent.\*
- (8) Instead of giving scholarships wholesale to students going up for collegiate education, a good number of *apprenticeships for training in different arts, crafts and industries* and in business firms may be created and given to students from the sixth or seventh standard onwards either on application or after some test of capacity, so as to prevent the inconsiderate rush for literary education in colleges.

At present this idea is so little developed that there are almost no apprenticeship scholarships. There is little wonder that in the absence of recognition of such stipendiary apprenticeships as necessary and on a par with the help for collegiate education, matriculated or other students do not care to go in for apprenticeships in workshops, factories, firms and shops, and for lack of such impetus, or remunerative employment, they so readily flock to Arts or

---

\* Steps are being taken to enlist the help of certain men of experience and standing to serve on such a Students' Advisory Committee.

Science Colleges for which they can expect to get some help at least for a few years to come. Those who do not or cannot matriculate try to obtain sundry work in offices or factories with more disastrous results, for they are either given very low salaries or none for a long time, and have to work under very unfavourable conditions, with the possibilities of self-education or the prospects of better employment barred for all their life.

To my mind, with the help of the Students' Advisory Committee and the Employment Bureau such vocational apprenticeships need be encouraged and fostered by charity bodies. This will tend to much quicker and more fruitful results both as regards the students and their families as well as the charity bodies themselves.

- (9) Books and other stationery may be given with advantage *from one central place*, effecting an annual saving of hundreds of rupees to the charities concerned, if they are called in after use and redistributed to other needy students.

At present books are given by various charity trusts without any thought on wastage, possible saving and control. A good number of books can be used over and over again, but very few charity bodies ask them back to redistribute. The work of keeping adequate records, classification and arrangement of books, etc. involves some time which few charity offices, so inadequately staffed, can afford to spare, and hence a lot of preventible wastage occurs. This can be obviated by entrusting this part of the work to one responsible body—preferably of colle-

gians, like the Y.M.P.A.—who may not only receive applications but distribute the books according to the fitness of each case. At present there is a great cry about the delay caused in giving help for books so that by the time help is received for buying books, lessons may have already gone too far. In order to avoid this trouble, knowing applicants first buy the books and then apply for help with the bills.

If one body could control the distribution of books, it can effect a very great saving from the large commission usually obtainable on the purchase of books and exercises, and by recalling the used books and instruments or apparatus and reusing them as wanted. One text book can thus be used several times over which is not done at present. An arrangement can be arrived at with such a central body by various helping funds to work such a scheme to the advantage of all the parties concerned, appointing if need be, representatives of funds to supervise the working of such a body.

Such *coordination* and *re-organisation* of various types of relief as I have suggested above and hereafter, besides being effective and truly ameliorative, will save loss or waste arising out of uneconomic and disorganised methods of the indiscriminate or sprawling system of our charity relief, and prevent imposition and demoralisation which are not the least of its evil features.

#### V. HELP TOWARDS CEREMONIAL EXPENSES.

With the several kinds of the above help for maintenance, medical relief, distress relief and education, the Parsi Punchayet and a few other charity

bodies and individual donors also give help towards the performance of Naojote, Marriage, Funeral and Mooktad ceremonies. All of these perhaps had once their origin in religious sentiment exaggerated in a land like India. Though that sentiment has considerably relaxed, the help is given as before, and it is therefore not surprising that all sorts of people make these occasions a reason or excuse for asking help from as many funds and donors as they come to know of. *The help given in cash seems to have the greatest temptation*, for, when applicants are asked as to whether they would allow the ceremonies to be got performed by a religiously minded or charitably inclined lady or gentleman, they quickly refuse to do so, giving all sorts of plausible excuses, such that 'they have already got the clothes, etc. ready, that they have fixed the day of marriage or initiation, that they want to perform the function on the anniversary of one of their dead relatives,' etc. If they are allowed to choose their own day, and even informed that they would get more in kind from a lady or gentleman than from charity trusts, they refuse saying they would rather prefer the cash amount given from the charity trusts and manage the affair in their own way. If a family has two or more children with a difference in age between them of only one, two or three years, it will perform the Naojote of one child at a time at short intervals of a year or so. Though the funds do not generally care to see how the Naojote or Marriage is performed, reports at times come to the charity offices about parties, who were given charity help, holding high feasts or spending double, treble or four times the amount they receive as charity

help. If their relatives or rich friends help towards such expenses, or they have ancestral or their own savings for such functions they rarely disclose these to the charity authorities, who have hardly any means of knowing such facts. Persons who at the time of their children's Naojote or daughter's marriage may not have thought or heard of charity help, come one, two, three, or even six months after the event to ask for such help. Sometimes it is actually said that family conditions have so altered that they are obliged to ask for such help so long after the event.

It is a well-known fact that a good many of our poor, perhaps as much as the well-to-do, lay by a little for their funeral obsequies (ବିଳା ବାହାରିବା), or some have an insurance on their life expressly for such a purpose. This information is also concealed as far as can be, and widows or sons who have received from Rs. 300 to 500 worth of cash or ornaments or even Rs. 2,000 to 4,000 from their husbands or fathers, or like amounts from their Provident Funds or Insurance, apply for funeral expenses from charity bodies. While a few may be spending on such expenses less than what they receive from charity bodies, many spend a lot more.

As happens in other kinds of alimosinary relief, the charity trusts in their usual pristine innocence, are unconcerned at this travesty of an antiquated type of fervent charity, and go on giving fixed amounts for each type of ceremonial functions, Rs. 40 for Naojote, Rs. 75 or 100 for marriage, Rs. 20 to 60 for obsequies and Rs. 15 to 25



for Mooktaḍ. Some charities and donors have different standards. But whatever the condition of the respective applicants, all give the *fixed amounts* uninfluenced by individual circumstances. If a party has received Rs. 500 to 750 from ancestral patrimony or from a friend, relative, or master for the marriage of a daughter he gets the Rs. 75 or 100 from the respective fund, if another has got none he also gets the same amount, and perhaps ultimately less than what the former gets from several sources, because the poorer party may not have the same backing or recommendatory support.

From all these applicants who receive the four types of cash help from charity funds, perhaps half the number may not come to seek charity help if they were got the function performed by a central charity body and given the necessary apparel, furniture, etc., instead of cash. Besides, a good deal of this ceremonial help is asked for and obtained by *the very same stipendiaries who receive maintenance, grain, medical relief, educational and other help*. And it is an observed fact that the giving of such varied types of help is a definite temptation to such poor to live from birth to death on charity. They know that they can get almost every type of help from communal funds for special occasions and every day life, and do not fail or hesitate to take good advantage of such parasitic and paralysing relief.

Cases are not wanting where the girls are married to persons earning from Rs. 20 to 30 per month, or to unemployed persons who cannot support themselves. Yet the fathers or guardians of the girls ask for and obtain help for such marriages. Persons who are supporting themselves solely on charity spend

Rs. 150-200 on the first four days' funeral ceremonies and come to ask for the maximum help given for such ceremonial. If they cannot get the full amount by begging (and some actually go from door to door with a list and application begging for funeral expenses), they incur debts, and after some time apply for charity help to repay them.

*Applications, lists, and begging from door to door and fund to fund for marriage expenses appears to be an accepted feature of the poor man's daughter's marriage.* It seems such a pity that we have not been able to devise more honourable methods of helping such people if at all we want or ought to help them. *To my mind these four types of help are far more deadly in their demoralisation of the applicant class than many others, as they involve so much more loss of self-respect owing to the nature of the occasion and the purpose for which such charity is sought.* Deception is also possible in such cases on a larger scale, because of the nature of the function arousing kindly sentiments among givers, and the uncoordinated ways of giving help for such purposes.

The Mooktad or the first anniversary help of Rs. 15 or 12/8 per person is not adequate for the performance of the ceremony according to the ideas of the applicants about it. It is therefore a sort of direct encouragement to the applicant class to indulge in such ceremonial and spend their resources or incur debts to get it performed at a fire-temple, while all the necessary remembrance or commemoration ceremonies can be simply performed at home at little expense according to the very opinions of our high priests. At times

the attitude and the character of persons asking for help towards the Mooktad ceremonial actually leads one to suspect that the occasion of a death in the family is made an excuse to get some available charity help—not necessarily to be used for the ceremonial. Besides, in the face of such dire economic distress of such a large number of our population, and in face of the fact that the funds are not in a position to give adequate allowances for the bare maintenance or primary necessities of the applicants' families, in my humble opinion, such help and such encouragement to resort to charity relief seem to be very much ill-placed and ill-conceived. While the demoralisation of the regular stipendiary consequent up on such help is so certain.

One may suggest a few changes in the methods of such relief:—

- (1) *Only the **absolutely minimum** expenses for the necessary items should be given, so that there may not be any false or harmful encouragement to applicants to trade upon such occasions in the family, and an incentive themselves to meet such incidental expenses of social life may be fostered.*

The minimum necessary expenditure for initiation, marriage, and the absolutely necessary funeral ceremonies can be easily fixed by mutual deliberations among the members of a consultative committee supplied with relevant facts and figures. In the Western countries the barest minimum for the expenses of the funeral obsequies of a dead relative are given by way of charity, after due investigation of every resource of the family including the insurance of the deceased. For the sake of preserving

its self-respect, it should be expected of almost every family that the minimum of expenses should be incurred on such voluntary social functions and that they should be met by itself as far as possible.

- (2) *Such help may better be given in kind instead of cash without lowering the self-respect of the applicant.*

The necessary clothes and other articles required for Naojote and marriage may be purchased and given to the applicant, so that the moneys may be used for the purpose for which the help is actually meant. At present the charities never know how the help is utilised. A good part of it may be used in preventible or questionable expenses.<sup>1</sup> If the help in kind is arranged to be given in such a way that due secrecy and decorum are maintained, the question of the loss of the unfortunate individual's self-respect will not arise.

- (3) *Even if the maximum amounts of the three types of help to be given from one or more charity funds be fixed the help should not invariably be of the fixed maximum amount but elastic according to individual circumstances, i. e., it should be reduced if the circumstances of the applicant warrant such reduction.*

---

1. If cash help is at all intended to be given at the time of marriage, after the purchase of a few required articles of clothing or of other domestic use the remaining having already been bought by the applicant family, the help from charity funds may be credited to a home-savings or fixed deposit account in a bank, or given in three or five years' bank or postal certificates in the name of the girl, so that it may be of some use to the family in times of emergency and the idea of saving for a rainy day or difficult times may be fostered.

Cases come to our notice where it seems more advisable to reduce the maximum amount than giving the full fixed allowance to the party. In some cases parties actually obtain by way of charity from two, three or more funds and individuals more than their actual requirements or the amount of their expenses.

- (4) *It may be advisable to refuse marriage help or discourage marriage for the time being, if the male spouse or the two combined are earning so little as to be unable to support themselves, or at least when the would-be husband is unemployed.*
- (5) *It would be highly advisable if all such help were given **from one place or source**, so that the undignified spectacle or parties having to go begging for such help from door to door with lists and applications may be stopped, and the self-respect of needy parties upheld.*

This is easily possible if the Punchayet exclusively undertakes to give such help to needy applicants, and the other funds stop disposing of such applications, sending their maximum contributions, if necessary, to the Punchayet funds every year. They can then direct each applicant applying to them for such help to the Punchayet funds. Intending individual donors who wish to get a Naojote or marriage performed may send a message to the Punchayet Office and needy or willing applicants may then be directed to them.

At present the applicants generally refuse to get Naojote or marriage performed by a donor under

all sorts of pretexts and the charity funds quietly go on giving cash help. If some definite arrangement could be arrived at in such cases and due publicity given it, considerable advantage will accrue to all parties concerned.

There are two arguments that some people sometimes urge against giving minimum help for marriage and Naojote and giving it in kind as suggested above. They say that there should be some *sunshine or merriment* in the life of such people and that their self-respect should not be taken away.

Everybody will fully endorse the above view, and it may be possible to allow for a reasonable amount of merriment in the help to be fixed for the two functions. It will, however, be difficult to draw the limits of reasonable merriment. And what is more important, when the community is in a bad way otherwise, and more fundamental needs like education, economic self-sufficiency, medical provision, etc., clamour for satisfaction one wonders what to think of such an argument as the above. It may also be left to individual private donors to satisfy such cravings for merriment as it is highly inadvisable to encourage it from public or communal resources. The right view would be that necessities may be arranged for fully wherever required and considered advisable by public or semi-public charities, but merriment should be left to be earned by the individuals concerned or provided for by individual donors or the applicants' relatives. There are, however, far better ways of bringing some sunshine in the drab and dreary lives of the poor, and it

should be a fairly *regular* feature in their lives rather than providing it like a flash of lightning of a momentary duration, once or twice in the long span of their lives. We shall speak more about this in a subsequent chapter.\*

As regards preserving the self-respect of the applicant class much more needs to be done to which I have adverted in other places.<sup>1</sup> But is it right to suggest that the applicants' self-respect is taken away by providing them with the required help in a more ordered and organised manner, by giving them help in kind instead of cash as they want it? In fact for preserving their self-respect improvements in other directions like our outlook on charity, our treatment of applicants, our ways of giving them their requirements need to be altered as I have already suggested in a previous chapter. It seems to me the above arguments have only to be stated to find out their hollowness or invalidity.

(6) *As regards the Mookhad help one feels that looking to what uses every type of additional help is put to by a growing class of our weak-kneed people, it will not in any way be harmful or calamitous to discontinue such encouragement to beg for charity help. The funds could better be utilised in some other more effective and uplifting relief.*

(7) *Last but not least, in my humble opinion, all strictly necessary expenses of the above inevitable functions of life should be borne by the persons concerned, and some definite steps should be taken*

---

\*Vide Chapter XIV.

1 Vide Chapters VI & XI.

*to encourage people to be independent in such matters.*

It is not very politic or advisable for the community or public funds to shoulder such questionable types of social expenses. If the expenses of such functions are so high that poor people cannot bear them, it seems the course of social wisdom that they should be reduced to the minimum and brought within their means rather than be supplied from communal funds, which should more properly be utilised towards the physical, intellectual, economic, cultural and spiritual uplift or betterment of the same people, who need such substantial communal help more than the above momentary social festivity or ritual celebration. It may be remembered as it has been proved by long experience that *the more charity help is given, the more readily it is taken*, and a certain amount of demoralisation due to all easy money is sure to follow.

The above discussion of the ways and methods of giving relief of various kinds, such as maintenance, arrears of rent, education, medical treatment, marriage, Naojote or funeral expenses, etc. to all classes of applicants whether earning a decent or poor income or none, *need not necessarily imply*, as all our charity bodies seem to conceive, *that relief should only be charitable or alimosinary, i. e., in the ancient and [somewhat obsolete form of alms*, or it cannot be otherwise considered as real charity. This seems to be a very erroneous and at times harmful conception of charity relief and not borne out by actual circumstances. For, there come to charity bodies several cases of appli-



cants who either themselves do not want charitable help because they would like to repay the amount received by small instalments, or who do not deserve charity relief for various personal antecedents, or who need not be given away free charity help, because they can afford to repay the loan advanced to them when their circumstances improve, which they expect and should expect to happen with some certainty and self-confidence. In fact there seems to be no valid reason why every type of applicant should be indiscriminately offered free charity help if he has been unduly improvident, negligent of his future, or deliberately wasteful, because he knew or hoped that if he was down and out, the charities were sure to come to his succour.

There are scores of stipendiaries who once had means or who used to earn a very decent salary, who either squandered their resources thoughtlessly, or even wasted them in betting, racing, gambling and speculation, and then came to seek charity relief because they lost their job or their money. Many such people are definitely encouraged in an improvident and wasteful use of their earnings and resources, because charity bodies give away free help to such people when they are in want. On the contrary, there are shy and respectable persons who do not want to resort to charity so long as they can get some temporary relief by way of a loan. *And because they cannot get such loans from charity funds in time, with ease, without a great deal of delay and routine or red-tape bother, or considerable humiliation, they generally prefer going to Pathans, Marwaris and other such usurers, who may charge heavy and almost blood-sucking rates*

of interest, but who lend money with relative alacrity and no initial loss of self-respect on the part of the borrower.

The trouble, however, is that when these self-same sensitive people cannot get a release from the devastating clutches of the above money-lenders, willy-nilly they have to come as a last resource to the self-same charity bodies, which they once were unwilling to approach at their own cost. ***Some charity or social body can, therefore, very advantageously undertake such lending work to needy applicants after due but quick inquiry,*** and thus save a considerable amount of money of the charity bodies, besides filling a great emergency need, sometimes unavoidable in a highly complex industrial society, and rendering timely assistance to a very large number of persons in temporary distress.

A little lending is done by some charity bodies, but it is so meagre in comparison to the great need especially in city-life, and it is done under such strict and unpleasant conditions that there is little benefit accruing from such assistance. The work needs to be extended considerably on sympathetic lines if good results are to be achieved. Money may be lent with some relative ease, either on the strength of a surety, a mortgage, or on the personal security of the borrower himself, if his credentials warrant such trust, provided, of course, that the need or purpose for which money is asked is reasonable. Work on the lines of pawn-shops may be done to some extent, as in fact, actual pawn-shops have been opened or patronised by some governments in the West in the interests of the people,

particularly in large cities, where there is every likelihood of all sorts of emergencies arising in the lives of the people demanding immediate handling and consequent pecuniary expenditure.

**A loan fund**, to my mind, can be very profitably started, and I believe it will meet a largely-felt need, and render solid help to a certain class of poor and needy but employed or employable families or lone individuals. It will also indirectly relieve some of the burden on the charity trusts, because a good number of persons, earning or employed or otherwise able to support themselves and families, seeks charity relief, owing to their having to pay impoverishing instalments or interest for the repayment of ruinous debts they are forced to incur at the time of their calamity or sudden grave difficulty, when they have no hope of approaching any accredited body for such much-needed relief.

## VI. HELP TO INSTITUTIONS.

As regards help given to Parsi religious, educational, recreational, cultural and other institutions, it can be said that Parsis are so individualistic and they so easily take to founding new institutions to work all sorts of miracles that public or private charity trusts and individual donors must exercise thorough care and caution before they lend their support or patronage to such welfare bodies or individual institutions. To prevent public moneys from being frittered away in giving small or large amounts to please the managers, organisers or conductors of various institutions, good, bad and indifferent, it is time that authorities decided to

help an institution after seeing for themselves, or through their representatives or assistants, the good work that is claimed to be done by every such institution. At present there is not only no *general* policy for helping institutions from public funds, but also no means of checking what charity bodies a particular institution has approached for a particular need, what amount it has applied for, and what help it has received from various funds or donors. Under the above circumstances, I beg to give below a few suggestions that may be considered by the generous donors before they extend their patronage to any institution:—

- (1) It must be ascertained what material or moral good a particular institution is doing to the community at large or to a particular class of persons for whom it is intended, as also the relative value of the services rendered by it.
- (2) The authorities may actually see or get examined the working of the institution to find out its ways and methods of work as also whether it is economically worked.
- (3) It may be seen to that a responsible, respectable and reliable person or persons are conducting the institution, and that as far as possible, it is managed by a *responsible representative committee of members properly elected to or selected for it*. If considered necessary, the institution may be asked to appoint such a committee before help is sanctioned.

- (4) All the help given even to institutions by communal bodies or donors should be *registered* at the General Register, so that it may be known how a particular institution is receiving its help and how much, as also whether it makes uniform or varying statements to different charity bodies.
- (5) If the help is sanctioned, it may be given under the proviso that any accredited representative of the donating fund can go and examine the working of the institution at any time he likes. The efficiency of institutions can thus be examined and suggestions made if thought advisable. The institution itself may thus be benefited, and the charity trusts may have the satisfaction to see that their moneys have not been given in a wrong cause.
- (6) While the community is acutely suffering from so many ills and when all its available resources need be utilised for its genuine amelioration and overdue progress, it is time to see that public or private moneys are not spent to satisfy what may be unsound individual fads or to help institutions of questionable benefit to the community. It is, therefore, that one feels, there is need of exercising as much care over a thorough inquiry into the *necessity, usefulness* and *efficiency* of new or established institutions as is spent on the inquiry into the genuineness and fitness of individual applicants for relief.

*A concerted action on the part of all the communal funds and some well thought out policy to help various types of communal institutions is a great desideratum for the community if its charity resources are to be utilised for the greatest communal good.*

---

## CHAPTER XI.

---

### THE NECESSITY OF GIVING BETTER TREATMENT TO AND PROVIDING REASONABLE FACILITIES FOR THE APPLICANTS FOR RELIEF AT CHARITY OFFICES.

---

We have already said something in the sixth chapter about the great necessity of a changed outlook regarding the purpose and function of charity which needs being made more kindly or christian than hitherto. We have also spoken about the good effect of meting out respectful treatment to and trying always to preserve the dignity and self-respect of the unfortunate applicants, who have to seek charity relief, at first generally against their heart. In fact, if the whole outlook of the givers and the atmosphere of the average charity office are not adequately modified, the complete carrying out of the above suggestions in the distribution of relief will not take us very far on the road to real improvement, particularly with regard to the uplift of the applicant class and their attitude towards charity. Here I shall very briefly touch upon a few actual requirements that I deem essential and helpful in our methods of the disbursement of charity relief:—

- (1) *First of all there must be at every charity office **adequate and comfortable** sitting or waiting accommodation for the applicants who come to it for help, advice or inquiry.*

No advantage whatever is gained by herding such people in a small uncomfortable place, open to the public gaze of all sorts of other visitors, and keeping them waiting on uncomfortable seats for hours on end, for a simple business that may be dispatched in a few minutes. Such callous and unrespectful treatment is bitterly felt and justly resented by sensitive applicants, as also the habitual ones, and has a very untoward and undesirable psychological effect on their minds. Some become callous and tough-skinned themselves in turn, and some get angry, bitter, irascible or impudent and insulting after a little waiting, or on some discourteous, merely unwary or inadvertent though well-meant words from the assistants. Looking at it from any angle, the good effect of charity is thus already on the way to destruction from the start, even though such a result is brought about unconsciously and is least expected or aimed at by anybody. The idea of the street-beggar-treatment of the applicant must give place to a more courteous and respectable treatment worthy of our own flesh and blood or kith and kin.

- (2) *As much **privacy** as is possible should be afforded to the applicants both as regards waiting at the offices, and their inquiry by the assistants, secretaries, and employed or voluntary investigators.*

At present in most offices all the types of applicants, habitual or rare and sensitive, coming for whatever purpose, are exposed to the gaze of all sorts of officials and visitors alike and asked questions relating to matters which they may be



willing to confide to the officials, but most unwilling, and perhaps rightly so, to answer before a third party, whoever he or she may be. Nothing is done to respect this justifiable sensitiveness and respectability or to gain the confidence of the applicant, which would considerably improve the work of relief, and which would be easy to do in a room or chamber where due privacy is possible. Charities thus help, perhaps unintentionally, in coarsening the finer feelings of many an honest applicant, who may have been forced by sheer adverse circumstances beyond his or her control to seek their help.

- (3) *No applicant should be treated contemptuously, discourteously or condescendingly whatever his or her demands or faults; for, it does not cost the charity office anything to give courteous treatment to all the applicants, nor does it lose anything by being courteous and civil to the most degraded or demoralised of applicants. At the same time, it is an antiquated and erroneous myth to suppose that rogues, cheats or depraved persons can be suddenly reformed by being slighted or publicly insulted.*

The generality of non-habitual applicants do not seek charitable relief because they like to. Most people would like to help themselves if they could. If, therefore, misery or misfortune has forced them to the doors of charity, it does not behove the officials to show them by their superior or supercilious sniff that the applicants are a class apart, who cannot claim to be human or be given the

polite treatment that is due to equals. Of all the misdeeds of charity officials, this one is the most ungodly, and absolutely indefensible and unforgivable. More new beggars and insolent ones at that are made and old ones confirmed by this sort of treatment than the innocent officials can imagine, while only a few honest and respectable persons may be driven away for good from charity offices by such methods—a gain, if gain it can be called, which would be least desired or meant to be secured by any founders of charity.

Authorities should see to it that such treatment of applicants is not indulged in by the subordinates, who may be warned against it once or twice, and if they persist they must be unhesitatingly relieved of the responsibility which they have failed to understand and proved themselves unfit to discharge. *Sincere charity or charitable-mindedness is a noble virtue*; but in the hands of mercenaries most charity relief is apt to be degraded into a vulgar display of debasing almsgiving, if the paid officials are not trained or educated enough to realise the true social and humanitarian function of charity and their proper position as its paid administrators. Unfortunately, the officials are very often themselves unable to realise this unhealthy aspect of their discharge of duties, and do harm in all their unsuspected innocence. Even the refusing of help or the pointing out of the unreasonableness of an applicant's request can be done so gracefully as to please and convince the applicant, rather than turn him away displeased, disappointed or embittered.

If officials are, however, overworked, it is likely that, with all their best intentions, they may not be

able to help their sudden irascibility, anger, disgust and insulting behaviour. If that be so,

- (4) *The authorities should see to it that the inquiring or reporting staff is not overworked, hustled or hurried, and that an adequate number of assistants is kept for charity relief work.*

There is no better method of frustrating the true ideal of charity than to administer it slipshod through overworked, fatigued, or unqualified assistants and an inadequate number of them. Besides, hurried inquiries adversely affect the assistants' reports and the decisions of the authorities based upon them, thus involving the charity office either in loss, bad work or inefficiency, and harm to the applicants. Great patience, forbearance, coolness, sweet reasonableness and above all genuinely sympathetic understanding are some of the indispensable qualities for good charity relief work. It is therefore necessary that

- (5) *Never should a short shrift be made of an applicant's application, nor his case incompletely heard or brusquely disposed of.*

The needy applicant, who is a person in distress and therefore craving and needing human sympathy, if not properly heard, inevitably and naturally feels that the officials have no sympathy in his misfortune, and even if something be given to him, he feels the bitterness and insult of such treatment. Instead of having any grateful feelings he comes to have a sort of antagonistic antipathy against charity bodies and charity relief, and instead of co-operating

with the officials, he reviles them, and what is worse for the charities, knowingly and unknowingly works to frustrate their object.

- (6) *The subordinate officials as well as the giving authorities should consistently train themselves to be dispassionately fair to the applicants, and where need be, also to look at the applicants from their standpoint. To achieve this object they must not be shy or ungracious readily to change their previous opinion or decision, when new facts are pointed out or their misunderstanding cleared, or their mistakes brought to light.*

The average applicant belongs to a harrowed class, he is often not very educated, and all our previous custom has inclined him to fear that the charity offices are schools of punishment or houses of correction. With this view in mind he tries consciously and unconsciously to parry or evade the inquiries of the official or investigator, and often tells lies which do not necessarily help him. The entire official attitude and outlook therefore needs to be changed. Let us admit that the officials and authorities are not expected to be unduly soft, sloppily sentimental, or goody-goody old matrons in their attitude towards administering charity relief. But it must be said that they will make their work infinitely more efficacious and beneficent by being truly charitable towards the applicants. They must try to reassure the applicants by their gentle if firm manners and win their confidence.

If they have made a mistake, erred in their judgment, or misjudged an applicant's case, which is quite likely to happen when so many human factors are involved in such cases, both the subordinate officials and the authorities should not hesitate to alter their judgment however much it may hurt their *amour propre* to do so. For, in good charity or welfare work, prejudices and preconceptions, or stubbornness of pontifical infallibility can have no place and are directly subversive of the true meaning of charity. The administration of charity relief really and truly requires that all connected with it must be at least as charitable as they may be firm, strict and logical.

- (7) *It follows that justice, fairplay and equality of treatment are unquestionably a few of the requisite qualities in the disposal of applications and the distribution of relief.*

It cannot, however, be denied altogether that they are sometimes as much respected in their breach as in their observance. When influence and recommendation unduly affect the attitude of officials and the judgment of givers, one cannot help feeling that the work of relieving the distress of the poor and afflicted must suffer to some extent. For, the habit of *completely* or *exclusively* relying on unessentials like notes of introduction and recommendation, or of being swayed by the obsequious and cringing manners of the applicants towards the officials, or the weakness to judge applicants from their looks inclines the hearing officials to pay more attention to such classes of applicants and less to those without notes,

obsequious manners or winning looks, and so far spoils their good work. In relieving misery it is necessary that primary attention be paid to the true conditions and needs of the applying party, and whether he or she is recommended as above or not, the primary essentials should receive prior consideration.

By adopting such methods, conveniences and principles as the above and others similar to them, the work of charity relief can, to my mind, be considerably improved, and such an atmosphere may be created in its working that charity may be doubly blessed and may come to have a chastening, ennobling and truly relieving influence on the applicant, instead of converting him or her from a decent to an anti-social, or abject and beggarly habitual frequenter of charity offices sponging upon society. Such relief work with thinking, feeling and willing human beings involves psychological considerations and spiritual values, needing a very cool, sympathetic and understanding handling by well trained and highly educated or experienced, socially-minded workers. Last of all is it the work of ignorant, less educated, gauchy, ill-behaved charlatans. Much less is such work amenable to good results if placed in the hands of overworked or hard-pressed, easily excitable office employees. It requires coolness and ample time to hear, study and tackle each case individually, as, in fact, it should be handled.

If charity is to be ennobling, uplifting and really blissful, the present methods, ideas and outlook of our system of relief must undergo radical changes and be substituted by more imaginative and

expert handling of the whole problem of relief, *intimately allying it to truly ameliorative welfare work.* This can only be done if we forego the erroneous belief that all relief work begins or ends with either giving or withholding a cash stipend of an amount generally inadequate to meet the applicant's needs. *Money can do much, but welfare work can do more, and is more essential than money.* Besides money, methods and men ought to go together in such humanitarian work if a full advantage is to be derived from the money spent on it.

---

## CHAPTER XII.

---

### SIMULTANEOUS CONSTRUCTIVE WELFARE WORK, A *SINE QUA NON* OF ALL GOOD CHARITY RELIEF.

---

We have said something in the foregoing chapters about the principles that may be followed in charity relief, and the lines on which various kinds of relief may be given to the various applicants who seek it. We have spoken therein about the desirability of making charity relief effective and ameliorative, and with that end in view suggested certain improvements in the disbursement of relief in the previous two chapters. At the risk of repetition we may emphasise that *the central idea of charity should not be merely to distribute the income of charity money effectively, but more to make it ameliorative so as to improve the condition of the recipients.* Charity should never aspire to perpetuate itself at least as far as the same applicants who have once received it or their children and grand-children are concerned. Its primary goal and ideal ought to be to render itself unnecessary for that class at the earliest possible moment. I believe this object of charity is or will be accepted as essentially desirable by all far-sighted men and women. If so, we must see how we can bring this about.

Taking for instance an illustrative case at random of the large class of lone women and widows numbering more than 250, we can, as at present, go on giving them lifelong stipends and



other charity relief and get no results out of them, or we may tackle their problem of poverty constructively and put at least a large number of them on the road to self-help and social usefulness. While the blind, crippled or infirm can either be allowed to be taken care of by their relatives or friends or sent to an infirmary or an asylum for the handicapped, the able and capable ones can be given adequate work either in private families or in work-homes conducted for such a purpose. Those who do not know any arts or crafts *can be taught* some suitable work in a work-class, several of which are conducted by Parsi women, though apparently there is at present no co-ordination of these among themselves or with the charity bodies. The enthusiastic ones may be trained intensively to take up more remunerative work so that they may become quite independent. The sick or ailing ones may be treated in one of the communal hospitals or convalescent homes, so that on regaining health they may prove useful to the society in which they live and not be a sheer burden or dead weight on charity. Even if the initial cost of training such unskilled or untrained women and of treating the sickly or ailing ones may be large and the time taken long, the necessary expense can be incurred to the ultimate benefit of the community as a whole. Those who are paying rents higher than about Rs. 3 to 4 per month and earning less than Rs. 15 p. m. had better be accommodated in cheaper widows' or such other chawls or a Home for single women built with a view to save space and expense in building. If the widows have to pay higher rents outside, such communal buildings ought not to be dearer to

the community in the long run, as ultimately it has itself to pay most of these higher rents. As there are existing widows' chawls, co-operation needs be established between them and the charity trusts, so that the advantage of both the charities may accrue to the community as a whole. Since a number of widows would naturally be living in a cheap widows' chawl or a Home specially conducted for single women, *work and life can be organised for them there so as to make the former more remunerative and the latter more wholesome, making the inmates as far self-reliant as possible.*

The above is a matter of proper social organisation and not so difficult of achievement. Its beneficial results to the individuals concerned and the community would be undoubted if scientific organisation has any meaning. If some jump up to say 'but all that means labour and expense,' one can only reply, 'all good organisation means labour,' *but organised social effort need not be dearer in the long run than disorganised, scattered, non-productive or wasteful charity.* The initial cost of good organisation may be large but ultimately it always pays itself. The problem of organisation is a question of working out greater details based on facts, which may be furnished when something definite is decided upon.

To take another example of the large group of widows and a few deserted wives, both with children and together numbering about 608, both *ameliorative* and *preventive* work can be done among them with substantial results. At present by our short-sighted policy or innocent neglect we are

perpetuating a class of poor, unhealthy, ill-educated, under-nourished, ill-brought up persons in the growing children of this unhappy and hapless female applicant class. The generality of these mothers are themselves poorly educated and are too ignorant to do much for their children by way of providing good motherly influence or elderly guidance.<sup>1</sup> The bane of this parental ignorance needs to be combated by enlightened advice to and guidance of the mothers and children by trained sympathetic social workers.

Healthy and well trained children and youths constitute the best *reserves of wealth* that any community may well afford to build up and can look up to for its prosperous existence. It may therefore be seen to through the help of regularly visiting welfare workers that the younger children's nutritional, hygienic and educational needs are well-satisfied. If they are not, timely steps may be taken wisely and profitably to remedy all the defects in the above directions. The value of such *constructive welfare work*, where more than five hundred widows and a much larger number of children are concerned, and especially where poverty and destitution is allied to ignorance and bad upbringing, cannot be too much emphasised. It need not be stressed that such work will pay a hundred or thousandfold in the long run by preventing a misery-stricken class from giving to the community a legacy of a greater burden of more miserably brought up children. Besides, the sins of the parents should not be visited upon the children, who must be afforded as best an opportu-

---

1 *Vide* Table about Illiteracy, Chapter V, pp. 70-71.

nity for self-development as is possible to give them by an enlightened community. It cannot be denied that one of the causes of the extraordinary increase during the last 25 to 30 years in the number of the poor and destitute must have been the handing down of all the handicapping causes of poverty and destitution by the parents to their offspring, particularly so in the absence of any simultaneous enlightened efforts at constructive welfare work for or among them.

***If we want therefore to reduce the number of our poor und destitute we must take such far-sighted steps as to prevent ignorance, disease, deformity, bad upbringing and poverty consequent upon them from spreading, by tackling the matter at its roots.*** We have sufficient facilities for such efficient handling of the problem. Voluntary workers may not be wanting to do the work. Each welfare worker may be given about 25 or more cases under his or her care to keep constant watch over, and help each according to its needs with advice, guidance and active assistance. If the right type of social or welfare workers are not forthcoming in sufficient numbers, we will need a few paid workers to help us, but their cost will not be larger than what we may have to spend on the remedying of the ills that spring from such neglect of essential welfare work. The problems relating to the life of the deserted wives with or without children may be similarly tackled.

As regards the widowers and fathers with families or the male applicants in general, welfare work is equally essential, for, the generality of the

male applicants that seek relief also seem to be endowed with poor education and other cultural or vocational equipment. They may have to be advised on various questions affecting them or their wives and children, *e. g.*, they may have to be repeatedly told to shift to cheaper quarters or to healthier surroundings; to send their children to charity schools where they might get at least one substantial free meal a day and may have to pay no fees; to send their wives or daughters to work either in a private family or in an industrial institute so that their economic condition may improve; to send their sons to the Hoonnarshala or on some other vocational apprenticeship instead of wasting their time on unavailing literary education. They may have to be persuaded themselves to go for a change for a fortnight or more to guard against a break-down, or to send their ailing child to a children's hospital or convalescent home, or not to let their daughter's education suffer by keeping her at home occasionally to help mother, or not to incur ruinous debts of grain-dealers, Pathans or Marwaris. On these and scores of such other topics of relative importance to the family, such a class of applicants may need and profit by the sympathetic voluntary intervention of welfare workers, whose aim would not be to dominate, regulate, police or unduly and annoyingly interfere with the lives of such applicants under their care, but gently and persuasively to convince them of the wisdom of the suggested steps based on the long and varied experience of social workers dealing with or specialising in such welfare work.

Supposing an applicant with one or two children and earning a very low salary comes to ask

for charity relief. Instead only of giving him some help, he or his wife may be persuaded that she should do some extra work in order to supplement the insufficient family earnings, if the children are old enough not to need constant care from the mother. She may be secured part-time work either at home or outside in a family or institution. At the same time the applicant or his wife may be persuaded to take measures for the prevention of further conception, until their condition improves, as the condition of the family would worsen by the birth of more children, and one more life will be brought forth to suffer the penury of the three or four already stricken and miserable. One fails to understand what individual or social morality is endangered by taking measures to prevent the conception of children whom the parents are unable to feed, nourish, educate and bring up healthy and strong in mind and body. Neither is it easy to find out what sinfulness or immorality is involved in taking harmless contraceptive measures to prevent such unwanted births, so that the lives of the living ones may not be made more miserable by the coming into the family of a fresh member.

What happens to-day is that a large number of male applicants apply for charity help because they are unable to support themselves and children on the family earnings. They are given some charity help which is as a rule insufficient to meet their family needs. They have, besides, little hope of increased earnings in the near or sometimes even the distant future. In fact the occupations or professions of a good many are such that there is no hope of a rise in wages or earnings. If anything, they may be fearing a fall or reduction. In such

conditions, supposing the family has more children, not only is the condition of all the living members of the family immediately made worse, but no benefit accrues to the family from the charity relief given to it because it is divided among more members. Thus charity tends to frustrate its own contemplated ends by not simultaneously resorting to or enforcing necessary constructive welfare measures with regard to every applicant that passes through its doors. *It can at least be seen to that the same cause that once obliged a person to seek charity relief is not consciously or openly aggravated by the folly or ignorance of the applicant himself, or the negligence of the charity authority to do its duty adequately.* A large part of misery could be avoided and charity relief made much more effective and fruitful, if such simultaneous welfare or ameliorative work were systematically and scientifically adopted as a part of its function inseparable from that of giving relief. The charity office staff by the nature of their position are unsuited to do such constructive welfare work where persuasion by sympathetic friends and guides plays such a great part and it has to be followed up sometimes for months and years. The trained social workers can alone properly fulfil such a responsibility.

While help for medical relief is given, there is an equally grave necessity of the welfare worker visiting the home of the recipient, directing how best the relief could be utilised and watching that the relief is properly made use of. Otherwise the necessity of relief may unduly prolong or remain as

keen as before even after the full amount of relief has been given away, as in fact is actually happening in cases after cases at present.

If improvidence while earning a decent income and subsequent unemployment have reduced a family to distress and forced it to seek charity relief, the trouble would not be over by giving the man temporary relief until the time of his re-employment. The welfare worker will have to see to it that even during unemployment, he cuts down his expenses to the minimum possible, does not incur any ruinous debts, and when re-employed, he regularly lays by something, even if little, for the rainy day that may come or the old age that is sure to follow. Hundreds of applicants, even after they have once had recourse to charity, may be persuaded and made to insure themselves even for relatively small amounts according to their capacity to pay the premium, and thus ensure some relief and safety at the time of a like future emergency.

Trained welfare workers can render these and many other timely and valuable services besides. It is absolutely in the interests of charity-distributing bodies that such ante- and post-relief welfare work is started at the earliest possible moment, as the condition of an increasingly larger number of our men, women and children is getting worse day by day. It should be no solace to anybody to help a needy applicant with a little for a period of from 3 months to 3 years, sleep over it until he returns again for the same or another kind of help, and falsely believe that all that is possible for the charity trust to do for the seeker of relief has been done. Such a policy, innocently continued, has, to



a great extent, brought the volume of Parsi poverty, destitution and misery to the present alarming magnitude. Constructive welfare work in various directions, *with proper and adequate institutions to make it truly effective* is one of the many badly needed, far-sighted remedies for reducing such misery and destitution, and the sooner we organise such work and devise proper institutions to effect or supplement it, the better for the charity bodies and the community at large. I have here indicated some concrete measures in the above direction. If the organisation of such work is contemplated, I shall be willing to give further details as to how we can set about doing and accomplishing it.

---

## CHAPTER XIII.

---

### THE NECESSITY OF PREVENTIVE WELFARE WORK AND EDUCATIVE PROPAGANDA.

---

So far we have touched upon the various problems arising out of poverty or destitution and its relief, *i. e.*, we have looked at the problem from various angles and suggested its enlightened and scientific yet on the whole **post-mortem** treatment. *But the merely palliative post-mortem treatment of a social ill is not its complete cure*, for so long as the germs of the disease infest society, they are sure to attack one or the other member of the body social. If we therefore wish to arrest the disease from preying upon the people, we must teach them to fortify against its initial attack, *i. e.*, *we must do real preventive and educative work so that people may learn to fight the likely danger of poverty and destitution, which so far has been fatalistically taken as an inevitable reward of city-life and the bitter fruit of the so-called march of mechanistic civilisation.*

It will be clear to close observers that poverty and destitution and the evils of debility, disease, ignorance, and penury that follow or precede it are on the increase in the community, and if we wish to reduce them we cannot merely follow the old device of doles or any other better remedy if it is to be merely post-mortem or palliative. For, apart from the fact that all palliative and post-mortem remedies are costlier and less effective or fruitful of intended good results, the trouble has spread and is still

spreading so far and wide that if we do not take adequate measures to check its growth and prevent its further rise, we might soon find our remedies relatively useless or merely wasteful as coming too late. Anything therefore that could be done to prevent further recruits to the camp of devastated human life and values should be done early in the interests of communal well-being. As it is possible to do something, I beg to suggest here a few possible ways by taking a few concrete instances to illustrate the proposed measures.

First of all, as all charity bodies accumulate a good deal of case-work information of inestimable value showing us to some extent how people, otherwise self-supporting or independent, came to be destitute or dependent on charity relief, it is highly desirable that *the information should be freely and widely disseminated* among various classes through press, platform and pulpit publicity. Those in charge of children will also come to know of it and they may then be asked to disseminate this information to the older children who can benefit by it. I have tried to collect such information and experiences from among the actual cases come under my notice and published them for the general public in my book 'साथारिनी अठकाव अथवा उन्नतिने मात्रे'. Without any desire to propagate the sale of that book (its first edition having been already sold out), and with much less conceit regarding its merit or usefulness, I must stress the necessity of some such literature being widely broadcast among the higher middle, the middle, and poorer classes of our society, and particularly among the rising

generation, so that *the forewarned may be fore-armed*, and some good might result if not immediately, at least five or ten years hence.

To all persons and bodies dealing with the relief of distress and destitution due publicity and propaganda is a very effective instrument of help in their work, as people may be warned against oncoming distress by having before them actual examples of men who have suffered through their various kinds of folly, ignorance, inconsiderateness, wastefulness, improvidence, etc. It is, however, remarkable that almost none has so far cared to make use of this weapon of publicity or educative propaganda and teach people to be prepared in time against poverty and misery. It may be that the entire problem of poverty and destitution may not be solved by such publicity or educative work alone, but it does not follow therefore, that as much advantage as is possible to derive from it should not be taken on account of its remedial or curative insufficiency.

More than 900 *widows* of all ages from 20 to 75, with or without children, *i. e.* nearly 45 to 50% of the total applicants, seem to be seeking charity relief. Some of these seek it long after their husbands have died, but the majority have to resort to charity within the first six or twelve months from the death of their husbands. This implies that the husbands, when alive and earning, never cared to think of saving something either for their old age or for family provision in case of their premature death. A fair number is in fact so improvident that they do not have left

in the house even as much as to pay for their funeral expenses or the current month's rent, which the widow has consequently to seek from charity funds or meet by selling off some of the family belongings.

If we take the group of male applicants, either single or those with small or large families, the story is not different. Thousands incur very ruinous debts and hundreds seek charity help for the medical treatment of their sick wives or children, for the expenses of the latter's initiation ceremonies, for the marriage of their daughters, or the funeral expenses of their deceased children. If they are unemployed only for a month, they have to incur debts of the unfailing and ubiquitous Marwari, Pathan or graindealer or to go begging at the doors of charity trusts.

This state of affairs indicates *an utter improvident helplessness on the part of thousands of families* and their complete disregard to lay by or provide in times of employment some small amounts that may enable them to meet the small expenses of the inevitable emergencies and crisis that occur in the uncertain life of every family, particularly of those living in cities and dependent for their livelihood on daily or monthly wages. *Without having recourse to any educative propaganda, our numerous charities have gone on helping in all such cases, and thereby encouraging greater abject dependence, indifference to family responsibility, wasteful living and an absolutely unconcerned improvidence.*

Though it may be difficult all at once to wean such people from their confirmed improvident and short-sighted habits, I believe something can and

ought to be done by way of educative propaganda through lectures, articles, exhibitions, demonstrations and through the school to teach such people and their grown up children the value, necessity and urgency of thrift, saving and providence. Otherwise the problem is not only going to remain as it is, but to be considerably aggravated in course of time unless some radical changes take place in our educational system and economic prospects, for which latter there seems to be no hope in the immediate or near future. Encouragement might be given to save through **Savings Banks** and **Insurance Policies**, for the latter of which there is a great scope in our community if a Friendly Society or a Mutual or Co-operative Insurance Company is established and worked on sound business principles, supported, if need be, from communal resources to put it on a working basis.

Those insuring with such a communal insurance society may be given certain advantages over non-insuring persons, *e. g.*, when they are sick or unemployed, they may be given special facilities in communal hospitals for medical treatment, or advanced loans at a very cheap rate of interest, and their premia may be for the time being paid either from their own paid up amounts or partly from charity bodies and then collected by small instalments after re-employment. They may also be further encouraged by giving them or their families favoured treatment by charity bodies in cases of emergency or distress. Even if it be a sort of not purely independent or individual but social insurance, I believe any impetus given by these two and other workable devices to induce our

lower middle and middle classes *to forego immediate pleasures in preference to a slowly built up security of life* in the form of savings, insurance, etc., will go a great way towards a partial but substantially helpful solution of the problem of Parsi poverty, destitution, and social and economic misery during the various crisis of life.<sup>1</sup> Such insurance funds and savings may be utilised to further some Parsi co-operative industries as are suggested to be established in a subsequent chapter.<sup>2</sup> From what we know of the improvidence and absence of the essential habit of saving even among well-placed Parsis earning up to Rs. 400 to 700 per month, one cannot but feel that such encouragement and propaganda to teach our men and women the useful habit of saving will be worth all the effort that is spent on it. The Western countries have long resorted to such legislative acts as of Unemployment Insurance, Sickness Benefit, Widows' and Old Age Pensions, Children's Education and Maintenance Allowances, etc. out of sheer necessity, and yet even their public and private agencies have to supplement such legislated Public Assistance and free Social Services. In the absence of any such state responsibility in our land and any hope for its inception in the near future, our social responsibility as a community is all the more urgent.

No doubt it will be impossible to induce some poor earners or those with very large families in proportion to their income to save any substantial

---

1. A scheme of a Savings Bank and an Insurance Society on some such lines as suggested above may be worked out in consultation with some of our Parsi banking and insurance experts.

2. Vide Ch. XV.

amounts. These can begin by saving even a rupee per month, if necessary from the stipend that may have to be given them while their earning children might at least be taught to save better. At the same time such families can be taught ways of improving their income or earning capacity by taking up side-lines of work during off hours, by making their womenfolk earn as much as they can and supplement the family earnings, or by curtailing reducible expenses on domestic life, furniture, rent, or some avoidable luxuries. Some may have to be taught the value of contraception if it is impossible for them to feed, clothe or educate more children within their scanty incomes.

Such **preventive welfare work** will have to be done by education, persuasion, propaganda and house to house visiting by a devoted band of trained welfare workers, either voluntary or paid if need be. There are some facilities for such training already existing in the Social Service League and Adult Education classes, at the various Welfare Centres and like institutions conducted by associations such as the Scottish Mission, the Y. M. C. A. or Y. W. C. A., the Salvation Army, the Nagpada Neighbourhood House and others. Some training and experience can also be had through the Stree Jarthoshti Mandal and the Parsi Charity Organisation Society. But one cannot get away from the fact that our social workers must be trained up to a certain standard and taught a few essentials of good welfare work, and fairly closely acquainted with the existence and working of most of our various social and charitable institutions, if they are to be of much use in our constructive social work. It can also



be rendered possible to open a special class for training our social workers, and some literature on subjects relating to Parsi life and manners and the problems of our poor and destitute may be published for their information and guidance. Such a measure of improved working of charity relief on systematic and scientific lines is not difficult of achievement if we accept the principle and are earnest in achieving it. In Great Britain, the U. S. A. and other European countries, such workers are trained for at least a year or two or more, and the Colleges or Universities grant them certificates and diplomas after an examination of their theoretical knowledge and practical work.

Once practical, constructive and preventive welfare work is begun the entire idea of charity relief would be put on a different scientifically ameliorative basis and assume a different form. More help will be given to the poor, destitute and distressed through a helping hand, a word of sympathy, a piece of friendly advice, a slight rearrangement of family matters and such other personal kindly deeds, involving the much-needed human touch, contact and genuine sympathy; and such help will go a greater way towards relieving the misery of the afflicted than a lot of money can ever do, though money will also have its part to play. Such assistance will also be more timely and therefore more effective. Inspiring and instructive lectures, illuminating talks, demonstration parties, striking exhibits and exhibitions on the improvement of our socio-economic conditions will all play a useful part in such welfare work, which will be of greater practical benefit than the giving away of unceremonious stipends *en masse* in a stereotyped and uncreative manner.

## CHAPTER XIV.

---

### HELPING THE POOR AND DESTITUTE OUT OF THEIR SLOUGH OF DESPOND AND POSSIBLE DEGENERATION.

---

Preventive, educative and constructive welfare work must comprise, as we have seen, much more than the mere relief or palliation of penury, distress or human suffering. Enlightened welfare work must tackle the problem of all types of social ills, very often wrongly or abjectly taken for granted as inevitable, and try actively to improve the opportunities for fuller life and self-expression of the unprivileged or handicapped section of society. Extremely little work of this kind is done for our poor, stricken and destitute, with the result that those who have once fallen into the morass of want and degeneration go on falling still lower, while others from the upper strata of society continuously join these unfortunate ones to swell their ranks. Thus it turns out that 'the destruction of the poor is their poverty.' And 'the trouble with our poor is that there are too many of them.' With the plethora of the humdrum sort of dole-giving charity trusts, philanthropic bodies, social and religious associations and a lot of public and private charity relief, we find that the problem of the poor remains where it was decades ago and is daily worsening. *Nobody actually cares to understand scientifically what is being wrong with our poor physically, mentally and spiritually, and no active steps are therefore being taken to improve the*

*stock in these various directions.* Everything centres on the consideration of the economic status of the family, and the panacea, as we have had to point out repeatedly, is the uneconomic cash dole.

Now in the course of the little study I have been fortunate enough to make of the applicant class, it has been over and over again forcibly borne on me that *the trouble with our stipendiary class is not purely or simply economic*, though economic insufficiency is one of the foremost factors in the blighting of their life. The class has largely deteriorated or is deteriorating in many other more important spheres of life. Their progeny is not all or completely healthy physically, intellectually or in the moral spheres of life, and there are many causes hereditary and social or environmental that are working towards this steady deterioration of at least this class, if not of the entire community. We have not been conscious of or awake to this all-round deterioration, much less have we taken any effective measures to check, counteract or root it out. This seems to me to have been a grave sociological omission of its social duty and responsibility by an otherwise enlightened and progressive community.

No doubt stray movements and associations like the Physical Culture League, the Boy Scouts, etc., and rare cultural movements or associations have done something to uplift people to a higher level of physical and moral development, but these have touched only the knowing and somewhat the well-to-do classes, the really poor and destitute or the ignorant and their children, who cannot afford or

care to pay as much as their tram-fare to go to the classes or lectures, have been entirely left out of the movement.<sup>1</sup>

Besides, one does not find a single movement which helps to bring some sunshine or ray of hope into the drab and miserable lives of those who cannot pay for such innocent amusement. We talk a lot of our boys and girls going to see 'ugly, obscene or objectionable' films, our men frequenting public taverns or grogshops, our women indulging in scandal-mongering or idling away their time in worthless titter-tatter, or our younger girls risking their honour in search of a gay life, etc. *But can we find a place or places near any of the localities inhabited by our poor or middle classes, to which men, women, youths or children can repair for an hour or two at their leisure, for instruction or recreation, for a game of cards, draughts, chess, balls, for some innocent amusement, for exercise, for rest, for some much-needed social intercourse, or if only to escape from their often ungainly homes?* What marvel then that they try to obtain some freedom from the inevitable monotony of life and the drabness of their squalid surroundings by frequenting places as the above, which apparently relieve, or they think that they relieve the boredom of their dreary existence.

That the husbands cannot spend their leisure at home, where at times there is not space enough to

---

1. Mention must be made of the excellent move to provide noon meals to poorer school-children, and the supply of milk and medicines to the sick ones, as also the conduct of the three convalescent homes, and the various sanatoria which ensure some much needed care of the physical well-being of our poor and needy.

rest on an arm-chair, that girls stir out to places of questionable amusement, that boys definitely wander out or leave their cramping homes as soon as they can afford it, is not at all surprising if we try to understand the life and environment of our slum-dwelling, poverty-stricken people. The street, the cinema or public house appeals to them as a far better place than their so-called home; and if, therefore, we are earnest to wean such people from questionable or harmful pleasures, luxuries or vices, and to beautify their drab life to the best of our means, we must provide some palatable attractions as alternatives to the above, in the form of various types of innocent amusement at well-situated and attractively conducted **Recreation Centres**. That much is certainly due to human nature, and more so when it is cramped by city life with its attendant congestion or overcrowding, penury, monotony of labour and devastating boredom.

Such centres would do for our poorer classes what good clubs are meant to be doing for the middle class and the rich, and what in fact is largely attempted by the Y. M. C. A., the Y. W. C. A., the Toc H, the Boys' and Girls' Clubs and Recreation Centres, the various gymnasia, swimming baths, libraries, reading rooms and like associations and institutions in Western countries. This sort of organised social life where leisure is recreatively or instructively spent would not only bring some ray of hope in the lives of the people, but it would definitely tend towards an improvement in their mental, moral and spiritual outlook, and on the whole elevate the social atmosphere of the entire class touched by such

healthy occupation and pastime. One can write a lot on this *almost totally neglected aspect of social welfare or recreational provision* among us which would go a greater way towards social uplift and the eradication of so widely and vociferously complained of social vices, than the boosted checks on people's activities, or a hundred charity trusts doling out cash stipends year in and year out to ignorant, maimed and degenerate people, who do not know what their welfare lies in, nor understand how ever to secure it. *The proper use of leisure and healthy recreation presents a very serious problem in the ordering of city life with its artificial conditions, sensational attractions and a tremendous strain on nerves, which the Western countries are beginning to understand and provide against.* And let it be remembered that the Parsis in India are a most urbanised community, **89** per cent of its total population being urban, and more than **50** per cent of the total living in the city of Bombay alone.

While we try in some way as the above to beautify the lives of such of our unfortunate fellowmen, *we must also see that we try to pay greater attention to the physique, and the mental and spiritual development of the **children** of this class.* For while our efforts to uplift the older generation may not be as successful as we wish them to be, we will certainly meet with a much more hopeful response and results if we tackle the younger generation, and spend some of our resources more freely but carefully and far-sightedly on the better physical, intellectual and moral upbuilding of our children.

With a view to this, the first necessity seems to be to introduce *free medical inspection* in all our charitable and other schools where Parsi boys and girls are studying, and to provide for the timely treatment of all their maladies and defects either through the complete or partial help of their parents or communal institutions as the case may be. With the introduction of free and regular medical inspection must go *an adequate provision of facilities for the healthy growth of school-children in the form of facilities for play, exercise games and recreation.*

As I had occasion to point out in chapter V, a large part of the misery and poverty of our men and women is, *inter alia*, due to lowered vitality, ill-health, easy proneness to disease, premature ageing and consequent reduced earnings or none. This is so manifest that the extent of this cause of poverty and destitution may be learnt by either a glance at the generality of the applicant class or by orally inquiring of them regarding their health. If the children of these parents are called and seen, the truth of the above remarks will be more strikingly realised. Some of these children, as can be borne out from the reports of teachers and occasional medical inspection,<sup>1</sup> are either undernourished or badly nourished, rickety, anæmic, stunted, backward, sub-normal, physically and mentally defective in one way or another, or suffering from some ailment or organic defect or trouble. Most of these

---

1 One such was carried out free at my request by Dr. J. B. Dhanbhoora, a relative of mine, in one of our local charity schools with rather enlightening results. It is encouraging to learn that the Managing Committee is sympathetically inclined towards the idea of introducing regular medical inspection in its schools.

are not past redemption, and if a timely remedy were applied, most could be recouped to normal health, life and mental capacity. If allowed to go unattended to at the right moment, there can be no doubt that they will continue to swell the ranks of the unfit, maimed, debilitated and devitalised humanity, which is ultimately a burden to itself and society in more ways than one. These can multiply, and in so far as they do they bring down the level of the all-round development and progress of the entire community. Nature itself seems to be prolific with regard to the progeny of the weak and poor. *There can, therefore, be no more vital or beneficial charity or relief than to recover a debilitated man or woman to normal physical, mental or economic life.* And no such charity can be more effective than when it is done to restore a young life from any kind of weakness to health, physical, mental or moral.

Without further elaboration of this much-written-upon subject of modern civilisation, I would say that one of the most effective ways of reducing the numbers of our handicapped applicant class would be to introduce immediate medical inspection and timely treatment of noted defects and maladies of the children and adults, the cost of which in the long run will be less than what charities have to bear in subsidising for long such applicants at present.<sup>1</sup>

Side by side with the medical inspection of children in schools and the treatment of their bodily

---

<sup>1</sup> A move has been made to enlist the sympathy of a number of Medical Men for the above purpose with very encouraging response from most of the practitioners approached.



ailments, ***some provision ought to be made for the proper treatment and suitably distinctive education of the class of feeble-minded, sub-normal, mentally defective or problem and difficult children.*** For, these, if neglected in childhood, become a greater drag and burden as adults not only to the community at large but especially so to their family, dragging down with them a much larger number of men and women into the pit of misery, poverty and dependence. At present there is absolutely no provision for such of our backward, sub-normal, defective or problem children, who are taught with the normal or bright ones or left untaught or improperly taught, with the inevitable harm done both to themselves and their class-fellows. This can be remedied to some extent by starting first with ***a class in one central place for the backward or mentally defective children of all schools,*** and expanding its work in special clinics for such children as experience grows and the institution develops. There are a few of our medical men and one or two educationists who can help us in starting such work.

This movement of effectively handling in time the defective, backward, difficult or problem children was begun in the West more than 20 years ago and has made great strides in a better and profitable education of such children to make them useful citizens. The problem and expenditure are taken as a necessary and in the long run fruitful charge on the community, and the efficacy of the entire movement of special classes and clinics for such children under specially trained teachers has been borne out, we are told, by the results obtained

particularly in the direction of reducing the numbers of the unfits, misfits and delinquents in adult society.

The subject is of special importance to our community looking to the number of the defective or backward children and the complete absence of any good institution for them, but we are unable to go deeper into the question beyond emphasising the long overdue necessity of doing something or making some beginning with a class or two for such children with developments to follow.

There are two other problems which appear to be very grave from a preliminary study of the stipendiary class, *vis.*, the **ruinous indebtedness**, of some and the **bad housing** of most of them. As regards the indebtedness of the applicant class no adequate figures are available. But from the facts that come to light on inquiry into the reasons of male and female applicants asking for charity relief, even when their earnings or help from funds seem to be fairly sufficient, it is learnt that a very large number of male and female applicants have incurred debts of Pathans, Marwaris, grain-dealers, pawn-brokers or other usurers at very ruinous rates of interest ranging from 75 to 150 per cent. There are persons who have run into debts of Rs. 1000 to 4000, while their earnings are only Rs. 40 to 75 per month between 5 or 6 members in the family. Some applicants, earning from Rs. 80 to 150 per month with only 4 to 6 persons to support and a low rent, come to seek charity relief because they have incurred debts on which only interest instalments of from Rs. 50

to 75 per month have to be paid. The debts are incurred for all sorts of believable and unbelievable pretexts, such as sickness of self or a family-member, unemployment, social expenses as of initiation, marriage or funeral ceremonies, or for repaying the debts of their parents, brothers or friends and even acquaintances. Most can only pay the monthly interest, while the principal remains outstanding, sometimes, as it occurs, long after the repayment of double or treble the principal amount by way of the monthly instalments of exorbitant interest.

It seems to me such indebtedness on a large scale needs be combated by some established social agency, if one of the causes of the growing or never-ending impoverishment of a section of society is to be checked, prevented, or removed. I feel there is a great necessity of finding out the extent of this indebtedness of at least our stipendiary and applicant class if not of the entire indebted class, in order to understand the gravity of the problem, and with a view to tackle it in some way if it is found to be grave enough. For, there can be no doubt that a good many of the applicants seek charity relief even when they can get on within their income, or continue asking for relief even when one or more of their children begin to earn much more than what they were hitherto receiving in charity, simply because they have to pay instalments on various kinds of debts even if they do not show this to the inquiring authorities. There are other families whose income from their own

earnings and charity help is so small that they are continuously running into petty debts thus making their already harrowed existence less human and more miserable. A part of such very bad and remediable indebtedness can be reduced or removed with some help from the loan-fund suggested to be established in a foregoing chapter.<sup>1</sup> Such inquiry will also indicate to us the necessity or otherwise of establishing a loan-fund as suggested above.

As regards Parsi housing in the slum-city of Bombay, there seems to prevail a large amount of misconception and wrong information, due perhaps to the paucity of published facts on Parsi housing. I have summarised a few facts about the housing of the applicant class in the fifth chapter<sup>2</sup> and have submitted a special report dated 3-12-1933 to the trustees for their consideration, with regard to the need of cheap sanitary housing for a section of our very poor but not necessarily unemployed class, unable to afford a rent higher than Rs. 3 to 10 per month according to their income.<sup>3</sup>

It may be remarked here that in cities dear housing can be a major cause of people being forced below the poverty line, while heavy rent is a contributory cause of poverty in a much larger number of cases. While overcrowding and slum-residence is one of the effects of grinding poverty, it must also be understood that overcrowding and slum-

---

1. *Vide* Chapter X, pp. 213-215.

2. *Vide* Chapter V, pp. 77-79.

3. The report has been published in the *Jamé Jamshed* and the *Kaiser-i-Hind* of 9-6-34 and 24-6-34 respectively.

dwelling gives rise to such physical and mental ills and moral aberrations as not only to lead to added human suffering but also to become itself a cause of poverty and consequently a costly burden on society. Adequate, suitable and sanitary housing in cities, therefore, creates an important social problem needing the attention of the community.<sup>1</sup>

---

1. It may be noted here that the trustees of the Parsi Panchayet Funds and Properties are contemplating to acquire some land in an accessible locality in the city to build houses for the very poor at a monthly rental ranging from Rs. 3 or 5 to Rs. 15 according to the capacity of the applicants to pay.

## CHAPTER XV.

---

### OUR UNEMPLOYMENT PROBLEM AND A POSSIBLE THOUGH PARTIAL SOLUTION.

---

In the foregoing chapters we have so far discussed our prevalent system of charity relief with its effects on the stipendiaries in particular and on communal life in general, and suggested some constructive measures to improve its working, as also some plan of ameliorative and preventive welfare work which we consider so indispensable for rendering proper assistance to the poor, destitute, diseased and distressed. We have only incidentally touched upon the problem of the present unemployed suggesting the establishment of an *Employment Bureau*, an *Industrial Home* and a work-securing agency to help applicants in finding employment, to send the relatively less capable to the Industrial Home and give work to some at their own homes.

That, however, as will be readily realised, does not even touch the fringe of the immense problem of our present numerous unemployed, whom the well-meant but not so well thought out or organised efforts of some bodies and individuals have failed to rehabilitate in industry or trade. Some of these are drawing charity stipends for the last three years, and more are recruited to their ranks almost every month. The staple textile industry of the city of Bombay is going worse day by day throwing out the few Parsis remaining in employment out of the hundreds who had been employed in this industry for a very long time. Various other mills and upcountry ginning and other factories,

where Parsis were pioneer employers as well as employees, are either not prospering or are employing local people, getting trained day by day, at cut-throat rates of wages on which the Parsis, with their relatively higher standard of life, are unable to subsist. Similar competition from sister communities in Government offices, banks, business concerns, individual enterprises, schools and offices is ousting a large number of Parsis from clerical and other professional services, while a large number of salesmen are without any means of livelihood because of the depression in trade and the closing of many an indent office belonging to Parsi or non-Parsi owners. Scores and hundreds have been rendered idle from the docks, port trust offices and railway workshops.

The unprecedented economic slump has hit the Parsi community most not only because of its **high standard of living**, but also because of its excessive or **overwhelming urbanisation** as compared to that of the sister communities. The Parsis are therefore not in an easy position to fall back on land, even if they can lower their standard of living to some extent. The slowly disappearing joint-family life has also been responsible to some extent for the economic hardships, and has made for an increased expenditure because of poor housing in Bombay and proportionately heavy rents as can be seen from the enormously increasing number of applications for arrears of rent and cheaper residential quarters. Questionably luxurious and faulty living and social and religious expenses aggravate this plight. Under the above exceptional circumstances

and the fact that there do not seem any prospects of any new avenues of employment opening up for the average class of Parsis, it appears the condition of a larger section of our community may grow worse day by day. **Our system of charity relief cannot, under any circumstances, be taken as a right remedy for the relief of this grave problem, even if it were possible to swell our funds so as to be able to give larger stipends to our genuine unemployed.** We have in fact already enough experience of the bad results of an easy dole system to pin our faith in the panacea of doles or allowances. If desperate cuts must have desperate cures, **this is the time, when the community is suffering from desperate economic and socio-political distress, that we must strike out a bold and far-sighted policy to retrieve its worsening economic and moral position.**

But one may ask whether there is such a possibility of doing something substantial for the stricken section of the community to rehabilitate at least a goodly portion of it within the limits of our existing communal resources, without embarking upon hazardous adventures and with some enterprise that is relatively more certain of fulfilment. Or, as some fondly seem to believe, whether it will not be wise to let events take care of themselves until time does its work and matters adjust themselves agreeably to all parties concerned!

The second alternative is to own cowardly defeat against not quite insurmountable odds, and sounds hardly human or Parsi. Besides matters rarely right themselves agreeably only because they are allowed to *drift*. That we must face facts,



take stock of them, organise and act is inevitable. We have therefore to devote our minds to thinking a way out. I have been for long thinking of a possible scheme of communal productive and business enterprise, and my thoughts were confirmed by what I saw during my tour in various provinces, where various schemes of industries and self-help were being tried to employ educated people in a profitable way.\* I have, therefore, been encouraged to put forward the following scheme for the consideration of responsible men for whatever it is worth.

The securing of services or jobs in the open market for some of our unemployed may be possible to some extent even under present conditions, but it will be out of question to accommodate at the present moment such a large number of our variously trained or educated or uneducated unemployed. There are, therefore, two possibilities of helping these that we can think of, *viz.*, *giving them charity relief or employing them profitably*. As, again, adequate charity relief and that for an indefinite period until prosperity returns is not a sound or possible proposition, we can only think of finding some avenues of employing our men profitably. This is possible either in the *producing or manufacturing industry or in the buying and selling trade or business or in the two combined*. The last is a possibility for us as we shall discuss below.

---

\* *Vide* Appendix for my report on my visit to Dayalbagh near Agra and other industrial concerns in various provinces submitted to the trustees of the Parsi Panchayet on 9-11-1933.

The largest amount of charity relief is given for maintenance by more than a score of funds and some individual donors. On a very low estimate the amount may be about Rs. 4,00,000 per annum. Supposing the amount is largely spent by the applicants in meeting their primary needs of life, as in fact they are expected to do, because most charity help is actually given to satisfy elementary needs and not extra comforts or luxuries. Supposing we opened a **Central Store** in a central locality like Grant Road (serving Charni Road Junction and Khetwadi areas), and three or four branch stores in the few localities, such as Fort, Chira Bazaar (for Dhobi Talao to Thakurdwar localities), Tardeo, Parel and Dadar,\* and sold grain, spices, ghee, oil, cloth and clothes and a few other necessaries of life, a few drugs and patent medicines in common or every day use, we can thereby supply most of the daily and periodic elementary wants of our applicant class.

\* Such Central and Branch Stores in various localities are possible because of the stipendiary Parsi population found in each, as can be seen from the following table:—

*Table showing the number of relief-receiving families in each locality:—*

	<i>Name of Locality.</i>	<i>No. of Families.</i>
1	Fort	310
2	Dhobi Talao—Thakurdwar	304
3	Grant Road—Khetwadi	438
4	Gowalia Tank—Gibbs Road	79
5	Chikalwadi—Tardeo	297
6	Byculla	43
7	Lalbaug—Parel	198
8	Dadar	138
9	Mazagaon	48
10	Suburbs: Bandra—Borivli	44

Their usual needs may be studied and gradually a few more articles of domestic use may be added to the articles kept at the central and branch stores.

*But custom at the stores must be ensured,* and hence instead of giving cash to the stipendiaries, the charity trusts may issue uniform stamped, numbered and dated tickets either for the full amount of the stipend or for three-fourths of the sanctioned amount, giving one-fourth, if thought desirable, in cash. The stipendiaries may go and exchange the tickets for whatever goods they want at the stores. If they buy goods of a value less than the value of their token tickets, they may be given change in further smaller token tickets with which they can buy more goods on another occasion. The system can be worked without much trouble or risk against possible fraud after a little experience. The idea is not novel, for, food and ration tickets are actually in vogue by way of charity and public or state relief in several Western countries. The stipendiaries in fact will be benefited, for, they will obtain goods at a *fair or cheap rate* and of *reliable quality*. The margin of profit may be so kept that some reasonable interest is earned on the capital invested, and all the working expenses, including shop rent and the salaries of the employees are fully met. All the employees may be, as far as possible, Parsis, and they may be so employed on variously remunerative positions that generally one whose family and needs are larger may obtain a post carrying a higher salary, provided, of course, that due regard is paid to each candidate's *capacity* and *fitness* for a particular job given him.

Besides maintenance allowances, the charity trusts pay fairly large amounts for *school and college books, exercises, stationery* and sundry articles, and also for *medicines* and *patent drugs*. These, therefore, can be either purchased at the time of need by a *Purchasing Department of the Central Stores*, thus obtaining the middle-man's profit for the Stores and at the same time ensuring the quality of the goods, or they may be actually added to the number of articles kept at the Store if they are in frequent or larger demand.

The same idea of the *Purchase and Sale or Supply Department of the Stores* can be further extended to purchasing for and supplying the needs of the various *communal institutions*, who consume articles of daily use such as food, clothing and other domestic necessities. There are several purely Parsi institutions in Bombay, residential and others, which must be annually consuming large quantities of *dietetic articles* from grain to vegetables and other comestibles, a large quantity of *cloth and clothing*, and scores of other *articles of daily use*. If these institutions, at the mere writing of a note to the Central Store, can get almost all their requirements, and these of a perfectly reliable quality and at market rates in addition, one feels they will be willing to get their supplies from or make their required purchases through the Central Store and its Purchase and Supply Department, thus having the added satisfaction of helping a concern giving valued employment to their Parsi brethren. The Store will get the middleman's profits by organising this side of the supply of various articles of daily and periodic consumption in various institutions.

This sphere of its activities can be widened if the directorate approach the various *Parsi charitable educational institutions* and request them not only to purchase all their *stationery* from and through them, but also their *books*, which may be supplied at discount rates, because the Store as a large wholesale purchaser can secure much better rates from the respective wholesale dealers.

The various *Parsi hospitals* may be similarly approached with a request to place all their orders for stores and requisites with the Central Store, thus giving it further custom to enlarge its business and employ as many Parsis as possible.

Various other communal institutions like the *Agiaris* and *Atashbehrams* for their respective requirements, and the *charity buildings* for theirs, may be appealed to to have dealings with or through the Store as much as possible and convenient, as the Store will be prepared to give every customer the most favourable terms possible looking to the market at the time.

Catering for Parsi marriage and Naojote feasts at the various baugs, wadis and fire-temples is done almost exclusively by *Parsi caterers*. These may be requested and induced to purchase as much of their requirements as available from the Store or through its organised Purchase and Supply Department, which must, of course, build up all possible business connections for effecting such occasional or emergency purchases at the most favourable rates, so that the Store may have a reputation for giving the best available terms in the market and thus getting its proportionate commis-

sion. As far as possible, the Store must do business *only against orders* particularly in those goods and articles which are wanted only occasionally or once in a way, and must avoid all speculative trade; while in grain, cereals, cloth, clothing, spices, ghee, oil, paper, exercises, stationery and such other articles of constant domestic or other use, it may buy its annual supply on its own responsibility when the market is favourable.

The Supply Department can be further enlarged by requesting all *charity offices* and some others to get their office and other requirements like *paper, files, stationery*, etc. from the Central Store. The same operations can be extended by opening small *Branch Stores* in some of our bigger *Parsi colonies* in Bombay, such as at Dadar, Hughes Road, Byculla, Parel, Colaba and elsewhere.

There is a further possibility not only of supplying many of the requirements of *Parsi charity schools*, orphanages and such other institutions in the mofussil and of supplying cloth, etc. to various Gujarat Anjumans for annual distribution from some of the funds at their disposal, but also of actually opening *branch stores or agencies in Parsi localities in the mofussil centres of large Parsi population*.

Either in Bombay or outside, the custom or clientele touched by such a Parsi co-operative organisation will form such a *negligible and infinitesimal* portion of the total population of the place that no great disturbance will be caused to regular trade, and no Parsi or non-Parsi private enterprise will

be materially affected. In fact the entire school-going and domestic population touched in this way, may not for a long time to come, go beyond about ten, fifteen or twenty thousand persons, if all our expectations of expansion of this business concern are realised. This number must be set against the total population of Bombay which is over 11 lacs to realise that the diversion of business will not substantially affect the vested interests.

It will be seen that if a Central Store and its branches were contemplated to be opened and if, at the commencement, only the various charity trusts giving maintenance and other allowances agree to issue token tickets as suggested above, we may, on rough computation, expect an annual business of about *three to four lacs* of rupees in the necessary requirements to be provided to the stipendiaries in lieu of cash stipends, and about ten or twelve thousand in exercises, books and stationery. *This is not a negligible turn-over to start such a concern with.*

But there are in the city of Bombay scores of Parsi charitable or semi-charitable residential and other institutions which must be using all sorts of domestic and other necessities of life, a large part of which custom can be obtained by a *co-operative communal concern* which is *not interested in private profiteering*, but in employing and training our unemployed directly benefiting the entire community at large, and indirectly the customers themselves, by offering very reliable goods and services at market rates. The various types of these institutions are the following:—

- (a) 2 Orphanages, 2 Athornan Madressas, 2 Women's Homes, 2 Dharmashalas, 2 Convalescent Homes—providing boarding, lodging, some clothing and other requisites to about 900 persons.
  - (b) 8 or 9 Charity Schools, 2 Women's Homes or industrial institutes, 1 Hoonnarshala—part-time feeding about 2000 persons.
  - (c) 3 Hospitals and 4 Maternity Homes feeding about 500 persons (besides using medical and surgical requisites and apparatus, etc.).
- (All the above institutions use scores of other requisites from furniture, books, clothing, medicines, stationery to toilet requisites and pins and all are consuming a fairly large quantity of *milk*).
- (d) 4 or 5 Work Classes use cloth, silk, woollen thread, sewing machines and other accessories.
  - (e) About 20 fairly large Charity Offices use various office requirements, large and small from furniture to paper, ink, printed and other stationery, etc.
  - (f) Besides the above 8 or 9 charitable Parsi educational institutions, about 10 other large and small ones must be using all necessary requisites for schools. (Some of them have their branch schools in mofussil towns where they may be sending similar articles).



- (g) The upkeep of 3 Sanatoria, 4 or 5 baugs and wadis, 50 Agiaris and Atashbehrams, and more than 250 charity buildings must require all sorts of articles from lighting and other requisites to chunam, cement, etc.

(The 50 Agiaris and Atashbehrams and the Dharmashalas and Orphanages performing religious ceremonies must be, besides, using large quantities of *flowers and fruits*).

- (h) The various Parsi Caterers and Colonies can provide some custom by the purchase of domestic requisites, such as grain, milk, vegetables, fruits, spices, ghee, oil; cloth, garments, furniture, lighting requisites and scores of other necessities of domestic life.

Thus on a very conservative estimate, the turn-over of trade may amount, in course of time, to anything between 10 to 12 lacs of rupees annually, only counting the custom of our various charity institutions. While, if the concern works on sound lines and the organisation comes to inspire confidence in its working by giving courteous and efficient service at reasonable prices, it may justifiably be expected to increase its turn-over considerably, and give regular employment to more than a hundred or a hundred and fifty men besides affording an excellent training ground for our youths and enthusing into them a spirit of business enterprise, which we have been lately losing. If such a concern is once established on a sound footing and charity bodies and institutions are induced to co-operate and

support it, the custom can be ensured and it may not have to depend on a problematic clientele, *which certainty* is in fact *the first raison d'être* of such a business organisation as suggested above.

It may be emphasised that the most vital point of the scheme is that there is going to be almost a *monopoly of custom and a certainty of sale* of some products *at least to some persons* like the stipendiary class and the co-operating institutions, and there will be consequently *no competition* except that the supply will have to be at reasonable or market rates.

As we have already hinted above, such an enterprise can combine both **producing-manufacturing** and **purchase-supply** departments, thus making for greater profit and larger employment of men. The following articles may be sold or supplied by the Stores:—

Grain and cereals all kinds, spices, tea, sugar, oilman stores, **Bread, Milk, Butter, Eggs, Poultry,**

**Flowers, Vegetables** and **Fruits** including dried fruits,

**Soap, Tooth powder, toilet requisites,**

**Cloth** of all kinds and **Garments, Caps, Hats,**

**Boots, Shoes, Slippers** and some leather goods,

**Exercises, Books, Ink, Paper, Pencils, Envelopes,**

**Printed Stationery** of all kinds and other office stationery,

Electric bulbs, wires and other lighting requisites,

Chunam, Cement, colours, paints, glass,  
Brooms and **Brushes** of all kinds,  
Patent Medicines, drugs, **Eau de Cologne**,  
**Balm**, etc.,  
Medical apparatus and appliances,  
Cotton, woollen, silk and gold thread, and all  
other knitting and embroidery materials,  
Cutlery, **Crockery**, kitchen utensils,  
Fuel, coal, kerosene oil, sandalwood, incense,  
(loban), etc.,  
**Furniture** of all kinds, **Models** for schools,  
**Toys**, etc.,  
**Umbrellas**.

These and many other articles the Central and Branch Stores may have to supply to the institutions and a growing number of the patronising public, and it may soon be found that instead of purchasing many of the articles from the open market and then selling them, it may be much more profitable to produce or manufacture them in our own factory, so as to employ more men and reap greater advantage for the communal concern.

Thus one can distinctly see the possibilities of developing *productive or manufacturing industries* of our own for almost all the articles mentioned in darker types in the above list. In fact, some of them may be already being produced in the Home of Self-Reliance and the Industrial School or Hoon-narshala by the time the Central Store may be established. Thus some hand-woven cloth may be produced in our own weaving-sheds, and garments

can be made in the tailoring department. So also caps, hats, boots, shoes, slippers and leather goods in the Hoonmarshala or the Home of Self-Reliance. Brushes, soap, envelopes, umbrellas and toys can be also made there, and the Hoonmarshala with its carpentry and cane departments may produce the requisite quantity and quality of furniture. Ink, Eau de Cologne and Balm may be manufactured in a separate department of the Home, while two distinct industries may be established on a larger scale looking to the possibility of developing the custom, *viz.*,

- (1) **A Bakery**, primarily for baking bread for the various institutions and then cakes and biscuits on a small scale. For, good articles will command a sale in the colonies, hospitals and other institutions, while an appreciating public may also patronise such products of the concern. And
- (2) **A Printing Press** for printing all the office stationery, exercise books, registers and even other literature that may be secured for printing from institutions or private firms and individuals.

While in the Bakery men of less education or literacy may be employed, in the Printing Press even well-educated men of maturer age can be accommodated on various jobs, such as of supervisors, compositors, proof readers and linotype operators, while some less literate can be employed as binders, rubber-stamp makers, type-founders or machine attendants.

The demand for milk, butter, eggs, poultry, vegetables, fruits and flowers will be relatively large if most of the institutions co-operate to help our unemployed men by giving the Stores their custom. In that case a **Dairy** and a **Poultry Farm** can be started and a few hundred acres of land for growing flowers, vegetables and locally cultivable fruits can be obtained—all not very far from Bombay and within easy reach of the city and various Parsi localities by motor or railway transport. We can thus accommodate a few of the sturdy families of our unemployed in free country air and engage them on the *primary industries of life*, thus weaning Parsis from slum-life and showing them a way of cleaner, healthier and more enjoyable living on land in the countryside—a *great desideratum for an extremely urbanised community like ours*, which is suffering in consequence of its congestion in slum-beridden cities. **Thus we can lay the foundation of an agri-horticultural Colony or Settlement on some surer footing than some 'back-to-land' schemes vaguely contemplate.**

The above scheme of a co-operative trading and industrial concern for employing Parsi men and, if need be, women, can be further expanded to meet other needs of communal institutions and the public at large, as experience grows and the necessity for expansion in new directions is felt. *In fact one can put no limit to the expansion of such a communal co-operative concern run entirely in the interests of the community as a whole and not to profit a particular section of it at the cost of another or others.* Before, however, I go to give further details of its establishment, manage-

ment and organisation, I may say a few words in answer to possible queries from the inquisitive, *vis.*, "Is such a concern possible under the prevalent conditions of Parsi life and communal institutions? Or, will it be a success? Or, is there no other better alternative?"

First of all, we must be sure of the fact that in face of such a large number as over 800 to 1000 of our able-bodied youths and middle-aged men unemployed, *something must be done to rehabilitate them.* If something can be done, it does not matter whether it be through the above scheme or any other. Preference should be given to the one that evinces the assurance of fair success, and can employ a fairly large number of our young and middle-aged men. But the main factor should be that there is *no uncertainty* about the disposal of the goods or that the venture is not of a *problematic realisation*, and has not to meet the severe competition of the open market even as regards sales, not to speak of prices. If a relatively sure and steady custom as already mentioned above is possible, there is no reason why any alternative scheme involving less capital, employing more men, and generally more favourable as regards other necessary factors should not be given preference. I have tried to suggest what has struck me as a scheme most likely of success and certainty of custom, *besides being not very difficult of operation nor needing the sinking of a very large capital to begin with.* Moreover, if something has to be done to solve our problem of unemployment *it depends upon the organisers as to how to make a particular*

*scheme, chosen after due deliberation and weighing all pros and cons, successful.*

If responsible members of the community and some of its larger institutions *are in earnest* in their desire to do something for the rapidly deteriorating section of our unfortunate men, women and children, I believe the above scheme of a *Parsi Co-operative Trade and Industries Ltd.* can be successfully launched and worked, a new hope of prosperity kindled and confidence in our ability to rise to the occasion inspired in the hearts of many. I feel, with the nucleus of about 3 or 4 lacs of rupees worth of annual custom ensured by way of substituting kind in place of cash help to our stipendiaries, at least some communal institutions will come forward to help in a communal cause by giving their custom to the new concern, *as they will lose little thereby.* We shall be asking nobody to make any sacrifice but only to co-operate in a cause worthy of their support, and indirectly help the work of the charity institutions of the community. This will be on the Purchase and Sales side. On the Producing or Manufacturing side, the sale of the produce will also be secure, and it may be emphasised that it is against this *security* up to a minimum of about 10 to 12 lacs worth of turn-over that we are contemplating to build the above co-operative organisation.

Knowing a little about the acuteness of the Parsi problem of the unemployed during the last four years and the helplessness of charity bodies adequately to meet this unprecedented economic crisis in the life of the community, I had long been thinking, as I have hinted above, of such a

scheme of co-operative enterprise run on the lines of the Producers' and Consumers' Co-operatives working from the seventies and eighties of the last century in many a Western country. This idea has been greatly strengthened by what I saw at Dayalbagh on a larger scale though not on exactly the same lines as detailed above.<sup>1</sup>

Leaving, therefore, the practicability of the scheme to be decided upon by worthier minds, let me give a general outline of the organisation, financing and management of the scheme, leaving out minor details to be filled in later if the scheme is contemplated to be launched.

Our idea being to help the helpless or handicapped unemployed, the first concern of the organisation will be to pick out *fit* men from among *the unemployed* who are receiving stipendiary charity help, for such posts in the organisation *as each candidate is capable of filling*. The less fit will naturally get a chance later, or they may be put on the producing side on minor jobs which they can discharge fairly efficiently. Some can be accommodated later in the side or ancillary industries, such as the Bakery, Dairy, Poultry Farming, Vegetable growing, Floriculture or the minor positions of operatives in the Printing Press.

For the key positions of importance, two methods of filling them with *capable men* may be employed. One is to accept the *voluntary* services of retired or well-to-do persons of integrity, who are willing, out of a sheer desire for social service, to offer their

---

1 For the Dayalbagh Project, see Appendix.



time and energy in the interests of the community, *provided always that they are capable of discharging, absolutely beyond cavil, the responsibility entrusted to them.*

As there are always to be found in every educated community some men with a conscience for social or public work, and as in the Parsi community such men are not absolutely wanting, it will be advisable to tap this source and enlist the voluntary services for part or whole of the time, of men of competence and integrity. The second method will be to ask for applications to fill certain higher positions from any members of the community *provided they are not available from among the unemployed or the voluntary helpers.*

Since the entire idea of the scheme is primarily to help the unemployed who are a burden upon and are actually being helped with cash stipends by various communal charities, the larger charity bodies can help to establish the concern by donating fairly large amounts of money from Rs. 25,000 up to a lac of rupees each, *purporting them to be given to relieve the distress of unemployment among Parsis—incontrovertibly a charitable object.* It may be noted that for the initial establishment and equipping of the *stores* alone, not a very large amount will be required, though more money may be required later for developmental purposes.

The Central and Branch Stores for the supply of necessaries to the stipendiaries in exchange of the token tickets from charity bodies, and of goods as ordered by various institutions, can thus be easily started with a capital of two or three lacs of rupees

contributed by two or three big charity bodies. In fact on a smaller scale they can be started on much less. Once they are established, the tickets will be exchanged every month for cash at the respective charity bodies, and the bills of patronising Parsi institutions can be collected or cashed at the end of each month, and about 20 to 30 thousand rupees or more can thus be had every month to be added to its circulating capital.

Simultaneously with the establishment of the Central and Branch Stores or the Sale and Supply side, organisation should be set afoot to prepare for the *Producing side* of the concern by not only enlisting likely men but *asking or sending them to learn the various arts and crafts* of production in various productive or manufacturing industries contemplated to be started in course of time. In six months' time some industries may already be set going, and gradually as experience is gained and custom regularised, more of them as suggested above may be introduced. If more capital is required, at first the charity funds and the charitably inclined public may be appealed to to contribute towards a scheme which purports purely and simply to help the unemployed Parsis towards becoming self-reliant and partially self-sufficient. Some money will surely be forthcoming towards this object, more laudable than that of giving merely inadequate stipends, which often pauperise instead of setting the applicant to his feet again.

If more outlay is required, philanthropists may be approached to contribute sums at a nominal interest of about 1 or 2 per cent in the first

and second years, and about 3 to 3½% in subsequent years—a preferential charge being given them on the assets of the concern as a security for their loans. A further possibility of obtaining more capital is to borrow loans from the Savings Bank and Insurance Company if they are started as suggested above.

The charity bodies can further help this concern financially in two possible ways without violating any of their trust conditions. The first is by way of *subsidising* the salaries of some of the **less capable unemployed stipendiaries** who are badly in need of some employment, but whom the co-operative concern *cannot bear* or afford to pay higher remuneration. Similar will be the case of those who have to support a very large family. In fact, the charity bodies are actually obliged in rather a worse way to do this at present in the case of both the above types of applicants, employed in public or private concerns. My fear is that some shrewd or knowing business concerns and private employers are actually underpaying or drastically reducing the salaries of their Parsi employees on the sure belief and ground that the various communal charities will help to make up the deficiency. Some superintendents, foremen and private employers actually write occasionally to the charity bodies to say that they have been obliged to reduce the salary of their particular employee, and that the gentleman deserves and should be given some charity help to supplement his income. This happens even where the man is worth much more to the employers. Our concern, of course, will not

deliberately underpay but will pay what the business and industry can bear and in accordance with the merits and deserts of each employee. If, owing to his having to support a larger number of family members, he needs some more money, he may be supported by the charity bodies to some extent. *Under any circumstances, in such a concern as the above, even such less capable men will be earning a part of their keep instead of being entirely idle, as they are when ousted from the competitive open market and not readily reabsorbed.* Thus the concern will be able to give employment to men of all capacities without jeopardising its financial and economic stability. No men, even if unemployed, who are a drag on the concern need be employed, however. Only those who are capable of rendering some useful service may be engaged.

A few more younger men can be sent by the charity trusts to various producing, manufacturing, selling, organisational and accounts departments as *apprentices*, and a *subsidy* of a fixed rate for each of them may be given to the concern for giving them such training. The subsidy and the little work of these younger apprentices will help to strengthen and stabilise the economic or financial position of the concern. In fact this method is also followed by various charity trusts giving apprenticeship allowances to boys eager to learn at the Hoonnarshala or at any other factory or workshop. These well-trained apprentices can be then sent out if suitable employment is obtainable for them. It must also be borne in mind that by making provision for business and

industrial training in such a large and practical concern, this venture will actually create a class of experienced men who will be fit either to serve in business concerns or to open their own business on a small scale. *An impetus will thus be given to our educated youths to be trained for and pursue trade and industry, under more favourable circumstances than hitherto, weaning some of them from flocking to the clerical or other over-crowded professions.*

While charity bodies and the public may finance this trade and industrial concern, *let it by no means be understood that it should be expected to run at a loss, or that it should be constantly subsidised from charity or public money.* The concern must not only be run on the lines of absolute business efficiency, but it should make due profit, which should be possible, thanks to its very favourable position and certain custom. This profit should go partly to meet the interest charges, if any, while a part may be utilised to better the conditions of its employees as indicated below, and a part may be used to help in establishing institutions like an Apprentice Training Bureau, a small Industrial or Scientific Research Laboratory, a Statistical Bureau or for other purposes of specific communal betterment, which may increase the employable and all-round efficiency or chances of employment of the youths and men of the community. If found desirable, some profits may also be utilised to expand the scope of the concern, thus employing more of our occasional, seasonal or cyclical unemployed.

We have already hinted that the concern must be a co-operative one, but that need not mean that

the employees should necessarily possess shares in it from its inception, or that the donors or contributors should necessarily charge interest on their contributions. The latter may, if they are so inclined, forego any interest or dividend on their contributions. Besides, if the charity bodies so desire, they can help the finances of the concern by helping those unemployed who are taken up as employees in the concern with the amount of one or two shares of about Rs. 25 each, the amount to be credited directly to the account of the concern and to be given to the employees after a fixed period of service if their work has been found satisfactory. The amount can be taken as a sort of charity relief to the unemployed stipendiary to get him work and set him on his feet again.

But one principal idea of the concern should be to *better the economic and social conditions of all its employees*, so that their dependence, helplessness, or distress from sudden unemployment may not be repeated. With a view to achieve this, there may be established a *profit-sharing* scheme according to which every employee may, at the end of each year, be given a certain percentage of his annual wages or salary by way of a share in the profits, *if the latter exceed a fixed minimum*. This share, however, should not be given away to the employee, but it should be utilised in either giving him a number of shares in the concern purchasable for his amount, or a premium be paid on his behalf from the amount on a compulsory endowment insurance policy on his life; or it may be added to his provident fund or utilized in a definite manner for all the purposes

combined. Each employee may be, besides, asked to contribute to a *sickness benefit fund* from which he may be helped, as and if required, during his own or his family's illness. Thus among every single employee of the co-operative concern *the idea of proper provision for self and family during possible crisis or emergencies must be firmly rooted* so that he may learn the essential elementary lesson of *self-help through foresight*.

The idea behind profit-sharing is not only to further the economic interests of the employees of the concern, but to instill in them an *esprit de corps* and give them an impetus to be always ready to enhance in every way they can the interests of the concern they are serving, and to make them look upon it as their own. This principle has been tried with great success in some of the most progressive and humanitarian business concerns of the West, both private and public, and in a year or two of its inception in the proposed concern, it will be seen that its influence will be deeply felt as it has been in the above-mentioned concerns in France, Great Britain, the U. S. A. and other countries.\*

As regards the Organisation and Management of the business it may be said that once the principle of the above scheme and its broad outline are accepted, the actual establishment and working of the concern may not offer insuperable difficulties. If the concern cannot be started as a semi-charitable institution with special industrial privileges because of its essentially socially beneficial civic object of

---

\* See 'Co-Partnership and Profit-Sharing' by Aneurin Williams (Home University Library Series). *Passim*.

relieving unemployment, it may be established as a co-operative concern and be called '*The Parsi Co-operative Trade and Industries Ltd.*', with its Central and Branch Stores and the Producing and Manufacturing Departments. It must be organised and run as a communal concern, first with the object of employing the unemployed and training apprentices, then with a view to help various institutions in obtaining reliable goods and services, and finally to help the community as a whole to better its condition.

It can, however, be run as a distinct and independent concern, various sections of the community contributing the finances and therefore getting representation on the Board of Management, which may be so called or named the *Directorate*. This may comprise:—

- (1) Two or three delegates appointed by the various charity trusts and donors agreeing to give maintenance and other relief in the form of token tickets,
- (2) Two or three delegates appointed by the various consuming bodies or institutions who are willing to give the concern their custom,
- (3) Two or three men co-opted by the above delegates from among experienced traders, merchants, businessmen, manufacturers and professionals, so that they may tender helpful advice and guidance in the conduct of the concern,



- (4) Two delegates elected by the entire staff of the employees in the Office and Sale and Purchase and Producing Departments of the concern, in order to represent their grievances or interests on the Directorate, make suggestions about the conduct or improvement of the concern, and such other generic matters affecting themselves or the concern as a whole,
- (5) Two or three delegates, if necessary, appointed by the shareholders, donors, or contributors of the concern if any, to represent their voice on the Directorate.

The general policy of the concern will be laid down by this Board of Management or Directorate, and all matters, except those delegated to the Executive Committee or to any other person or persons, will be finally submitted and disposed of by the Board at its monthly or bimonthly meetings. The workers on the Board except the representatives of the employees may be honorary.

There may be under the Directorate an *Executive Committee* of about 7 or 9 persons, a majority of whom may be appointed by the Board from amongst themselves, one employee representing the Sales and Office side and one the Producing-Manufacturing side of the concern, and one or two from outside so that an element other than that of the Directorate may be represented also on the Executive Committee. The Committee may meet every week or fortnight if required, but must meet

at least once a month and look to or supervise the actual day-to-day running of the organisation.

The members of the Directorate may be appointed for a term of 3 or 5 years and they may be eligible for re-election, while the members of the Executive Committee may be appointed for 3 years, 3 members retiring compulsorily each year by rotation, though they may be eligible for re-election.

At the head of the concern may be appointed by the Directorate on their own initiative or on the recommendation of the Executive Committee, a paid Manager for a term of 5 years, after which he may be re-appointed for a further period of 5 years if his services are satisfactory, or may be replaced by a more suitable person if his services are decided to be dispensed with. Under him may be Assistant Managers and Superintendents in various branches of business and industry, and all employees may be given the opportunity not only to approach the Manager in person but to make any workable suggestions in writing, and forward them to the Executive Committee who may consider and take action on them as deemed necessary by it.

It may be stated that such stores as we have contemplated or very similar to them have been running for a long time, and a good deal of experience has already been gained by several of them, which will, therefore, be of value and help to the new concern. Something is being done also on the productive and manufacturing side. For vari-

ous other branches of industry I think we shall find good and experienced Parsi advisers.\*

The gentlemen mentioned below and others of varied business and other practical experience and public spirited in their attitude will be of great help in founding and successfully running the concern, *meant for the social and economic uplift of a rapidly despairing and deteriorating section of our community.*

If the producing and manufacturing departments of the concern with their various industrial, agri-horticultural and dairying sections are well established, such a development may promise to be the nucleus of a good *Parsi Colony or Settlement* by itself. It must therefore be borne in mind that the industrial side is at first provisionally set up *in a suitable locality*. When, however, the idea has taken root and the concern develops on a bigger scale, the location of the complete plant and various industries must be considered with foresight. The Colony or Settlement must be in a convenient situation, so as to be easily accessible by rail or road and it must have ample land in the neighbourhood for

---

\*There are Parsi gentlemen of wide experience in various departments of trade and industry, most of whom will be willing to give their free services in the communal cause, many of them actually rendering honorary services in various organisations or institutions working for the benefit of the community, such as:—Grain and other stores department, textile, hand-loom weaving and other manufacturing industries, the dairying, baking, printing, boots, shoes and leather goods manufacturing and agri-horticultural industries. There are besides several Parsi magnates of business acumen and experience who will be willing to give some of their valuable time by way of advice, guidance and general supervision on the business organisation and legal sides. A list of names of some of these can be easily made out.

expansion, so that retired or other self-supporting families may be encouraged as at Dayalbagh to stay there. Besides giving custom, they can help in the communal work with their mature experience in their respective spheres of knowledge.

Both the ideas of a Parsi Colony or Settlement and the subsistence of the colonists or settlers on the fruits of their combined primary industries like agri-horticulture, cattle breeding, dairy and poultry farming are not mere chimeras. To take only a few examples, prosperous countries like the U. S. A., Canada, Australia and New Zealand have grown on agri-horticulture and stock raising and dairying as their basic and starting industries. The Hebrew colonisation in Palestine is a more recent example of what science and organising capacity can achieve through the cultivation of the primary industries. Nearer home, the Anglo-Indian Colony at Lapra near Ranchi seems to be making good progress as it appears from their regular monthly reports. When the colonisation of the first four countries began, agriculture or stock breeding was not in an advanced stage. Science had not yet come fully to the aid of agriculture. Conditions have changed immensely since then. If we can combine to some extent the primary industries run on scientific lines with a few manufacturing industries and our business organisation in the neighbouring city, the possibilities of the expansion and prosperity of such a co-ordinated Colony and Industrial Organisation are many and far-reaching. I need not dilate upon them at this stage.

There are other possibilities of helping this Colony or Settlement idea to a successful develop-

ment which may be noted here. There are a few residential institutions conducted by the community in Bombay, which can be removed, with safety and advantage, to such a Colony if within easy reach of the city, say at about an hours' journey by car or train. If a residential educational institution with about 300 inmates like an orphanage or a boarding school were shifted to the Colony, both the School or Orphanage and the Colony can derive great advantage from such a combination and cooperation. The 300 inmates and about 30 to 40 members of the higher and lower staff and their families may need large quantities of vegetables, milk, meat, fruits and other articles of diet which the settlers in the Colony may be profitably engaged upon raising. A good portion of their produce may thus find a ready and near market and the inmates may get the advantage of pure and fresh food. The inmates may also live in fresh country air and learn something of the basic industries producing primary products, and the simplicity and hardihood of life and the industry of the men working at them.

The advantages of such a healthy combination are not exhausted here. Every colony of civilised men, away from the amenities and conveniences of city life to which they have become accustomed, needs some facilities which may have almost become the necessities of life. The children of the colonists will need *education* and the colonists themselves will need *medical attention*, while all will require some sort of *cultural and religious life and recreation*. All these necessary institutions and services can be provided without further expense by the presence

of a well organised residential educational institution in the Colony. The children will be able to attend school almost up to their sixteenth or seventeenth year, while the School Medical Supervisor and the School Dispensary and Sick Room can, without inconvenience and perhaps with benefit to themselves, minister to the sanitary, hygienic and medical needs of the colonists and their families. The School Hall and the Dādghāh can serve as the congregational and prayer halls for the colonists in addition to the students, as evidently both will not be occupied all the time by the students of the institution. Recreation can also be cheaply provided for in a similar way, a school band can enliven the life of their other class-mates and the colonists, and the teachers through lectures and the students through debates can provide some cultural life for the colonists as much as for themselves. The children and teachers themselves will find life in a colony more healthy, real, varied and entertaining, and they will profit by such a gamut of experiences in their very midst relating to the practical problems of life as will always be impinging themselves on their minds through the busy, bustling throb of life inevitable in a compact colony of this kind. Both these institutions will thus be mutually helpful to each other and each will derive a rich support from the existence of the other by its side. The Dayalbagh Colony in fact started with such a residential educational institution in its midst, the other members of the colony engaging in, *inter alia*, healthy pursuits to minister to the needs of the school-children and teachers and thus earning their livelihood in turn by rendering useful and needed services.

A few more institutions like the dharmashalas for the infirm and destitute and one or two convalescent homes can also be removed to the Colony as it develops, with mutual benefit to both as has been already indicated above. *There is also a further possibility of settling or providing for the habilitation in such a well-organised colony of such single persons and families as are **completely dependent on charity** and are so placed as not to need staying in the costly and slum-beridden city of Bombay.* There will be hundreds of such persons and families who can be sent to stay *for short or long periods or for life* in such a colony, with such wholesome and healthy country surroundings tending to their own better health, and what is more important, of their growing children. The cost of their living or maintenance in such a colony will be much less than in the city, and the results will be more beneficial both to the recipients and the givers. In course of time, some of our other charitable boarding and lodging institutions can also be shifted to such a colony with an advantage both to their inmates and the industrial life and expansion of the colony.

It may also be noted that the above is a possible and feasible type of employment for the Parsi unemployed. If it is made successful, business having no limits to expansion, various new ventures on the supply or manufacturing basis can be opened to the great benefit of the community as a whole. We may start *larger manufacturing industries*, encourage the consumption of their products among our own people and institutions, and give a lead in

the development of indigenous industries to our local sister communities, who may not grudge such developments in as much as India can bear a great deal of industrialisation on its own soil from whichever community it may come, so long as the wealth produced thereby remains in the country for the benefit of Indians.

I have already hinted above that the scheme will not appreciably harm the vested interests as the expansion will be gradual, the proportion of the clientele affected by it will be comparatively small, and the entire market which may be curtailed will be distributed over several scores of dealers situated in various localities. As the concern is conceived and contemplated to be run on a co-operative basis, besides the unemployed being re-employed and idle men made productive, the profits will not go to private coffers, but will be distributed among the employees, the customers and several other members of the community. It will thus be a sort of rightful encouragement to initiative in the cause of communal co-operation, and a social experiment of some value, which may in fact conduce to at least a partial solution of our grave problem of unemployment.

If goods and services are offered at fair market rates and of a reliable quality, and special care is taken to render courteous and efficient service, and employ imaginative salesmanship as indicated above, one feels the initial difficulties of a not very novel organisation will not be insuperable. The difficulties, if any, may be discussed privately by a body of res-



possible persons and the scheme need not be placed before the public before it matures or materialises. Once a few bigger trusts begin issuing tickets and a few communal institutions are satisfied with the services of the concern, most institutions will follow suit or be willing to join in the co-operative effort, since none has to lose anything but indirectly to gain on the contrary. Difficulties of control and working may be gradually met by slowly developing the business as more experience is gained. Nothing is impossible if there is a will to co-operate and succeed in a selfless cause of communal betterment. Nothing succeeds like success and if the venture is carried to a successful issue, many good results of value and help to the community, not only ours, but other sister communities as well, may follow. Our above proposed Home of Self-Reliance and the Hoonnarshala as also the Women's Industrial Institutes will gain immensely from the successful working of the concern, as it will give steady employment of various kinds to several of our men and women in all these institutions. The evil effects, if any, of developing the above in an unduly unwieldy scheme by expansion into too large a concern, can be obviated by due decentralisation and adequate checks which can be devised without great difficulty. But a concern involving an initial outlay of about 4 or 5 lacs of rupees and doing annual business up to about Rs. 10 to 15 lacs cannot be viewed with any apprehension of unmanageability, in these days of considerably larger business as well as communal and charitable concerns. The scheme of an agri-horticultural colony or settlement as briefly delineated above can be taken up a little

later than the business part of the organisation. If sufficient capital and co-operation of Parsi institutions are however forthcoming work can be begun on it simultaneously as the selection and purchase of a suitable site within easy reach of Bombay may take some time.

Let us, however, state that the *relative importance of man's primary industries like agri-horticulture, stock-breeding, dairying, etc. in the average economy of every society or nation* in its present state of economic organisation and development needs to be specially emphasised. As was so strikingly demonstrated even during the last Great War, it is the course of wisdom for any society to strike a due balance between the engagement of men and women in rendering useful *services* and their occupation as *producers of primary products*, so that sudden displacements of trade owing to rival competition, sudden change of fashion or other catastrophic upheavals may not so heavily disturb the equilibrium of its economic organisation, as is happening nowadays on a large scale in the heavily industrialised and complex economies of the Western nations. It will be seen that the Purchase and Sale or business side of the organisation will only involve the rendering of services, and it will, therefore, be advisable to balance this with the producing-manufacturing side of the enterprise, so that a good number of our men and women may be engaged in the fundamental human pursuits of producing primary products and the necessities of a civilised life. It is, among other things, to create this economic balance or equilibrium in the life of the

Parsi community as a whole that both the above aspects of the proposed concern need be taken into equal consideration. It may also be remembered that agri-horticulture being a basic industry producing the prime necessity of life, *viz.*, food, besides producing very useful raw products for other necessities like clothing, shelter, etc; and the agriculturist being relatively independent, there is at least the possibility of freedom from starvation, and steadiness of occupation for those engaged in it, as against the dangers of hunger and idleness that beset the city wage-earner on losing his employment at the caprice of the masters or customers.

One more important point must be remembered, *viz.*, that among the seekers of charity relief, there are two distinct types, *viz.*, the *disabled* or *completely handicapped* who cannot go to work, and the *able-bodied* who are capable and willing to work. The nature of this problem necessitates *two distinct types of treatment or relief* of the handicapped, the one for the able-bodied worker being quite different and distinct from that given to the disabled. The gravity of our problem of relief has arisen through a mistaken and misconceived step of treating these two classes alike by giving them a stipend adequate at times but more often inadequate to support them on an efficiency level. It is high time that we did something more constructive and substantial for rehabilitating our poor or destitute able-bodied, workless adults and youths, instead of emphasising and increasing their helplessness by giving them doles as to the disabled, and gradually reducing them and their children to the same plight.

---

## CHAPTER XVI.

---

### A NEW TURN TO CHARITY AND

### A REGULAR COLLECTION OF VITAL AND SOCIAL STATISTICS AND AN ANNUAL STOCK-TAKING OF PARSI CONDITIONS AND PROBLEMS BADLY NEEDED.

---

We have seen that our present system of charity relief has not been instrumental in reducing poverty, disease, distress or destitution, but it has to some extent encouraged begging of a very degenerate kind and made social parasites of some of our men and women of weaker minds and character. We therefore need to make not only a more appropriate and ameliorative use of the communal resources, but we must give a new turn to and introduce a fresh outlook into all our charitable activities and dispensations, personal or pecuniary, if we want to effect a greater good of the community, for an unfortunate section of which the charity is intended.

At present, as we can generally notice, Parsi charity is being largely used for the maintenance of ritual or religious institutions, for very ordinary type of education and for post-mortem relief of distress or destitution. Except for solitary instances here and there, no established institutions seem to be of outstanding merit doing for the Parsi community what so many institutions of other communities and countries are doing for their own people. With the magnificent charities of the world-renowned Parsis, paradoxical as it may seem,

there are no institutions in any sphere of life-activities, educational or academical, welfare, cultural or nation-building among them to which we may point and say, here is an institution which the world may copy or of which the Parsis may be highly proud. The Parsis can justly be proud of their spirit of charity, but there seems little to be proud of in the conception and organisation of their system of charity. The money and the heart are there but the directing hand or the organising and originating head seems to be absent. It is, therefore, that with such immense charity resources we can show so poor results in the field of ameliorative, constructive or creative achievements, most of our resources being scattered or frittered away in doles and driblets either to institutions or individuals, and almost all our charity being of the humdrum, routine, unimaginative or obsolete sort. This may also be because the Parsis are too individualistic and seem to have such a penchant for individual memorialisation, more for a name that rarely endures long, than for the deed and its creative effect which, though sometimes imperceptible, lasts much longer. Most are unwilling to give for the needed development of established institutions except in small driblets, because they bear somebody else's name, and others do humdrum charities because they know no better or because within their small amounts they cannot do more, independently. A large amount of charity is thus thrown away either in lost causes or on objects that serve little ameliorative purpose or do any substantial progressive good to the community. Besides, in the absence of deeper constructive thinking or of a sound lead by a

respectable institution or body of individuals, most vested or entrenched interests gather a large portion of the available charity from year to year. It is also because of this shortsighted policy that a section of the Parsi Press and public talk so loud and hoarse of the doctrine of *cy pres*, little knowing that there are very few obsolete charities that need diversion, most of the existing ones being live and utilised, and that what is more urgently needed is not a legally enacted diversion of old charities so much as a *new conception* of the true value and purpose of charity, and its fresh *re-orientation*.

At present we experience a strange spectacle, unique perhaps in the life of any community on earth, that there is not such a dearth of givers or donors as of proper administrative bodies or institutions with progressive ideas and schemes of welfare to whom they would be satisfied to entrust their money. People often inquire and are at a loss to know as to what fund or institution they can or should give their money they wish to give in charity, so that a really good use can be made of it for the true benefit of the community. And except for the education fund one has no heart to advise such persons to give their moneys away to any other, as little substantive good can be done by the age-long post-mortem relief in the form of doles, though it must be admitted that the income of the funds for education is also utilised more or less in the same uncreative spirit. Thus it is that there are millions awaiting to be used in good communal causes and donors unable to find the apt or appropriate ones.

For want of reliable and satisfactory guidance, we also find unscrupulous, selfish or unduly zealous persons urging the cause of their pet fads and institutions for the acceptance of the intending charitably inclined philanthropists, and some gullible donors even to-day giving away not thousands but lacs in utterly puerile, useless, or obsolescent forms of charity, which, by their very nature, may never do an iota of real good to the community, or which money, in fact, could be utilised to much better ends.

Worse of it is that any person or a clique of persons, whose only qualification is their misconceived zeal or desire to be called pioneers or public benefactors, can and do start their own funds and institutions for purposes which are in no way different from those of scores of already existing charity trusts or institutions, or which, being arrived at without an adequate study of the needs of the community, may do little good in proportion to the wealth and energy spent on them. There is, moreover, not an accredited body of persons or communal organisation who can take up cudgels against such, at times bogus, at times fatuous, at times thoroughly unconstitutional individuals and cliques, who do not know their own business and are thoroughly incapable of usefully or efficiently administering a charity or conducting an institution. Amidst a state of affairs in the community as described in the foregoing pages, it is painful, if not surprising, that there are equally faddist, sentimental or unthinking philanthropists who are ready to entrust their money to any such individual or

clique through a sincere but misplaced belief of doing good more effectively through such persons.

Looking to the state in which our charities are, considering the results most of them are achieving, and realising the general trend of Parsi philanthropy and a grave lack of thoughtful, well-considered and enlightened guidance based on studied facts and figures, one feels that *there is a very great need of some accredited and trusted institution like the Parsi Punchayet of Bombay or a joint body representative of the larger influential trusts, taking upon itself the task of establishing channels for studying the needs of the community from time to time, and advising and guiding people to endow or help only such causes or institutions as are needed for the real good of the community, and which will not cause waste or overlapping of charities or charitable effort.* While the fount of Parsi charity goes on profusely flowing, such a need may not be so keenly felt, but it is sheer short-sightedness and suicidal amidst such economic distress as the Parsis are suffering to-day to allow communal resources to be wastefully frittered away or *spent on less useful purposes when more useful and beneficial ones could be and need be thought of or devised.*

There is, therefore, an equally urgent need for **a proper statistical study or survey of general Parsi conditions** to understand our true wants and give guidance based on facts to the many large-hearted ladies and gentlemen who are eager to spend their resources for the good of the community. At the same time all bogus, unconstitutional, overlap-



ping or inefficient bodies must be frankly opposed or exposed as the case may be, so that communal funds may go to useful and trustworthy institutions, and moneys may not be scattered in a hundred small charity trusts, the existence of which it is difficult to know at times.

It will, in fact, be in the interests of the community to invite all intending philanthropists, whether wishing to give large or small amounts, to consult a communally accredited body like the Panchayet or the suggested joint committee of charity trusts before embarking upon any new charity trust or institution, and co-operate with it to put the money to substantial use in consultation with its members. Even other big trusts might lodge their funds with the Panchayet so that they may always be in safe custody, besides being known to the community through such an accredited and constitutional channel. At any rate it will be in the interests of the donors themselves and the community they wish to serve to get all their endowments **registered or recorded** at an accredited centre like the Office of the Parsi Panchayet, so that some count can be kept of all the charities of the community. It will thus be possible in course of time to co-ordinate our charities on a better footing with more fruitful results to all parties concerned.

But before other bodies can thus seek the help of the Panchayet for the direction of their philanthropy or the custody of their funds, the Panchayet must give an earnest of its competence by boldly conceiving the use of charity on a new and constructive basis in some such way as we have indicated in the foregoing pages, and open new funds or

endowments as needed according to times for creative ends and the progressive well-being of the community.

If charity is to serve a truly beneficial social purpose and if philanthropists wish the highest measure of good from their wealth or personal effort devoted to the cause of human welfare, they must realise what *constitutes the essence of social development and progress* and direct their resources more towards preventive and constructive ends and towards developmental, educational and other activities that may tend to the progressive well-being of an increasingly larger number of people. They must, moreover, definitely *ensure, by a saving clause, the avoidance of rigidity in their trusts*, which is the bane of so many ancient and obsolete charities, doing harm rather than good, because the growing human society can not keep stationary to correspond to the rigidity of the age-long charity. It would be wiser to devote more of such wealth and effort towards the education and proper upbringing of the children and young of the society, laying a foundation of true *wealth* and towards other nation-building constructive ends, and contribute less and less towards the purely post-mortem treatment of social and individual ills.

We have indicated some urgent needs of the community at various places in this report and suggested the starting of some new funds to meet them, such as

- (1) For medical inspection and
- (1a) Treatment of school-children,

- (2) For providing better material equipment in our charitable schools,
- (3) For improving the qualifications and bettering the lot of our teachers, and for other such purposes.\*

Funds at a central body like the Panchayet can also be started

- (4) For the proper feeding of all the needy children of the poor and destitute either at home or school,
- (5) For providing outings, excursions or travel trips for them, and for establishing holiday camps or homes for the children of the city or slum-dwellers,
- (6) For opening day nursery schools in various localities of the poor in order to take away the younger children of from 2 or 3 to 6 or 7 years of age from the foul atmosphere of a cramping slum home to a neat, tidy, airy and spacious place in healthier surroundings, where they can be properly looked after regarding their bodily growth, habits and mental development,
- (7) For establishing clinics for poor and middle class mothers for ante- and post-natal medical examination, advice and treatment in one or two central localities, which will do a lot of good to the particular class for whom they are intended, thus making for the better health both of the mothers and babies, ultimately redounding to the well-being of the community as a whole,

---

\*Vide Ch. XVII,

- (8) For endowing funds for apprenticeship allowances, so that some of the willing students may be enabled to take to vocational training from early youth when they are best fitted to begin such training,
- (10) For helping the running of industrial homes and
- (11) For founding a Model School as proposed in the succeeding chapter. These and similar other movements are further possible avenues of usefully spending the communal resources after.

There is no provision in the community for stricken and needy people, such as a home for the homeless or the fallen, particularly of the female sex, some of our men are on streets and some of our women are compelled to reside in non-Parsi homes after rescue. The uncounted class of our defective children—the deaf, dumb, blind and crippled—cannot be lodged or educated and trained in a special suitable institution, and the much larger class of our feeble-minded, mentally deficient or problem children go absolutely uncared for institutionally, the children being actually allowed to be a drag on the teachers and their other more intelligent class-mates with whom they are indiscriminately herded as we have already indicated. Besides the harm done by such faulty arrangement or a total lack of it, the deficient children, without special care, tuition and training which they so badly need in their formative years, grow up as a sheer dead-weight or burden to the community,

which it has to bear with a vengeance all through the lives of such unfortunate persons.

- (12) Funds can, therefore, at first be endowed for some temporary provision for the homeless, and if the numbers of the inmates increase and only if necessity arises, a Home or Institution may be established to shelter the homeless and take care of and redeem the fallen and stricken or the waifs and strays.
- (13) An Endowment or better an Institution for the care, instruction and lodging of infant and adult blind, deaf, mute, crippled and such other maimed persons may be established so that not only their life may be rendered somewhat endurable, but they may be saved by training from being a complete burden on family or society.

Before doing so, however, a proper census of the Parsi defectives needs be taken in order to determine the necessity of such an institution. For it must, be borne in mind that if the numbers of the handicapped of the above two classes are very small, it will not be wise to spend large sums on endowing permanent institutions with costly buildings for them. Some temporary arrangement may at first be arrived at with some existing Parsi or non-Parsi institutions that treat or help such cases and more money spent for establishing permanent institutions only when the numbers are seen to grow and the need is really and more urgently felt.

- (14) Funds must be provided for opening separate classes for the backward, feeble-minded, difficult or problem children, and special clinics endowed if the number of such children is large, as they require expert care and treatment for improving their mind and behaviour or for rendering them normal.
- (15) We have also to stress once again the need for the youths and adults of both sexes of the poor, of health homes or recreation centres and clubs, where they can repair in moments of leisure and enjoy profitable hours in exercise, games, recreation, social intercourse, wholesome reading and innocent amusement, thus building up a zest for healthy and progressive living and escaping from the squalor of their surroundings and the monotony of city life.
- (16). Equally necessary are facilities for cultural contacts and associations, wherein the intelligent and energetic may find a venue for self-expression in the spheres of art, literature, science, technical pursuits and self-developed hobbies. The last two can make for fuller life and cultural development which are standards of measuring a community's place in the scale of human civilisation. They make a community more virile, expressive and alive to higher spiritual values.

Prizes, scholarships, fellowships, etc., may be endowed with a view to give impetus to sound scholarship and deeper scientific and sociological study and research, all of which are either so remarkably lacking among Parsis or are so little encouraged.

These are some of the constructive tasks that need be tackled. There may be others which can be known after adequate study. But I hope that it has been made clear that a new conception of charity and a reorientation of our relief and charity endowments are badly needed for the uplift of the stricken class of our community, and for bettering the social, economic, cultural and spiritual conditions of our society as a whole.

To know these constantly growing and changing needs of the various sections of the community, we must have a proper organisation through and to whom various persons concerned or interested in the various departments of communal activities, or the afflicted parties themselves can ventilate their wants and grievances. We have at present no such body to undertake a systematic investigation of the real needs, distress or drawbacks of the community, or to entrust some students of society to find them out. We in fact do not know of the true wants, needs, or miseries of the people or their social handicaps or drawbacks long after they have been past melioration, or worsened to such an extent that it costs much more to redress them. For every large and civilised cohesive body of persons, an association or associations to know

and ventilate to the discerning public or to those who are in a position to help such social matters is a very important desideratum. It would serve a very useful purpose to have such a body or recognised forum in the form of an **Annual Conference** of the entire community, held under the auspices of a body which may be called the **Parsi Association for Communal Welfare and Advancement**. All questions affecting the community in its social, economic, educational, cultural and other aspects of life may be brought before and discussed at the annual meetings of the Association by men who know about them or have made a special study of them.

There is an absence of organised opinion in the Parsi community in such matters, while there is also a plethora of publicity given to all sorts of thoughts and ideas unsubstantiated or unsupported by facts thanks to the excessive articulateness of the individualistic publicity-hunters or sloppy sentimentalists. An organisation, therefore, of the kind contemplated above on entirely **non-party lines** would be a very welcome move to inform and educate public opinion, ventilate specific grievances or shortcomings, give due publicity to important or well thought out schemes for Parsi welfare and progress, and directly and indirectly encourage deeper thinking and a studious spirit of research into various problems affecting the community.

It may be planned on the elastic lines of the Indian Science Congress or the British Association for the Advancement of Science, entirely a **non-controversial** body, seeking to know in the social and communal sphere what there is worth while



knowing directly from the lips of those who have made a special study of their subject, or who can speak with authority being acquainted with the facts by personal experience or contact. The Conference may pass only non-controversial resolutions of thanks, condolence, for carrying out some study or research, for collection of needed data, etc., or merely bring to the notice of the Parsi public important issues wherein there is a large measure of agreement. One thing, however, may be permitted to such an organisation as it will be absolutely essential for its success, *viz.*, a full and unfettered discussion on logical and scientific principles of every subject brought before it without using unparliamentary language or without entering upon attacks on parties or personalities. Such a provision would obviate any unseemly clash at the Conference likely to take place because of such a remarkable absence among an otherwise enlightened community like the Parsis of liberality of thought, toleration of opposite views, or forbearance at other people's actions and opinions, which qualities and conditions of progressive wellbeing may in turn be fostered by such an open forum like the Annual Conference.

The Conference may first meet at Bombay and papers on various subjects from intending visitors and delegates from all centres of Parsi population may be invited, and the work may be divided into various sections. The Conference may meet in rotation at other places of importance such as Surat, Broach, Ahmedabad, Navsari, Poona, Baroda, Udwarda, Bulsar, or even at Karachi or Calcutta if possible, so that Parsis from all places may have a chance to see the work and hear the views of and

come into contact with one another. Regular contact and exchange of views between Parsis of various centres, in fact, is very desirable for such a microscopically small community as that of the Parsis, because of the possible greater isolation and estrangement in beliefs, customs, character and culture, which in course of time may seriously affect the solidarity and fellow-feeling of the community.

The proceedings and papers may be published in the communal and other newspapers and in book-form providing food for thought to the community, while the Association may also institute specific inquiries to study Parsi problems in necessary details and submit the results for the community's consideration. A tone of responsibility and a certain healthy broad-mindedness about one's thoughts and views, and scientific enlightenment and precision will naturally follow and permeate most of our speeches, writings and doings, which, as regards our sociological thought and literature, are at present most hopelessly unscientific and done at random without much study or research. Decided good will result out of interchange of thoughts and views among the members of such a non-partisan, non-aggressive, unopinionative organisation, and an impetus will be given to more serious social thought and action which would be a most welcome sign for the gradual regeneration and greater development of the community. Parsi talent scattered in various places will find an envied and respectable outlet to express itself in an organised manner, and a turn may be given towards communal and social welfare work to talented and educated minds that come of little use to the community under its present circum-

stances, some actually keeping deliberately aloof or disdaining to pronounce their matured thoughts, fearing misunderstanding at the hands of the churlish, bigoted or unyielding who form such a very large and vociferous part of the articulate section of the community.<sup>1</sup> Such a body as the above may be convened or organised by bodies and persons interested in such a wholesome move and the trustees of the Parsi Panchayet can justifiably lend their moral support to it by inaugurating its first session.

Such a conference in course of time may pave the way for **a much-needed social and economic survey** of the entire Parsi community in India and outside, which would place valuable facts and statistics at our disposal to help us understand our problems better, and lead to **more enlightened social planning**. For, it will be realised that in modern society, for any scientific handling of social problems relating to communal welfare or progress, **fact-collecting, planning and promotion** or execution are three fundamental essentials. At present, as we have repeatedly observed, most of our speeches and writings on social problems and their suggested solutions are sweeping generalisations or vague utopian dreams or schemes lacking concreteness or practicality, while it seems nobody's business to study, submit or demand facts in support of such statements, arguments or schemes. This must inevitably lead as it actually does to the almost complete futility of such statements and suggestions for new

---

1 A move is being made to organise such a Conference as an annual feature.

social ventures or movements. Responsible persons and those who are in a position to finance certain social efforts or institutions thus largely depend or succumb to the noisy talk of busy-bodies, or sit quiet and do nothing, for, they plead, they do not know what exactly the facts are and what they are required to do.

Not even complete *vital statistics* for the Bombay Parsis, much less for the entire community in the Presidency and country, are easily available in a compact and reliable form to social students, while *social and economic statistics*, which are nowadays growing as important as, if not more than vital statistics, are still more lacking. It can be nobody's fault in such a state of affairs that the right turn to social effort is not easily or immediately given or the remedies suggested often prove unconvincing or unavailing. On the whole there seems to prevail a *painful absence of the scientific spirit of study and research* where Parsi social problems are concerned, and the importance of *sociological study and understanding* is equally little appreciated. Even some of the otherwise very well meaning persons in responsible positions as regards the welfare of the community seem to fail fully to realise or recognise the value and necessity of precise or scientific sociological observation and research, even when the problems needing study are pointed out to them. If quack remedies or misguided, inadequate and ill-aimed efforts are therefore suggested or launched, or charlatan criticism constantly directed by irresponsible men against persons and institutions, it is the fault of the community or the responsible

section of it, which has not undertaken upon itself the essential duty of collecting or getting collected social facts and figures to guide it in its work.

I have found, and I am open to correction if I am wrong, that on the whole rather poor statistics about the various aspects of charity relief are maintained by the various charity bodies, and my self-imposed task has been rendered somewhat difficult for want of readily available data, important for a dispassionate study of the nature, growth and extent of Parsi poverty and charity relief of various kinds. Fortunately, there are one or two exceptions and the need is being gradually realised.<sup>1</sup> I have indicated some lines of approach and the facts to be collected in some of my writings and I hope to give a few more studied figures on the above problem of Parsi poverty and charity relief in a subsequent report.

Here I must emphasise that social ills and facts connected with them need to be as accurately measured and studied as it is humanly possible; for, appropriate relief and remedy of human ills is an art and a science needing very careful weighing, cogitation and study, and because we have to deal with sentient and willing human beings, the gravity and magnitude or otherwise of problems relating to them cannot be fairly accurately gauged unless we have all relevant correct data or facts and figures about

---

<sup>1</sup> The Trustees of the Parsi Panchayet, The N. M. Wadia Charities, The Sir Ratan Tata Charity Trust and several other trust funds are now doing their best to take concerted measures towards the adequate collection and recording of data and organising themselves to ensure greater co-operation and efficiency in their relief measures.

them. *In all civilised communities, therefore, the need of setting up a special bureau, department, agency or a group of persons to collect, collate and co-ordinate various social data regarding different social activities and to interpret them from time to time cannot be too greatly emphasised.*<sup>1</sup> Such work has so far been done, even in more civilised countries, by special committees or commissions unfortunately appointed almost always too late, when the festering of the ills has gone too far, or when human patience and endurance have been sorely tried that the violence or misery of the sufferers, the wastefulness of social endeavour, or the enraged conscience of collective humanity has compelled such investigation. I believe we can learn from the past, and from our contemporaries.

---

---

<sup>1</sup> We shall indicate at greater length in another place what social facts and statistics need be collected for a proper understanding of social phenomena.

## CHAPTER XVII.

---

### OUR EDUCATIONAL SYSTEM AND ITS RELATIVE IMPORTANCE IN FURTHER CONSTRUCTIVE EFFORTS FOR THE CHECKING OR REDUCTION OF *Future* POVERTY AND DESTITUTION.

---

We have discussed above some ways of constructive welfare work among the poor and destitute or those on the border-line of want or sufficiency, and suggested some measures for the prevention of the inheritance of destitution from parents to offspring, such as publicity of relevant facts, educative propaganda based on them, the encouragement of the habits of saving and insurance, curtailment of unnecessary or reducible social or ceremonial expenditure, etc. We have not, however, said much about the possible new recruits to the ranks of the poor and destitute from the self-supporting or the prosperous classes and their *planned prevention*. That there are to be found each year new recruits added to the camp of the poor and destitute we have enough experience to verify. That every one of these could not be saved from the fall, we may have to admit. But we must also frankly own at the same time that a certain amount of social work can be done to reduce the number of the probable destitute, while in a well-ordered and organised society it can also be possible to lift out of the morass a good number of men and women soon after their fall.

Poverty and destitution may arise from natural or personal causes; a good deal of it however arises from preventible social causes. Whatever may be the causes of destitution, however, we firmly believe with one of the world's richest men, Henry Ford, and with many other thoughtful students of social economics that it is neither necessary nor conducive to the advance and happiness of human society. Its complete eradication, however, is a national and international problem, and we as a minority and microscopic community cannot hope to counteract all the forces of economic catastrophe. We can however do much as a small community with manageable numbers and relatively magnificent resources to reduce the rigours of poverty and destitution to the minimum among our people.

This can be done by similar methods of educating the public in the ways and advantages of saving, insurance, provision for a rainy day, etc. as in the case of poor applicants, and further by taking care to build up healthy body-minds of the children of the self-supporting or prosperous classes. The greatest asset besides inculcating the above habits of foresight and rules of health in the guidance of individual lives is a **good cultural background or equipment**, so that the individual may be better fitted to fight the battle of life and ensure his usefulness in the body politic, and may never be at his wit's end to find an honourable place in it.

To appreciate these ideas of building up better health of the community and giving the young a better cultural equipment, let us draw attention to two salient facts that constantly come to light in the



course of the duties of social workers. One is that a large number of male and female applicants or their adult children is not endowed with good health, and consequently they are either rendered incapable at a very early age to do good, efficient work or they earn very low incomes, because they cannot regularly go to work or have not the requisite energy, stamina or vitality to shift for themselves once they are thrown out of work. Consequently they are also extremely difficult to accommodate in any job because of their lackadaisical habits of life. The other reason is that almost all the female and most of the male applicants seeking charity relief are so poorly equipped literarily, educationally and culturally that they either flock to badly paid, casual and blind-alley jobs, or are unable to adapt themselves or change over to new conditions, or to change their old jobs gone scarce for new ones which they can find or which are found for them. Quite a large part of poverty and destitution among the applicant class seems to be due to the fact that they are *intellectually, educationally or culturally so backward or inefficient* that they cannot soon get a fresh employment, or they are unable to convince employers of their ability to undertake any work entrusted to them. Where there is such a scarcity of employment, and education has proportionately so far advanced, it can be realised that badly educated, inefficient and generally badly equipped persons can have much fewer chances of finding employment in face of so much competition. On the other hand, it is also a fact to be remarked that even in the worst economic depression well-equipped, efficient men can somehow fend for themselves and often

carve out a niche in some office, business, trade, factory or workshop because of their higher intelligence, smart appearance, well-informed outlook and such other qualities that come of a good background of educational and cultural training.

*It needs no labouring the point that the better trained and cultured persons can adapt themselves better to changed circumstances and are quicker at helping themselves, thus being as little of a burden to the community or public charity as possible. It may, therefore, ultimately pay the community to devise steps to spread better and higher education and wider culture among the generality of its members, and make their training for life as efficient as it can within its means. Parsi means are not poor and we can organise much better education for our children, particularly of those that cannot afford to pay high fees for their instruction, so as to equip them better for life and for all that it means to a progressive community.*

It happens that in the best of communities with the best of facilities for better education, there is to be found a small or large proportion of disability, distress or unemployment even amongst the so-called educated people, but it seems to be fundamentally true that given normal conditions the better a person is educated, the less he remains unemployed during his life. Out of nearly 2,000 applicants on our Charity Register we find that there are only 10 who possess educational qualifications higher than the matriculation standard—a fact quite suggestive of the value of education particularly in a country like India, where educational progress is so poor and education

is so badly devised on the whole and kept largely divorced from the requirements of social and economic life and civilizing culture.

Now before the beginning of the present century, the Parsis may have educationally enjoyed a unique position in comparison to the other backward Indian communities, and they may have consequently experienced less difficulty in securing positions of vantage in the clerical and other professions and in the newly developing textile, railway and other industries as also in growing business enterprise. But from the beginning of this century, when the vastly outnumbering Hindu, Moslem and Christian communities began to be educated equally rapidly, the handful of educated Parsis lost that position of advantage which they secured with their nucleus of, on the whole, poorly equipped but widely spread educational institutions. These no doubt served a magnificent purpose as pioneering efforts when there were so few competitors in the field. *But the unfortunate part of their history is that this nucleus of educational institutions for the Parsis from the primary to the higher standards failed to progress with the times.* And now they lag far behind the required standard in the fast developing educational world due perhaps to a number of causes, such as lack of adequate funds belonging to the institutions, unprogressive methods of education, poor teaching personnel and their lack of originality or enterprise in evolving progressive methods of instruction, and an unimaginative outlook on the value and possibility of a good and sound education of the young in the life of the community.

If our farsighted efforts at providing *some* education to *almost all* our children, at one time lifted us to such heights of progress and prosperity, and if the truth of the fact that better education makes for greater happiness and prosperity as a whole is recognised, to my mind, it appears fundamentally an act of wisdom and practical politics that we must devise special measures to improve our educational system in order ultimately to improve our position in the scale of progress and prosperity.

This development of educational methods and improvement of the system are *more necessary in our charitable and semi-charitable educational institutions* because of the fact that the generality of the children attending such schools come from a class of our people, who are themselves variously handicapped and suffer from various wants, draw backs and disabilities, pecuniary, educational, environmental, physical and cultural. To make up for these deficiencies to which the children must be subject in a befouling atmosphere, not only must the schools be so organised regarding situation, buildings, curricula, tutional methods, etc. as to provide an effective antidote, but the staff must be specially proficient and sympathetic to understand these deficiencies and try their best to counteract and remove them by their special training and high pedagogic and cultural attainments. In short the equipment, personnel, methods, and atmosphere in our charity schools attended by the variously handicapped children of our poor or destitute should be better than those in the schools for the rich, if we are charitable enough to allow all our children an

*equal opportunity for self-expression* by counteracting some of the disabilities inevitable to their environment. That is one of the ways in which we can *prevent poverty with all its attendant ills from perpetuating itself in a class*, which, by the way, is not completely static but fluctuating by the rapid influx but slower eflux of its recruits.

At present the equipment, atmosphere and staff of most of our charity schools and their treatment of the children is such that it is only out of helplessness or selfishness that parents send their children to such free schools, because they cannot afford or are unwilling to pay higher fees of other private or public schools. Besides, with solitary exceptions, there is nothing special, specific or attractive about these schools that we can single out and demonstrate as an achievement of our general system of education. Almost all are equally innocent of the spirit of imagination, progressiveness or the modern developments of highly specialised pedagogics. With a poorly paid staff of teachers, most of whom are in the meanly remunerated profession because for the moment they can think of or obtain nothing more alluring, or because they hope to supplement their incomes by lucrative tuitions, one cannot expect any very promising results. A few good educationists that the community does produce are mostly outside the communal institutions because of the same poverty of pay and their uninviting atmosphere. There are, however, some good teachers in some of the charity schools and this is not meant to do injustice to them.

*It cannot be gainsaid, however, that we need a complete overhauling of our system of education particularly in our charitable and semi-charitable institutions in consonance with enlightened needs to suit the greatly altered circumstances of life.* So much emphasis is laid on this subject in our report on the system of charity relief, because our problem of poverty and destitution is *at least partly* a problem of *poor and inefficient education*, and although education may not create employment, one strongly feels that where employment is possible or available, sound and adaptive education will always help one to get it and keep it secure for a much longer time.

*Better education of the young* will, therefore, be a part of the solution of our growing problem of unemployment, poverty and destitution, but what is or can be better education in accordance with the needs of our life and times and the general conception of personal culture and social idealism, it will be for **a body of able and experienced educationists** to determine *from time to time*. The Parsis might do well to appoint such a body, sufficiently small to be workable, in order to go into the system of Parsi Education both in our charitable and private schools, and make their recommendations not with a view to shelve them as usual, but with a definite object in view to improve our system where the need of improvement is obvious. It is indeed strange that a so-called cultured community should lag so far behind in tackling a problem so vital to good life and all-round social betterment, progress and happiness.

We can only briefly state in general terms what to an individual mind seems possible avenues of immediately needed improvement. Broadly speaking we can at once, if we wish to, improve upon

- (a) The Educational Equipment,
- (b) The Curricula,
- (c) The Methods of Instruction,
- (d) The Personnel and
- (e) The General Outlook and Policy of education as a whole,

in all the charitable and semi-charitable Parsi educational institutions.

Sufficient air, light, quiet, cleanliness and spaciousness of premises and surroundings are the first requisites in any educational institution, and if these are wanting, the school buildings and situation need a transfer, looking to the fact that the health of young and growing children, who spend more than a quarter of their time in schools, are dependent on them. Besides, *a playground is an absolute essential* so that the children may have good opportunities for romping, as well as for organised games, exercises and sports so very helpful both to their physical and mental growth and development. Gramophones and records, radio sets, musical instruments, lantern slides, cinema films and projectors, epidiastope, good instructional or educative pictures, demonstration models, a small museum of instructively arranged and classified exhibits, partly collected or contributed by the students, well-illustrated books and an up-to-date library both for teachers and pupils are all requisites of a modern educational institution,

which most of our charity schools lack on account of shortage of funds or lack of interest on the part of either their teachers or managers.

The curriculum is mostly obsolete and out of touch with the requirements of progressive city and civic life, and needs a careful replanning by a representative committee of men who understand the requirements of modern industrial and civic as well as cultural life and the importance of good education in individual development and character-building. *Subjects* such as physical, mental and social hygiene, biology, individual psychology, human geography, elementary economics, civics, and the place of science and industry in modern life need to be studied more and more, while the *methods* of imparting instruction also need radical changes as the fast developing sciences of child psychology and pedagogy have been able convincingly to demonstrate. *Manual training* forms such an important part of a child's education for the development of the mind through the training of the senses as also for instilling into it the dignity of labour that it has long been introduced in all but unprogressive or snob-producing schools. With the growing dependence of city dwellers on highly mechanised industries, and the growing futility of an insipid literary education mostly producing 'paralysed paper gentlemen,' the value of giving a *mechanical and industrial bias* to the average school-child and the need of founding proper institutions to provide industrial, technical and commercial training for a majority of our young boys and girls will not be difficult to appreciate.



*A community's character and cultural development depend in a very large measure on its teachers,* and in order to introduce the above changes the most important link are the *teachers*, whose profession ought to be raised to greater social respectability, economic sufficiency and an all-round higher level, if we are at all keen on better results. They must not only be well acquainted with the various methods of education and subjects like individual and child psychology, civics, hygiene and elements of biology and sociology, but they must be examined before appointment from the standpoint of their character, personality, impressiveness, efficiency, their love of children and aptitude for their calling. Considering the importance of the teacher in moulding and raising to a higher level national life and character, if really good men are to be attracted to the profession, it must be sufficiently well remunerated.

*There must besides be some elastic and developing but definite goal or object of education* in consonance with the well-being and progress of the community, and a general *policy* or *prospectus* of our education from childhood to manhood that may respond to our socio-economic and spiritual needs must be set out. In the absence of any such socially formulated end in view, we will have left our education helter skelter in the hands of some of the most inefficient and unimaginative or fossilised, inadequately equipped, and unpractical men and women, most of whom seem to have joined the high calling for no other reason or from no other qualification than that of trying to earn a livelihood.

The change needed is no doubt great and deep and the carrying out of the above suggestions may mean the expenditure of some money, which the educational institutions themselves may not perhaps be able to spare. But the community so resourceful and charitable in other directions, can afford to find money for its cultural needs and *endow the existing educational institutions for specific improvements* in all the above indicated directions. If sufficient money is not forthcoming, I beg to suggest that **two educational funds** be started in the Parsi Panchayet books, one for the general advancement of education of the Parsis by subsidising charitable or semi-charitable educational institutions and classes for specific purposes applied for by the teachers or suggested by the trustees, *e. g.*, equipment, addition to the library, etc., and another for improving the general cadre of teachers employed by them by providing additional funds to various institutions to pay the qualified teachers better, or to give facilities to the earnest ones to qualify themselves by taking the necessary training wherever found desirable. The various charity bodies and the general public may be asked to subscribe to these funds so that the needed improvements in our educational system may not be neglected or abandoned by default. Some of the institutions situated in a neighbourhood may co-operate *to share between them certain common needs* such as a good teachers' library, a ciné projector, etc., thus **saving** large expenses which single institutions may find it unable or consider it undesirable to bear.

Besides the above changes, a big trust, or two or three of them combined, may very well establish

and run a *Model School* for Parsis in one of the suburbs of Bombay, to serve as a model and give inspiration to all Parsi educational institutions. It may be a day and boarding school combined and the admission may be limited to about 250 boys and 250 girls or 500 pupils in all. In order that all the strata of Parsi society may be represented and pupils may be drawn from all classes, about 20% half-fee and 25% free students may be admitted to the school, after holding competitive scholarship examinations for such admission of the more intelligent among the poorer class of students belonging to various schools in Bombay and outside.

The school must employ the best of teachers available in our community, and if need be, able and brilliant non-Parsi teachers may also be engaged, the best and tried methods of education may be introduced, up-to-date and useful equipment used, and due experiments in pedagogics or methods of training and tuition may be tried—the institution serving as a real *model* in all the different spheres of educational activities to all the rest of the charitable, semi-charitable and private Parsi schools, whose teachers may be taken up in rotation as student-observers to learn its methods of tuition and general administration. Some of the teachers of the Model School may be sent to the various advanced countries of the world in order to study or get some experience of the various educational developments there.

Such an institution may be a little costly in pecuniary terms, but looking to the great impetus it may give to sounder education and the service it may

thereby render to the community at large, the moneys could not be better spent. We may thus be enabled to retrieve our lost position as a civilised community and the far-sighted investment in such an educational organisation may be amply repaid within a short time of its inception.

A voluntarily constituted *Parsi Board of Education* composed of some of the Principals, professors and teachers of various schools and colleges, learned men, educationists and other professionals and business men taking an active interest in educational problems, may do a lot to advance the cause of Parsi education and to co-ordinate the educational activities of the community. It will at least serve to focus the attention of trained and experienced minds on the developing educational needs of the community and will not cost much in comparison to the good it can ultimately do.

We have already referred to the subjects of feeding the underfed children and of introducing free medical inspection of school-children and the timely treatment of their ailments or maladies. We have also referred to the desirability of having nursery schools for the younger children of the ignorant and slum-dwelling parents and of having a special class and clinic for tackling the difficult, sub-normal or problem children.<sup>1</sup>

The above are offered as suggestions for the improvement of our once useful but now antiquated and backward system of general education, and not as dogmatic assertions of what only could or should

---

1. Vide Ch. XIV, pp. 251-254.

be done. There are educationists of repute and standing among us, and they may be able to shed more light on the short-comings of and possible improvements in the educational system. But what needs repeated emphasis is that *something should immediately be done to examine the whole question of Parsi education both from the standpoint of its improvement in charitable and semi-charitable schools, in consonance with our changed conditions and developing needs, and, what is equally important, from the standpoint of the **adequacy** or otherwise of the extant provision of education, primary, secondary and higher, at first for the Parsis in the city of Bombay and then in other parts of the Presidency like Gujerat, and lastly in places outside Bombay.* For there seems to be some hardships in many parts of the city and the country about adequate facilities for the proper education of the children of the less wealthy parents, as some informants have pointed out to me.

---

## CHAPTER XVIII.

---

### SUMMARY AND CONCLUSION.

---

I have tried to survey as best I could under the circumstances some of the problems of Parsi poverty and destitution, our methods of relieving distress arising out of them, and the results of our methods. I have tried to suggest certain ways of improving our system of charity relief and the methods of its disbursement so as to attack and eradicate, as far as can be, the root-causes of the alarming problem of growing economic misery and the physical, intellectual and spiritual impoverishment of an increasing section of our community. The survey has been rather lengthy, and knowing the tax on the time of most people in the hurry and bustle of modern city life, I have thought it advisable briefly to summarise in this chapter what I have said above, for the benefit of those who cannot spare the time to go through the details, but who are nonetheless interested in the problems of social distress and amelioration and would like to devote some of their energy or resources towards efforts for encompassing social well-being.<sup>1</sup>

We have seen that from very insignificant beginnings of a fund or two with the corpus of a few thousand rupees, started about 108 years ago, to help our very poor to meet the funeral expenses of the deceased members of their family, or to maintain the few destitute in the developing island

---

1. Those who have read the previous chapters may skip the summary from p. 330 to 372.

of Bombay, Parsi charitable endowments have greatly multiplied, so that to-day the number of our charity bodies has gone up to more than 70, and the corpus of our charity funds has mounted up to several crores of rupees, though peculiarly enough, the community is not in a position to know the exact number of funds or the precise amount of total charity resources available with it to help the poor for various purposes. With the simultaneous increase of our charity resources with the growth of Parsi population in the city of Bombay from 44,091 in 1872 to 57,765 in 1931, we have found that the proportion of our poor, indigent, suffering dependent and destitute has gone on rising from year to year, more rapidly than our population, and almost without a break.<sup>1</sup> Thus while at the Parsi Panchayet alone there were in 1871 only about 63 stipendiaries receiving about Rs. 4,073 per annum in relief from its funds, in 1884 and 1914 there were roughly about 210 and 980 persons on its charity rolls, receiving Rs. 8,680 and Rs. 48,931 respectively in charity relief. In 1928 and 1933 there were about 1,800 and 2,200<sup>2</sup> applicants who received Rs. 1,18,092 and Rs. 1,93,195 respectively in charity help of various kinds. There must be other recipients of relief in other charity trusts, but if we put the figure only at 2,200 families, it is startling to see that in the city of Bombay alone with a population of about 57,765, about 8,000 Parsi men, women and children

---

1. The first fund was started by the Panchayet in 1826, the Parsi population in the city in 1827 being 10,738.

2. These figures of the numbers of applicants are approximate, as it has been difficult to arrive at precise calculations from the available records.

are directly or indirectly affected by want, poverty or destitution, and depend on charity in one form or another. More than *half* the number of applicants, *i.e.*, about 1,100, is made up of *women*—spinsters and wives or widows, either alone or with children, and the other half of defective, unhealthy, less literate or for the major part underemployed or unemployed male applicants, or those with too large families.

Nearly 420 *families* out of a total of about 1,974 on the General Register in May 1933, appeared to be quite destitute or without any independent *earnings* of their own, *almost completely depending on charity* for their own sustenance and the upkeep of their children. Out of 1,853 families studied,

262 have, inclusive of charity help, a monthly *income* from Re. 0 to Rs. 5 per person,

623 others show an income of Rs. 6 to Rs. 10 per person,

522 from Rs. 11 to 15, and

257 from Rs. 16 to Rs. 20 per person.

About 106 have a per capita income ranging from Rs. 21 to 25 per month, while there were on the Charity Register 83 cases wherein the per capita income ranged between Rs. 26 to Rs. 55 per mensem. Out of this income the applicants have to pay an *average* monthly rent of Rs. 3-8-0 per person. It is difficult to imagine how more than 75 per cent. of these recipients of relief and the members of their families, who have a monthly income of less than Rs. 18 per person, may be sustaining their physical efficiency, mental alertness or equilibrium and moral integrity under such painfully attenuating economic insufficiency.



But as we have seen, the poverty of these people is not merely pecuniary or economic; they seem to be suffering from physical and intellectual impoverishment as well, and are consequently perhaps not in a position to appreciate higher cultural or spiritual values. Thus out of 864 *female* applicants studied,

- 181 are entirely *illiterate*,
- 229 seem to have studied from the first to the third Vernacular standards,
- 224 up to the fourth,
- 207 have studied from the fifth Vernacular to seventh Vernacular or third English standards,
- 20 only have studied from the fourth to sixth standards,
- 1 has gone up to the seventh standard,
- 1 has passed the Matriculation, and
- 1 is a graduate.

- Of the 684 *male* applicants,
- 48 are *illiterate*,
  - 62 have studied from the first to the third Vernacular standards,
  - 68 up to the fourth,
  - 182 from the fifth Vernacular to the third English standards,
  - 274 from the fourth to the seventh English standards,
  - 41 have passed the Matriculation,
  - 6 are undergraduates, and
  - 3 are graduates.

A study of the vital and health statistics of the stipendiaries is equally striking. Out of 1,974 male

and female applicants, about 935 or nearly 47% were suffering from one or another type of serious or incapacitating ailment or disease, a relatively large number of over a *hundred* being defective in one limb or another, about 30 having been found to be feeble-minded or insane. Of their children and other dependents whose information it was not so easy to obtain, more than 253 were suffering from various serious illnesses, nearly 80 being blind, deaf, mute or defective in some other bodily organ, feeble-minded or insane.

Regarding the vital statistics of their children, out of 1,280 cases of parent-applicants under study, 165 parents were childless; while of the remaining 1,115, there were 243 parents who had lost no children upto the time of inquiry. Among the other 872 families, there were 224 still-births. (We could not get at the maternal mortality, which is not low even for the community as a whole.)<sup>1</sup> Of the 5,054 live births among 1,115 families, *for every 100 children alive, 86.5 were dead*. The rate of infant mortality per mille of live births appears to be 192 as compared to 134.3, and 116, being the average rates of infant mortality in the whole community during the last 10 years and in 1933 respectively. The number of children dieing between the ages of 1 and 10 and 11 and 20 were 1,798 and 175 respectively. 255 children died after 20, while the ages of 117 dead children could not be ascertained, *i.e.*, they were generally dead at an early age which could not be recalled. Thus of 2,345 dead children, 1,973 to 2,090 *i.e.*, 80 to 89% are dead before they

---

1. Satisfactory figures of maternal mortality among the Parsis in the city of Bombay are not available.

reach an age when they can be of some use to the family or community, the energy and wealth spent on their birth and upbringing thus almost running to waste.

Like the social, their physical environment is in no way conducive to uplift or elevation but definitely cramping, tending to further penury and hardships. Out of 1,763 families for whom relevant information was available, 739 are living in charity chawls, the location of which is fairly healthy and the accommodation in which may be fairly spacious. But there are among the stipendiaries

625 families living in one-room tenements without a kitchen,

611 in one-room-and-kitchen, and

56 in two-room tenements.

Out of the above,

1,003 families are living more than 2 persons per room,

885 among them living 3 to 12 persons per room,

517 of the same families living more than 4 and upto 12 persons per room.

The above presents a sad and painful picture of the depressing conditions of our poor, needy and destitute, but when we examine them more deeply we are further struck by the character and the mental and moral traits and attitudes we find among the applicants. Hardly 5 to 10 per cent. of the applicants may be stating the truth about their economic condition, and false answers and statements, deliberate concealment of facts, and shrewd or cunning lying seem to be much more widely prevalent than one

can suspect at first thought. When the recording of all relevant particulars of all the cases of charity recipients from certain co-operating funds was first begun, it was noticed that out of 797 cases examined, 432 cases were *common* with the Parsi Panchayet, *i.e.*, they received charity help from one or more other charity funds besides the Parsi Panchayet. Of the common cases, 233 *i. e.* 54% had not disclosed to the Parsi Panchayet all the help they received from other funds. In four instances, all the 4, 6, 7 and 14 cases respectively which were common with the Panchayet Funds had not disclosed to the Panchayet their help ranging from Rs. 10 to 20 per month which they received from the four funds. In the last instance of 14 common cases, the Panchayet officials did not know that the particular fund which was known to give help for education also gave such monthly stipends. The number and percentage of cases who did not disclose the Panchayet help to the other funds was much larger. Regarding family earnings and other equally important particulars, the applicants gave more conflicting, contradictory and deliberately inaccurate information at various places.

Some of these applicants show false or excessive needs, do not declare all the help received from relatives, friends, donors and other trusts, and thus by deliberate concealment try to collect more charity help than their needs. Thus while some help is obtained under non-existent distress, some help is also misused. Besides, persons who have once received some charity help from one fund or another lose their sense of self-respect and self-reliance so much so that they soon come to believe there is

nothing undesirable in resorting to charity, and either cease to work for an independent living or go on asking for the continuance of the help, even when the former want or necessity has been long removed. Charity relief in such cases *acts as a dope* to which certain weaker minds soon get addicted and *grow unfit in mind and body to become fit to receive the paltry amount of relief*. Many females and some males deliberately *restrict their wants*, cease working and live on whatever little they can collect from one or more charity funds, the deliberate constriction of their needs becoming in a way rather *anti-social*.

Now most of the applicants who tell deliberate lies or knowingly make false statements about their family conditions and earnings seem to be on the whole so poor that they have no reasons to understate their family income or overstate their sufferings. *Yet the general trend seems to be towards as much concealment of truth or falsification as the vigilance, negligence or connivance of the inquirers would permit*. Our charity administration itself cannot be wholly absolved from its share of responsibility for such a state of affairs. There are some others who are able to maintain themselves and their families and who need not come to seek charity relief, but who all the same apply for and receive it either by false pretexts or information, or by wielding undue influence on the kindly or sympathetic officials or authorities of the various charity trusts, who are misled by their harrowing tales of non-existing misery or bearable privation. Some applicants have a good amount of jewellery, balances in the banks or moneys invested in securities, and a few actually

own houses in Bombay or the mofussil, but because there are no ways of knowing these facts, with the generality of other poor applicants they also conceal the truth, state falsehoods and go on drawing charity aid of small or large amounts from charity funds by deliberate deception.

Formerly a certain class of the poorly paid or casually employed persons like the cooks, chasnibearers, corpse-bearers, carpenters, dock workers or petty clerks used to ask for charity relief and that with considerable reluctance. Nowadays, however, hundreds of persons of a much better status in life earning decent incomes from Rs. 125 to Rs. 200 and sometimes more, do not feel much hesitance in running up to various charity bodies and donors asking for charity assistance for themselves or children under all sorts of pretexts, which show, if anything, their loss of self-respect and a very painful lack of the value of independence or self-reliance. From a study of some of the cases like those of men earning, only a little while ago, salaries ranging from Rs. 150 to Rs. 400 and more per month, and of the widows of well-paid salesmen, engineers, merchants, doctors, solicitors and barristers, coming to ask for charity aid for maintenance or the school or college education of their children within a few months of their unemployment or the death of the bread-winner, one finds a good deal of *thoughtless improvidence*, wasteful modes of life, and a lack of the essential virtue of *saving* prevailing amongst a section of the Parsis, particularly in a city of attractions and temptations like Bombay. This number, though small in comparison with the

genuinely poor, destitute and needy, is unfortunately growing more rapidly in recent times.

Thus with an increasing amount of charity relief and the rapid multiplication of trust funds and philanthropic donors, *the number of those in real or apparent need has gone on steadily increasing*. While, as we have seen, the majority of these stipendiaries are in dire need and starving penury, we cannot wink at the considerable amount of *deliberate deception* practised and falsehood told by applicants, and the startlingly remarkable *demoralisation* that has resulted, thanks to our wrong methods of relief easily lending themselves to various abuses. The possibility of an all too easy access to charity relief not so well organised as it ought to be, and *the temptation of easy money* have also unfortunately led to the encouragement, creation or perpetuation of *a beggar mentality* and *a beggar class* in a certain section of the community. And we must honestly admit that our system of charity relief has been at least in part directly instrumental in the encouragement of or connivance at some of these easily perceivable abuses of charity relief.

The multiplication of charity bodies and the profuse private benevolence of charitably inclined donors, without any serious attempt for years at the *much-needed mutual co-operation* among them or the *co-ordination* of their several efforts directed to the same ends, not only led to *wastage* and *overlapping*, but put a definite temptation in the path of weaker minds and characters to have easy recourse to public and private benevolence on the slightest pretext or provocation of bearable or preventible hardship.

In course of time, as applicants came to realise the almost complete isolation and individualistic non-co-operation of charity trusts as well as of individual donors, they began to conceal the help given them by one fund or donor when approaching another, and thus either got undue help or as much as would meet their minimum needs and *took to idleness or excuses against doing honest work.*

Besides the above self-stultifying policy, the charities, under the knowledge that the preponderant majority of the applicants was not telling them the truth about their resources or general family conditions, and owing to *the fear begotten of it that charity might render the habit or profession of begging more acceptable than honest work,* gave to the average applicant *as little as possible,* and certainly much less than his or her minimum requirements. Thus they *obliged* him or her *to go begging* from door to door to make up enough for the bare necessities of life for himself and family. As we have already seen in several hundreds of cases of very poor and needy families, where the per capita earnings or income is only Rs. 5 to Rs. 7 or much less, the per capita help amounts from annas 8 to Rs. 2 or 3, which can hardly be given the name of relief, for one wonders whether the help in any way relieves the family of its elemental distress. *Inadequacy of help* from one fund, moreover, will oblige the average applicant to seek help from other sources, thus involving a *loss of self-respect,* or it will embitter the bashful and sensitive and oblige him to starve on the pittance he has been able to receive. The unabashed will, moreover, succumb to the temptation of or will be compelled to resort



to lying in order to prove his case at more than one place. *It is no exaggeration to say that on the whole this beggarly policy may have created more beggars than it might have prevented.* The inadequacy of relief to those who were helpless like the large number of widows or the unemployed or underpaid men *with young children* also led to a certain amount of unnecessary and preventible human suffering, and affected more adversely the normal healthy growth of children physically, intellectually and spiritually. Thus *inadequate and unplanned relief*, instead of alleviating, reducing or preventing poverty and destitution and the sufferings that arise from them, led to their *increase and perpetuation*, and gave us a problem for which the community is to-day paying a heavier penalty and may have to pay a much heavier one still, before the problems of poverty, destitution and the enormous suffering coming in their train are brought under control.

Moreover, the general conception of a petty cash stipend given once a month for from 3 months to 3 years and its renewal for another like period on the application of a stipendiary, as a *panacea* for all kinds of social ills, was so *fundamentally wrong* that no substantial good accrued from enormous dribbles of charity relief doled out without any attention being paid through trained social workers to *the removal of the real handicaps* which brought the applicant to the doors of charity, or which afflicted him owing to his indigence. ***The most striking phenomenon of all our relief was the mechanised mass treatment of distress and the almost entire absence of sympathetic,***

*remedial or constructive and preventive welfare work of any kind accompanying, substituting or supplementing the disbursement of relief in cash or kind.* Thus though an increasing number of persons got stipendiary relief year in and year out, the actual miseries of a very few were, if at all, entirely eradicated thereby, and the problems of poverty, destitution, unemployment, ignorance, backwardness, ill-health and consequent deterioration or degeneration of parents and offspring remained the same and were in fact aggravated in course of time. Little was moreover done to bring a *ray of hope* or some *sunshine* into the drab life of the poverty-stricken. Hardly any associations for the general advancement of such helpless people or any recreation and training centres for the use of their enforced leisure were established. No wonder that the people and their children tried to escape from their squalid surroundings and the sordid monotony of their life by resorting to questionable amusements or activities, and suffered physically, mentally and morally.

Few cared to study the facts and figures about these and cognate problems and appropriate remedial measures could hardly be expected to be effectively devised in *the absence of such a much-needed scientific study and statistical data.* With the added isolation of charity trusts, each going its own way and none caring or condescending to ask, inquire or observe what the other was doing or achieving, *the problem could not be viewed comprehensively from the standpoint of the community as a whole* by any officials or

authorities, and the public criticism was of no avail as it was largely unsupported by facts or concrete proposals to suit the nature of these facts.

Unfortunately with such a narrow and unprogressive view of the purpose of charity, went an antiquated attitude of a *supercilious contempt*, conscious and unconscious, of the applicant who sought charity relief. He was not treated much better than a street pauper or a dreg of society who is given a few crumbs, but who is made to feel and sometimes given to understand that his position is not that of an equal, that he deserves and must bear up with the disregard of the officials and authorities, and that it is no business of his to come to ask for relief. A large part of this attitude may have been unconscious, unintended and perhaps not meant in the way it influenced the generality of applicants. But that it prevailed, and to a very great extent, cannot be altogether denied. Under such a system the charity applicant would *lose caste* almost from the start, his personal dignity and self-respect will be injured, and the natural shame and shyness will give way to an inferiority complex, and in course of time to a beggar mentality, which unfortunately are passed on to his innocent and hapless children. The applicants also suffer from minor indignities like inadequate and uncomfortable sitting accommodation at charity offices, long and painful waiting, discourteous treatment, prying and unsympathetic investigation, unedifying public gaze, lack of privacy for the expression of finer feelings, and harmful delay in the receipt of relief which sometimes comes too late.

Such an outlook and purpose of charity relief needs a radical modification if relief were to correspond to the spirit of nobility, high-mindedness and catholicity with which charities are endowed. Not only should relief be given to alleviate disabling handicaps and suffering, but it should be the object of all charity to **render itself progressively unnecessary** at least in the cases of a large number of applicants once helped. It must therefore have a *constructive purpose* of removing the handicaps of the applicant and his family and *setting him on his feet again at the earliest possible opportunity*. Charity must not only do nothing to injure the self-respect of the applicant, but it must on the contrary employ all means and make special efforts to *safeguard, uphold and maintain the self-respect, dignity and personality of the applicant*. In order that poverty and destitution may not perpetuate itself as is largely happening under the prevalent system of charity relief, constructive and preventive measures should be taken to *look after and ensure the interests especially of the children* who are to form the future members of society. The good results of charity are not to be measured only by the amount and extent of relief given to the fallen, suffering, handicapped, unemployed or destitute, but as much or even more by the number of persons *once more rendered self-supporting and independent of charity* and the number of their dependents *weaned from the possibility of poverty or destitution*, and the various handicaps of ignorance, inefficiency or physical and mental sub-normality that arise from it.

The strength of our above plea will be better appreciated if we look at the problem of charity relief in the light of one or two dramatic but nonetheless true instances of politico-economic developments or upheavals that have actually taken place in some Western countries and may occur elsewhere. After the Great War the German Mark was so inflated that the owners of millions found their Mark notes not worth wall paper. The Russian Rouble and the Austrian Schilling met a similar fate. In Russia private property was confiscated. In India over 3½ per cent. Government Paper once reached as low a market rate as Rs. 47, or less. Our rate of interest has fallen from 6 to 4 and 3½ per cent, while it is 2½ per cent. in Great Britain with chances of its going down still further.

In the fast-changing politico-economic world, supposing for the sake of demonstration that any one of the above fate were to befall our charity funds, what shall we have left to show as the concrete substantial result of our much-vaunted charity relief of over a hundred years running into millions? Shall we be able to say that with our profuse charities we so built up our poor recipients of charity into a healthy, enlightened, skilled, self-reliant, hard-working, able and efficient body of men, women and children that they are now able successfully to fight the battle of life and hold their own in the competitive world, and that we need not fear the future in the least? Or shall we have an intolerable burden on the community of an unhealthy, weak, ignorant, idle, inefficient and characterless or demoralised class of social parasites who may help to further drag down the community? If any such pecuniary or economic

catastrophe were to overtake us to-day, one has to face the ugly fact that the lot of the community with its thousands of not very well-educated or efficiently trained dependents will not be very enviable. On the other hand, even if the capital resources in the community's charity chest and the interest accruing thereon were to multiply several-fold, the Parsi community will not be in any the slightest sounder or more enviable position, so long as the number of its unemployed, inefficient, idle and variously handicapped men, women and children goes on growing at the present rate, and no constructive measures are devised to make them fitter, more enlightened and efficient and to engage them productively in healthy pursuits of life.

The purport of the above illustration is that for the health, happiness and progress of a community, ultimately hoards of *money, which is only a token of value*, do not count so much as men and women, their health and all-round development. The men, women and children of the community who are its *real reserves of wealth* must be in a fit physical, mental and moral condition to bear the brunt and carry aloft the torch of progressive life, or the hoarded paper millions or costly edifices will not avail. Besides, it is not wise to lock up vast resources of a community in **unproductive almsgiving** and instead of regenerating handicapped men, women and children help to degenerate them. For, all easy money and abject dependence of one human being on another leads to such a state of affairs sooner or later. Care must also be taken not to disturb too much by means of the charities of the few the normal and healthy equilibrium of the econo-

nic inter-relations of the generality of men in society, as by doing so, very false or harmful standards of social organisation or inter-relationship may be set up to the detriment of society in the long run, as can be witnessed in many a Western society with its millions of men clamouring for work, self-expression and self-respect and getting doles, enforced idleness, and disappointment instead. It is because of considerations like the above that in the succeeding pages we have referred more emphatically to the constructive and preventive aspects of relief and not the mere disbursement of paltry doles, which, of all social tasks of human regeneration, seems to be at once the easiest and the least productive of lasting good.

(*Part II*)—We must first realise that in the present condition of our socio-economic organisation it is not possible altogether to do away with charity help in the form of periodic allowances in cash or kind at least to a certain class of the handicapped poor or destitute. We must, however, also realise that periodic allowances to all and sundry reduced to or pretending to be in want are not a panacea to remove their misery. There are *two classes* of people belonging to both the sexes that seek charity, *vis.*, *those that are capable of doing work and those that are not*, owing to bodily infirmity or other handicaps like having to look after very young children, etc. The treatment of the able-bodied or **employable** must be very sharply distinguished from that of the disabled, handicapped or **unemployable**, and special provision suitable to each class must be made if our charity relief is to be in any way effective.

Taking first the most pressing problem of our numerous *unemployed male applicants or their male dependents or relatives*, the immediate necessity is for the establishment of an **Employment Bureau** under the auspices of the Parsi Punchayet jointly with other larger charity trusts co-operating with it. This Bureau must prepare a list of possible employers and through business-like and efficient methods of work inspire confidence in itself, so that it may be able to rehabilitate as many as possible of the unemployed males on the charity register.

The work of the Employment Bureau will have, however, to be supplemented by an industrial **Home of Self-reliance**, where those male unemployed, less eligible for the open market, may be given or taught suitable work, thus saving them from physical, mental and moral deterioration inevitable upon enforced idleness, and giving them occupation and rendering them productive at least to some extent.

The *able-bodied lone female applicants, as well as those with families who can afford to work*, must be accorded similar facilities for finding work through **a female branch of the Employment Bureau** or in an Industrial Home. Work must also be found for the female dependents of male and female applicants, such as wives, daughters, sisters or mothers. However much one may dislike this aspect of our economic problem, one must concede that in modern highly industrialised city life, the male wage-earner is very often not in a position to support the whole family of dependents, and it is very desirable at times that the female dependents should supplement the inadequate family earnings.



Some female applicants or their dependents and perhaps a few male ones may not be able to attend work for the whole day. Some may not be able to leave their homes. Through an organised **Work-securing Agency**, work should be found at home for some of these persons, taking care that the quality of the work does not suffer. Facilities should be provided to some for *part-time work* at the Industrial Home or outside. **A Sale and Show Room** will be needed for receiving orders and for the display and sale of the above work done at home and of the products turned out at the respective industrial institutes.

If we are to save able-bodied persons from degeneration and demoralisation, we must adopt the above three measures to find employment and work for as many of those dependent on charity as the various institutions can rehabilitate. These institutions will not, however, be able to accommodate all those willing to work, as unemployment among the Parsis after the setting in of the last world depression has been immense. There does not seem to be much hope for many of the unemployed finding re-employment in their old callings in the near future. For our male unemployed, therefore, we need some *fresh avenues of employment*. These must not be merely hazardous ventures if they are to be on a communal scale supported by charity trusts or philanthropically-minded persons. There must be some certainty of custom or clientele and we believe such an enterprise is possible if the principle of **help in kind instead of cash** is introduced by the various charity bodies and individual donors.

The various charity bodies and donors may be giving away from 3 to 4 lacs of rupees annually in maintenance stipends and other relief to more than 2,000 applicant families. Instead of giving cash allowances, they may give *token tickets* of the whole or as much as three-fourths of the amount of help sanctioned to each applicant. It may be arranged to *exchange* these token tickets for the needed articles of domestic necessity at the **Central Stores** established in a central locality, or at its branches in each of the six or seven localities where there are large numbers of stipendiary families ranging from 100 to 350. Most of the *articles of domestic necessity* may be kept at the Stores which will thus annually have a sure and almost monopolistic custom for a certain amount.

The turnover of the Stores can, however, be greatly augmented by soliciting custom for the concern from communal residential and other institutions like the orphanages, dharmashalas, industrial institutes, charity schools, offices, hospitals, maternity and convalescent homes, sanatoria, charity housing associations, and also from the Parsi residents at the various Parsi Colonies at Dadar, Hughes Road, Tardeo, Colaba, Parel, Byculla, Grant Road and Chikalwadi. The concern being a communal co-operative one, these institutions will be willing to help it, as they will have little to lose thereby if the service rendered is courteous and commodities of *reliable quality* are offered at *market rates*.

Thus on the ***purchase and supply side*** of the concern a good number of capable men from among

the unemployed can be engaged. But once the custom is ensured, a **producing-manufacturing side** of the concern can also be started and all articles and products that command a large sale may be either manufactured or produced by more of the Parsi unemployed.

Thus a **Printing Press** can be started to print the stationery of the charity offices and other communal institutions, make exercise books, etc., and a **Bakery** to bake bread, biscuits and cakes or confectionery to be supplied to residential and other institutions, hospitals, etc. **A Dairy Farm** on a good scale can be opened to supply pure milk to various institutions and individuals, and *fruits, vegetables and flowers can be grown and poultry raised on Farms* situated at an accessible distance by road and rail from the city. The nucleus of an **Agri-horticultural Colony** can thus be laid on a surer foundation, and its work can be greatly helped if one or more residential and educational institutions were removed to the Colony. The students and staff will consume the products of the Colony and thus benefit the workers on the farms as well as themselves by fresh country air, open air life, wholesome food, and such other amenities of life in a compact and developing Colony.

The industrial homes can also prosper by making or manufacturing various articles of domestic use and selling them through the Stores. Work of a varied kind both of *rendering useful services* and *producing utilities* can be provided to a good number of our capable unemployed, while the less capable can also be absorbed in various branches of

the concern, the charity trusts helping such persons in part whenever necessary.

The finances of the concern can be found from the contributions of the charity trusts, philanthropic donors and also rich financiers who may lend money at a low rate of interest, as the enterprise will be one where no private profiteering will be made and the sole object will be to rehabilitate as many of our unemployed as possible.<sup>1</sup> Such a concern can bear great expansion and not only provide an honest means of livelihood to many a stricken family, but can, through apprenticeships and example, give a great impetus to our youths towards business and industrial enterprise.

The above avenues of employment will not, however, exhaust the entire number of male and female applicants and their dependents who are obliged to seek charity relief. Among them will be some who will not be very willing to work, some who will not be willing to do the work that can be found for them; there may be some who may be unable to do much work and others who may be disabled, mentally or physically defective, or who may not have time to devote to other than domestic work. There will be some who will be evasive in their information regarding their earnings from casual work, saying they do not get enough work or sufficient wages and still unwilling to change their vocation, those who are underpaid, and those who earn salaries or wages normal to their vocation but which are not sufficient to keep a large or growing family. There will also be a good number of

---

1. For details of the scheme, *vide* Chapter. XV, pp. 258-295.

men and women who may be housed and fed by relatives but who require a small stipend for personal expenses.

Most of these will have to be given some allowance in cash or by way of token tickets to be exchanged at the Stores for personal perquisites. Besides, even among those whom we can set to work there will be several who will be dependent on charity for help towards various social or educational expenses which they may not be able to meet from their regular earnings. It is, therefore, that *we shall still have to give charity help to a fairly large number of persons both male and female*, and if that be so, it is necessary that we should do this *as effectively and efficiently as we can*, so that charity resources may not be wasted or spent towards human deterioration, but utilised for a *definite amelioration* of those who come under the purview of charity relief.

Briefly to summarise some of the principles that may tend towards effective relief of human distress, we may say that—

- (a) *No able-bodied applicants either male or female who are **deliberately shirking work** need be helped from charity funds. If the shirkers are their dependents, help may be reduced or not given at all according to individual circumstances. Those applicants or their dependents who refuse to co-operate with charity bodies in bettering their lot may be similarly treated.*
- (b) *Charity relief should be reasonably **adequate** and given to each applicant **from***

**one fund only** as far as possible, so that there may be no loss of self-respect and no undue misery or hardship suffered by the applicant and his family. At present, many more than the already known 30% of the applicants receive their entire charity help from two to six funds and donors, and this practice gives rise to a good many evils like deception, lying, overlapping, over-much help, idleness, begging, etc. besides the applicants' loss of self-respect.

- (c) *The relief must be for the **shortest period** conceived desirable in each case, and its goal must be to **put the applicant on his feet again** at the earliest possible moment.*
- (d) *It should be **effective** to bring about the desired end and must be so organised that it is **least wasteful** of communal resources as a whole. It should be **institutional** and in **kind** as far as efficaciously possible so that a wrong use of it may not be made by the recipients.*
- (e) *It should not be merely **post-mortem** but **preventive** and **constructive** so that poverty or distress may not be perpetuated from parent to offspring.*
- (f) ***Sympathetic welfare work** for the applicants must be its watchword. And it must always take care not to take away or lower the self-respect of the applicants, but do all it can with courtesy and civi-*

*lity to uphold and maintain the dignity and personality of every applicant unavoidably forced to its doors.*

- (g) *Justice, fair play and readiness to change one's opinion regarding an applicant if one has erred in one's judgment are qualities that will considerably improve the work of the appropriate disbursement of relief.*

The Parsi charity funds cannot only safely lay down but strictly enforce the above principles because on account of their manageable numbers, magnificent charity resources, and the enviable asset of the widely prevalent spirit of charity, the Parsis are in a fortunate position to proclaim and act upon the three essentials of a humane and civilised community-life, *viz.*,

- (1) *No adult man or woman, who is willing to co-operate with the community to find his or her living, need starve, nor need any child go underfed or undernourished,*
- (2) *No child, who wishes to have and is capable of receiving education, need go uneducated, and*
- (3) *No poor or destitute person, who is ill, ailing or defective, need suffer for lack of nursing and adequate medical treatment.*

The working of the above principles in the actual disbursement of relief has been detailed with examples in the various foregoing chapters to which

the reader is referred. We shall briefly elucidate here a few salient features of the suggestions for an improved working of our system of charity relief.

If charity relief is to be more effectively administered it should either be disbursed from one place, or if there are many sources from which it is given, the various sources should be moved by some *guiding principles* or *policy* and act *in concert* and *co-operation* with one another. This need and value of co-operation between more than a score of our larger charity trusts and nearly three score smaller ones, not to speak of the numerous individual donors, all catering for a limited section of our community, a good number of which entirely depends upon charity for theirs and family's livelihood, are so patent and its good results so obvious that we need not dilate upon them at length. We must, however, emphasise the urgent necessity of calling the officials and trustees of these charity giving bodies together in order to arrive at some working understanding for a closer co-operation among them on the following among other points, *vis.*,

- (a) *The **uniform treatment** of various types of applicants in definite ways by all the charity bodies and donors, as by way of finding them employment, sending them to an industrial home or asylum, directing them to a hospital or convalescent home, giving them adequate relief, etc., according to the needs and circumstances of each case.*
- (b) *Helping **one applicant family from one fund** as far as possible, and*



- (c) *The **registration** of all charity help at one central place like the Panchayet Office, so that a complete record of help to each applicant may be easily available to whoever wants it.*

If once such a meeting is called and the various charity trusts agree to co-operate in a common communal cause for the ultimate betterment of the community as a whole, further avenues of co-operation can be explored like the adoption of some well thought out policy for giving various types of educational and other help, as also the possibility of a **division of functions** between the various larger charity trusts and batches or groups of the smaller ones. The lodging of the larger charity trusts at favourable rents in a special Parsi Charity Trusts Building, built for the particular purpose by some big charity trust or generously minded donor, will be another effective step in the direction of bringing about closer co-operation between the various charity bodies.

The funds may also with great advantage, arrive at some understanding for a *proper investigation* of every application for help by constituting a **Central Investigation Bureau** with a few of their own delegated or selected representatives also sitting on its committee, so that due responsibility may be accorded to and a desirable check placed on its investigational and recommendatory work. There may be paid or voluntary investigators or both, but it may be seen to that the well-known **Case-Work Method of Investigation and Help** is followed, and the same investigators are entrusted to investigate and keep watch over the same appli-

cants from time to time, so that a *complete history* of the circumstances of the family may be known to and an *adequate record* kept of the same by the investigators. These must be **properly trained welfare workers**, so that knowing a limited number of stricken families so well they may be better able constructively to help each out of its difficulties.

The recommendation and disbursement of help for **maintenance** should be based on some **workable scale** at least of the food requirements of each adult and child and groups of more than one, so that adequacy of help may be ensured to the truly needy and unnecessary help may not be given to those who do not really need it. At present no such scale or standard is applied, with the result that there are great discrepancies in the recommendation and disbursement of help to various applicants and a good deal of bitterness and heart-burning among them.

By adopting the above methods, the investigation and recommendation will come to be more just, uniform and systematised, and the applicants will be saved or prevented from applying to more than one fund or donor or begging from door to door. One feels the existing two bodies of investigators will be willing to help in such a scheme of co-ordination, and there are various agencies in the city where the paid and voluntary workers can get the requisite *training and experience* for such scientific social work.

The majority of the applicants for relief form a class of *variously handicapped people*. Most of them are relatively ignorant, weak, or oppressed by adverse circumstances. They need sympathy, advice and friendly or fatherly guidance and assistance

in their various problems. All their misery does not spring from economic insufficiency, though it may be the strongest blighting factor in their life. The establishment of an **Advisory Council on Social Welfare** composed of trained or experienced male and female social workers will be of great help towards the solution of our problem of economic and social distress. The persons in distress will have a place to repair to for advice and guidance, and timely intercession and assistance by a batch of sympathetic social advisers in various ways, such as in finding a cheaper dwelling, arranging for a child's schooling in a charity school, persuading the parents to send a sick member of the family to a hospital or a wilful son either to stay with the aged parents or to help them, etc., will greatly relieve the growing misery of many a family.

Such a batch of Welfare Workers attached to the Central Investigation Bureau will also be of use in keeping a sympathetic watch over the families receiving relief, in order to see that the relief is properly utilised and that the family is saved from further sliding down the path of misery or destitution. A constant watch over and sympathetic guidance of such families by truly interested workers is a great desideratum in the face of the present utter negligence on the part of charity trusts to see what happens to the applicant or his family once he has been given a stipend from 3 months to 3 years, and an equally grave misuse of charity help by many a recipient of relief.

Some understanding between the several funds is also needed for giving various types of help such

as medical relief, grain, arrears of rent, educational expenses, etc. **Grain** or domestic requisites may, with great benefit to all parties concerned, be given from or through **one central place** like the Anaj Mandal, to whom order slips may be sent by all intending trusts or donors who wish to give such help to anybody. This help must be such as to be *enough* to last a particular family for a *particular period*, and it must be *registered* at the General Register, so that this help can be taken into account while deciding to give additional help asked for by the applicants. At present grain can be had from so many sources without the knowledge of one another and it is given so fitfully and in such an unorganised way that no count can be kept of the enormous help thus almost frittered away. No wonder that we often hear such a lot about the abuse of such help.

All **medical relief** for milk-diet, for convalescent treatment, change of air, or for the treatment of tuberculosis also needs be **organised** in a similar way. All milk, other nutritive diet, patent or other medicines, etc. for the sick and weak poor or destitute may be given from or through **one place** like the Maternity and Child Welfare Clinic after adequate examination by an **appointed medical officer** or **a panel of three or four medical men**, and it should be given in proper quantity for the requisite period. The patient may be examined from time to time and milk or other chief may be stopped as soon as it is found unnecessary. The panel of medical men must be supported in its work by the social worker who must see to it that the help is properly utilised.

The panel of doctors may also advise as to whether a patient applying for medical relief needs home, hospital or convalescent treatment and may prescribe accordingly. The *debilitated or consumptive patients* may be afforded treatment in special sanatoria without obliging the whole families to move out with them, thus greatly disturbing family arrangements and the younger children's education, and involving other members in the risk of contagion or loss of employment. *Some co-operation is thus rendered necessary also between the charity bodies and the communal hospitals, dispensaries, convalescent homes and sanatoria*, so as to bring about the best of results out of the moneys which ultimately come from the community chest and are spent for the good of the community at large.

Charity trusts and the existing charitable educational institutions may *co-operate* to find out *whether there is adequate and proper provision for the primary and secondary education of the poorer children*, and steps may be taken to see that the existing provision is increased if found insufficient and improved if inefficient. Thus large sums of money of the charity trusts given for school education may be saved or better utilised and the communal educational institutions may also gain in scope, competence and charitable endowments if their needs are known through such a co-operative inquiry. When the charity trusts will co-operate in such an effort, they will naturally come to think of the efficacy or otherwise of the use of their resources, and steps will be taken to study the needs of the community and country, and a proper turn given at least to the education of the children of the

poor and middle classes, so as not to waste their time and energy on futile or relatively useless and inefficient instruction either in school or college.

The instituting of a ***Students' Advisory Committee*** composed of the principals and abler teachers of schools, professors of colleges and of expert men in various businesses and professions to advise and enlighten students on the *choice of careers* will give a systematic and scientific turn to the studies and apprenticeships of the students who seek charity relief, as also to the charitable efforts of the trusts who help them. It would then be considered advisable also to guide and control the giving of such large amounts of help for *education abroad*, restricting such loans or scholarships to such studies as would either be of use to communal institutions or enterprise or prove of decided benefit to the students themselves in finding suitable employment. Appreciable economy can also be effected if *books, exercises, instruments, etc.*, are given to all the applicant students in schools and colleges, from ***one central place*** organised under the auspices of the Panchayet, where the used books and instruments may be called in after use and redistributed to new applicants, and wherefrom new books, exercises and instruments may be bought at the usual discount obtainable in the market, which will be a gain to the funds.

Other types of help can be *similarly organised* and some types of help may be preferably given to one family from *one place, e. g., help for maintenance, arrears of rent and school education to one and the same family may be given from one*

**and the same fund as far as possible.** Proper control and vigilance can thus be exercised over the recipient asking for different types of help, simultaneously or one after another from one or more funds, the tendency to begging may be nipped in the bud and inevitable demoralisation prevented as far as possible.

Similarly it looks very undignified that the poor parents should have to roam from place to place with lists and applications to collect the needed amount for their daughter's **marriage**. Those funds and donors who are giving such help may with great benefit give their contributions to the Parsi Panchayet who may thus give the help to the applicant families according to their needs using discretion within the prescribed maximum. Help for **Naojote** or intiation and for **funeral expenses** may be similarly fixed at a maximum and all the three types of help may be given as far as possible *in kind* and from or through *one centre only*. But the seeking of charity for such *inevitable social functions* should be discouraged as it involves a loss of self-respect and great demoralisation on the part of the applicants. Help for **Mooktad** expenses may be discontinued looking to the paltry amounts given, the debasing influence such help has on the applicants, the use they make of it, and also because other needs are more urgent.

Help is given from charity trusts and by individual donors to various Parsi educational, hygienic, cultural, religious and social **institutions** almost at random and without any record or registration at one centre. It would, therefore, be advisable to arrange for the universal recording of all such help

to societies and institutions at the General Register, so that it may be known how communal resources are utilised and *with what results*, as also what the more urgent communal needs are.

All poor and destitute, however, do not always seek charity help. There are some who would rather borrow some money if easily available to be repaid when they can afford to do so. There are no adequate facilities for such people and they, therefore, resort at first to the Pathans, Marwaris and graindealers who exact blood-sucking rates of interest. A **Loan Fund** wherefrom such needy persons can borrow money at the time of real need with relative ease and on personal or other good security, will fill a deeply-felt need and also be of benefit to the charity funds.

Most of the above relief is in the form of *alms*, the most ancient but the least effective way of social amelioration. One of the most urgent needs of our community is, therefore, **organised Welfare Work** by *trained social workers* both among the applicants of relief and those that are on the border line of poverty. Besides, relief at present is for the most part **post-mortem**, we awake only when the disease has festered too far, and even then try to apply a remedy which has been known by long experience to be utterly ineffective. The need for **Preventive** and **Constructive ameliorative work** is, therefore, equally urgent and we shall here submit a few suggestions for such work.

Perhaps as much ameliorative work as we desire may not be possible to be done among the *adult* applicants or their adult dependents. *But all*



*charity bodies and social workers should consider it their special and sacred duty and care to see that the sins of the parents are not visited upon the children*, and that they get adequate opportunities for proper physical, intellectual, cultural and spiritual growth to normal manhood and womanhood. Children are the best reserves of a community's future wealth and it would be an act of wisdom to invest in their upbuilding, so that their all-round fitness may rebound to the credit of the community. It must be seen to that their nutritional, hygienic, sanitary, intellectual, cultural and moral needs are well satisfied through their home and school. We find that a good deal of poverty and destitution among the stipendiaries is due to premature ageing, proneness to disease, lowered vitality, subnormal mental development and consequent reduced earnings. To give to the children a good foundation of health and physical fitness, it would be highly desirable to have regular, periodic **Free Medical Inspection** of all our school-children and the **timely treatment** of whatever ailments or defects that come to light in the course of such inspection. Many Parsi physicians and surgeons will be willing to give their services either free or on some small honorarium for such a laudable object.<sup>1</sup>

For the adults, constructive welfare work can be done through **educative propaganda** carried on by press, platform and pulpit publicity through articles, lectures, exhibitions and practical demonstrations in the art of good living. There are applicants

---

<sup>1</sup> For a very illuminating synopsis of the results of a test medical examination of boys in a local charity school, see Appendix V.

following blind-alley or other occupations that can hardly fetch them enough remuneration to support the couple, not to speak of their several children. Educative propaganda among them to take **contra-ceptive measures** until such time as they are able to support more lives is *a vital need* if the community is not to be burdened with more maimed and mutilated dependents. If the applicants are already drawing charity relief and still go on giving birth to more children, it can be easily understood that such charity will not only be wasted, but will be directly conducive to its own undoing.

There are on the charity registers several hundred *widows* forming nearly *half* the number of the total applicants. A large number of these seek charity relief *within six months* from the death of their husbands. Some have to ask for their funeral expenses and the first few months' rent if it is high. There are, besides, hundreds of *male applicants* who are forced to seek charity help *almost from the time of their loss of employment* or very soon after. There is thus *a remarkable lack of the virtue of providence and saving* for the rainy day among a very large section of the community. **Saving** and **Insurance** are two very grave needs of the poor and middle classes and *special propaganda* needs be carried on to instill this desirable quality of *foresight* into our men and women. Special encouragement may be given to them for saving and insurance through a **Savings Bank** and a **Friendly** or **Mutual Insurance Society** and by providing special facilities and privileges to those who thus try to secure themselves against future emergencies.

Some of the poverty and distress among the applicants are due to inadequate, insanitary and very *dear housing* in Bombay and the poor suffer from the evil effects of *overcrowding* and *slum-residence*. If there were some *co-operation* between the Charity Housing Associations and the charity trusts, some of the deserving poor can be cheaply and suitably accommodated and saved from further aggravating poverty and misery. It would also be advantageous for the charity bodies or their Employment Bureau **to maintain a list of cheaper flats** in various localities so that those poor who cannot afford to pay heavy rents may be directed to suitable places.

At the same time, the poor, those on the border line of poverty and the middle classes, but especially their younger generations need to be *educated in the art of wisely ordering their lives* particularly in such a highly complex, industrialised society, where the unwary can soon be victims of *uncertainty* and *insecurity* inevitable upon such an individualistic and competitive social organisation. Some such literature as contained in the writer's book on "લાચારીને અટકાવ અથવા ઉન્નતિને માટે" needs be widely spread among the young and old so that *the forewarned may be forearmed*.

All these efforts at social amelioration will be frustrated if we did not change *our mistaken view of the handicapped class* and refrain from treating them as mere dregs of society. Many may be reduced to such plight of helplessness and dependence through no fault of their own, many more may be earnestly longing to get out of it. It behoves all the administrators of charity and all

social workers to take these men and women at their worth, and not only do nothing to make them feel that they are a less desirable class of society, but they must make every effort to respect their human *personality* and uphold their *dignity*. They must be given *courteous treatment* at charity offices, their privacy must be respected, all facilities must be given for the preservation of their self-respect and their applications must be disposed of with due dispatch. This much is due to them as human beings and our own flesh and blood.

Steps must be taken to *wean the handicapped from the slough of despond and degeneration* and the habits and ways that drag them down the path of social degradation. Efforts must also be made to bring some *sunshine* into their lives and enliven the monotony of their life and labour. There are at present no provisions of such a nature and it would be of great creative value to have some suitably situated, attractive **Recreation Centres** where the poor can spend a few hours of their life in innocent amusement, cheerful games, happy social intercourse, in refreshing rest and recreation, so that they may have some zest in life and refrain from the grogshop, the streets, or stuffy places of questionable attractions.

In taking all these palliative, constructive and preventive measures, the supreme idea ought to be to tackle the problems of want, poverty, destitution, disease and distress with some *insight* into the true nature of the ultimate influence of such social maladies on our society of large. We must attack them at their very *roots* and try to **eradi-**

**cate the root-causes of human misery and suffering**, so that poverty and destitution may claim fewer victims with every effort at social amelioration on our part. This means *money, labour and studied organisation*. We are in a fortunate position as regards material and institutional resources. If we give an earnest of good regenerative and recreative social work, there are generously-minded ladies and gentlemen who will be willing to help with money in such a communal cause. Fortunately we will not also lack right-minded men ready to work for such a beneficent purpose. And well-planned and well-organised social effort based upon due study is always less costly and more fruitful in the long run than disorganised and scattered or patch-work attempts at fiddling with pressing social ills.

We need a *re-orientation of social and charitable effort*, a new, systematised and more *purposeful conception* of our charity relief, and a *new treatment* of the stricken class of our people. **The humdrum or traditional type of charity** or *almsgiving* must give place to a *better thought out plan of comprehensive social amelioration and reconstruction*. With a view to this, moneys can be profitably spent in furthering creative causes and removing social ills like the following:—

- (1) *Improving the general equipment of the existing charitable educational institutions and the qualifications and general lot of the teachers*, so that the educational foundation of our young may be better laid,

- (2) Introducing *free and compulsory medical inspection* of all school-going children and timely treatment of their ailments; making provision for the proper feeding of the underfed, for outings, excursions and holiday-camps for the children of the slum-dwellers, so that the wholesome foundation of a healthy and vital humanity may be laid from childhood,
- (3) Founding *Nursery, Montessori or Kindergarten schools* for the younger children of from 3 to 7 residing in slum areas, so that they may grow to be healthy, intelligent and well-developed men and women,
- (4) Providing *facilities for the proper instruction of the subnormal and difficult or problem children*, so that they may be recouped to normal life and not be a burden to society,
- (5) Providing *facilities for the care, instruction, and lodging if necessary, of the infant and adult blind, deaf, mute, crippled and such other maimed persons* so that their life may be made bearable,
- (6) Founding a *Model School* in or near Bombay where the soundest known methods of education, well-planned curricula and educational equipment may be made available in the training of the children, and where teachers from other charitable and private Parsi schools may be allowed facilities for training,

- (7) Establishing *clinics* at two or three suitable centres, jointly with existing dispensaries or maternity homes wherever possible, for poor and middle class mothers for ante-and post-natal examination, advice and treatment,
- (8) Helping the running of *industrial homes* and providing *technical and industrial apprenticeships* to the sons and daughters of the poor, so that the willing students may be enabled to take to vocational training from early youth when they are likely to benefit most by such training,
- (9) Provision of *healthy recreation and amusement* for the young and old of the poorer section of society, so that they may get some needed relief from the irksome monotony of life,
- (10) Providing substantial *prizes, scholarships, fellowships, etc. with a view to encourage systematic and scientific study and research into social and other subjects* higher literature and scholarship, and similar literary and scientific achievements, so that impetus may be given to the advancement of knowledge which may conduce to a progressive, cultural and spiritual development and well-being of the community.

It goes without saying that there is always a **better use** than the present that can be made of the available charitable resources of any community. And the givers as well as the administrators have to be ever alive to the higher and more urgent needs

of the community as a whole or a part of it, if they wish to benefit their society most by their pecuniary endowments or personal services. *The community was at no time in greater need of a well-judged and well-thought-out budgeting of its resources.* For **adequate planning**, however, we need **facts and statistical data**. Yet the paucity of systematised knowledge and relevant data on every conceivable social topic relating to the Parsis is so remarkable, that it is high time we woke up to the keenly felt necessity and made some provision by establishing a **Social Information and Statistical Bureau** with a staff of two or three well-trained men to collect and supply to the community all relevant and necessary facts and figures on topics and problems that affect the welfare of the community. An **annual stock-taking** of Parsi wants and problems through an **Annual Conference** of the representatives and delegates of various Parsi Anjumans, associations and the general public will be a very desirable undertaking and will immensely help the work of the Information and Statistical Bureau. An all-India **Parsi Association for Communal Welfare and Advancement** run on non-controversial lines like the British Association for the Advancement of Science can well undertake such a task.

The above are some of the lines along which an improvement in our system of relief can be effected and some of our social problems tackled. They comprise palliative, preventive and constructive proposals and **aim both at the redress of our existing ills and the possible prevention of future ones**. A good deal more, however, can be done by a



*thorough overhauling of our once very helpful but now somewhat antiquated and out-of-tune system of education* or the lack of it, and re-planning it on a basis co-ordinate with our changed conditions of life and politico-economic position. For, it will be readily seen that in every highly civilised polity, the happiness, prosperity and capacity to resist degradation of any society depend very largely on the educational and cultural training and equipment of its young. In the modern world polity, a good cultural heritage is a very important asset in the struggle for better life, and we may do well to re-examine our whole educational system, policy and ideals and recast our institutions in the light of our findings. It will soon be found out that we need definite improvement in the material equipment of our schools, the arrangement of the curricula and the methods of instruction, while we need a better trained and better qualified personnel of teachers, and above all, *a well-conceived objective* of all education which may make of our youths capable citizens worthy to fill whatever positions in life they are called upon to do.

While the above steps may be taken to improve the general educational and cultural equipment of the average Parsi child, *we must beware of the mistake that education alone is a panacea for bringing about economic prosperity or sufficiency in the community.* We will have to think of several other simultaneous measures of altering and adjusting our daily domestic and social life to suit our changing circumstances. I have suggested some of these above and there are many others which we

will have to consider. But for fear of going out of my proper province in this report, I shall reserve observations on these for a future occasion.

As regards the devising of the proposed new measures and improvements and the establishment of some very necessary institutions, a question may arise as to who is going to do it all, who should lead in this systematisation, reorientation and reconstruction of our social ameliorative work? The Parsi Punchayet of Bombay has been rightly acknowledged as the premier Parsi Social Institution and occupies a unique position of liason and leadership in the community. The trusted and respected board of trustees of the Punchayet can give a very much needed lead in the earnest attempt to ameliorate the worsened condition of the community and in devising progressive measures of all-round communal welfare. In fact a good many new institutions like the Employment Bureau, the Industrial Homes, the Work-Securing Agency, the Central Investigation Bureau, the Advisory Council on Social Welfare and the body of paid or voluntary Social Workers should work *in very close co-operation* with and under the patronage of the Parsi Punchayet if not under its direct control or supervision. The co-operation of the trustees in other preventive and constructive measures would be of great value, while the active participation of the board of trustees will give a great impetus to such a move for the co-ordination of our manifold but scattered social, charitable and cultural activities. At the same time it would be an act of wisdom to realise *the limitations of too centralised a system of social*

*activities concentrated in one single body of a few busy men.* It would therefore be advantageous to have *semi-independent managing sub-committees or children bodies* who may look after the various new activities that may be initiated for social amelioration. It would be further advantageous to enlist for such work the services of **willing missionary workers**, of which, one feels sure, the Parsi community can produce a good number.

But while there should be decentralisation for the sake of efficiency, *our various problems need to be seen, studied and conceived in a comprehensive and co-ordinated way* so as to prevent waste of resources, unorganised expenditure of valuable human energy, and piece-meal handling or patch work, the evil results of which we have been observing for the last few decades. In order that our whole communal problem may be looked at in a proper perspective with vision, imagination and foresight, we need a **co-ordinating body** of picked men, who will put the community above self, and leaving aside their personal prejudices or predilections, approach every communal problem in a detached and impartial spirit with the sole object of encompassing increasing social good and progress. For as far as one can see, there is no stagnation in society, there is progress or retrogression, or change for the better or worse.

It may be remembered that the Parsis, as immigrant settlers in India have a peculiar history, and as a microscopic community, a peculiar politico-economic position in the country. They experienced many ups and downs in their adopted country up till

the advent of the Europeans in it. Since then by force of changed circumstances, their genius for adaptability to altered conditions and quick grasp of opportunities, their catholic mind and liberal views on life, and their adventurous and pioneering spirit, they ingratiated themselves to the more enlightened foreigners and reaped the advantages of happily combining their virtues with their circumstances. From the first quarter of the nineteenth century they came out on top as a marked community among their sister communities in India and like the European 'Sahib' the Parsi came to be generally looked upon as and addressed by the proud and apparently gratifying appellation of 'Sheth!'

The Parsi mentality underwent a change and with that change and greater contact with the expensively living Europeans, their standard of life also considerably rose in comparison to that of their sister communities. They gradually developed a sense of pride regarding their status and vocations of life and by and by shunned certain occupations as below their dignity, also developing a certain amount of scorn for manual or so-called menial labour, unworthy of those called 'Sheths.'

The above virtues and a higher standard of life did considerably help them for a time and were largely instrumental in the phenomenal rise of the Parsis in the latter half of the nineteenth century, both in economic prosperity and general education and culture. But when the other communities began to awake and came marching on along lines similar to those the Parsis had traversed, the Parsis gradually failed to keep pace with the others in their

relative cultural advancement, social solidarity, closer organisation and individual efficiency. The sudden spurt of advance and prosperity seems to have lulled them into a false security and superiority, which cannot be maintained without active and intelligent efforts at constant individual and communal betterment.

Besides, during the time of their general prosperity the poor and middle classes, by a natural law of infiltration, adopted without discrimination between the lasting and the ephemeral, the ways and modes of life of their richer brethren, which they would not be able to maintain under adverse circumstances. Times began to change, but neither our poorly devised educational system, good for its days, nor our modes of life were modified in response. Our spirit of adventure and pioneering habits of commercial and industrial enterprise largely left us as we became more smug and comfortable in easy going services. Familial and social cohesion began to loosen and various other communities with their vastly outnumbering hordes began competing with the Parsis shoulder to shoulder until their almost monopolised positions were taken from them. Our positions of vantage in the governmental machinery and the commercial world were lost, our standard of life, however, still remained as it was, and most of our false values clung to us like barnacles, until to-day the Parsis are increasingly finding themselves in awkward holes in various spheres of life-activities.

We must and we can get out of these. But let there be no mistake that we will have to make more

serious and sustained efforts in various directions on a community-wide scale if we are to retrieve in due course our lost and losing position. Namby-pamby sentimentalism, antiquated notions of social rights and duties, half-hearted efforts at patching social ills, a laissez faire policy, or "everything-is-alright, let-us-keep-on-in-the-good-old-way, things-will-right-themselves and time-will-do-its-work" sort of helpless notions will not carry us anywhere but to further communal disintegration, deterioration and suffering. If we wish to improve matters or achieve anything, we must take stock of our entire charity relief and our social services in relation to our communal position, put them on a vastly more constructive basis, devise a proper system of indispensable welfare work, educate our people intelligently to adjust their standard of life and adopt themselves to altered circumstances, survey our whole system of primary, secondary, and higher education in the city of Bombay, in mofussil towns and villages, and outside the Presidency, and give it a new modernised turn so as to better equip our children educationally, culturally as well as vocationally, try to establish greater solidarity in the community, and co-operatively plan its future social, economic, cultural and spiritual development on liberal and enlightened lines.

One need not subscribe to the alarmist or pessimistic creed that the community is going to dogs or that it is doomed to gradual failure and fall. I fully believe, and valid sociological reasons can be adduced for such a belief, that the community has certain assets and characteristics that will, if properly marshalled and taken advantage of, lead

to a future more brilliant than the past; that, in all humility, it can play a very decisive and useful part in the country of its adoption, probably also in the country of its origin (if there is less of sloppy emotional effervescence and more of sound judgment and insight into the nature of the proposed relationship with the ancient native land), and even in the wider comity of the civilised nations of the world. But let it be clearly understood that such achievements of civic advance and progress in civilisation cannot be had by mere wishing. The able and capable of the community must set their shoulders to the wheel and pay for the progress and well-being of the community in scientific study, deep thinking, wise planning and devoted execution, if they are to achieve anything. Under the present conditions of rapidly changing social, political and moral values, no modern society can subsist on old, obsolete or narrow minds or thoughts. The leaders must possess sound knowledge, enlightened outlook, skill for scientific social planning and organisation, a deep social sense, a trenchant belief in the essence of all life, *viz.* happiness and progress not merely of their particular community but of the entire human race, which is getting more and more inter-related and inter-dependent, and a balanced judgment and experience of the old, and the vigour, fervour, freshness and sincerity of youth to bring it about.

---

## APPENDICES.

---

The first three appendices given here respectively comprise a brief description of a visit to Dayalbagh at Agra and some other institutions, some facts and figures on Parsi Housing in Bombay and an outline of the proposed Industrial Home for men. They were submitted in the form of reports to the trustees of the Funds and Properties of the Parsi Panchayet of Bombay, from time to time as shown by the dates they bear. The appendices are mostly copies of these reports except for their abbreviation considered necessary for saving space. Very slight alteration here and there has been made. The last two appendices comprise a table of minimum food requirements of a single individual and families of two or more persons as worked out with the help of the members of the Stree Zarthoshti Mandal, and a synopsis of facts and figures of a test medical examination of the boys of a local charity school carried out with the help of Dr. J. B. Dhanbhoora.

---

### APPENDIX I.

---

AN ACCOUNT OF THE SALIENT FEATURES OF DAYALBAGH  
AND SOME OTHER INSTITUTIONS WE VISITED AND OF SOME  
MATTERS RELATING TO THE PARSIS IN THE  
TOWNS OF OUR VISIT.

---

I may mention at the out-set that I am not attempting here a detailed account of the working of the various institutions we set out to see and others we saw in the course of our visit, nor do I wish to allude here to the possibility or advisability of adoption by the Parsees of the various industries found at various places. I shall give here a very brief account of a few salient features of various institutions leaving it for the later report to discuss the possibility of adopting some of the industries as found in various provinces, as also the desirability of sending some of our Parsi students to study various useful industries at these several institutions.....



**Baroda:**—*Kala-Bhavan Technical Institute and the Industrial Department of the City Jail.*

The Kala-Bhavan Technical Institute at Baroda provides two types of courses called the Diploma and Certificate Courses, the former being conducted through the medium of English and the latter with the exception of the Commercial class in *Gujarati*. The standard of admission to the Diploma courses is that of Matriculation. For the Commercial Certificate course, a student must have passed the English VI standard. For other Certificate courses, the standard of admission is the passing of *English III* or *Varnacular V* standard. The age of admission for the Mechanical or Electrical Engineering course is the completion of the 17th year, for all other courses, completion of the 16th year. The annual fee for the Diploma and Certificate courses are Rs. 25 and Rs. 15 respectively for Baroda subjects, and Rs. 37-8-0 and Rs. 25 respectively for outsiders. The courses with their duration and the number of students admitted to each are as follows:—

### DIPLOMA COURSES.

Name of the Course.	Duration of Course.	No. of Students admitted.
1. Mechanical Engineering	... 4 years	40
2. Electrical Engineering...	... 4 years	30
3. Civil Engineering ...	... 3 years	35
4. Chemical Technology ...	... 3 years	20
with a detailed study either in		
(a) Dyeing, Bleaching and Calico-Printing (15)		
or		
(b) Oil and Soaps (5)		
5. Weaving Technology ...	... 3 years	20
6. Architecture ...	... 4 years	20
7. Painting ...	... 4 years	5
8. Photo-Engraving Process ...	... 3 years	5

In the first five courses, *technical* diplomas are given, while in the last three courses, *art* diplomas are given.

### CERTIFICATE COURSES.

#### A. TECHNICAL.

- (1) Foundry and Pattern-making ... 2 years
- (2) Turner, Fitter, Machine Tool Worker. 2 years

(3)	Carpentry and Joinery	...	...	...	...	2 years
(4)	Smithy	...	...	...	...	1 year
<b>B. INDUSTRIAL.</b>						
(1)	Dyeing	...	...	...	...	2 years
(2)	Weaving	...	...	...	...	2 years
(3)	Soap making	...	...	...	...	1 year
(4)	Textile-Printing	...	...	...	...	1 year
<b>C. FINE ARTS.</b>						
(1)	Photography	...	...	...	...	2 years
(2)	Photo-Engraving Process	...	...	...	...	2 years
(3)	Drawing	...	...	...	...	2 years
(4)	Painting	...	...	...	...	3 years
<b>D. DRAFTSMANSHIP AND TRACING</b> ... .. 2 years						
<b>E. COMMERCIAL</b> ... .. 2 years						

It was found that out of **574** students in the institution, there was only one Parsi student. On inquiry of the Principal as to whether he could admit some Parsi students if they applied for admission, he said it depended upon the vacancies each year, as admissions were limited and they had a sufficient number of applications each year. On the other hand in the Baroda College there were 18 Parsi male and 2 female students studying for the Arts or Science courses.

The departments that drew our special attention were those of Foundry and Pattern-making, Dyeing, Textile-printing, Photography and Photo Engraving Process, for regular scientific instruction in which courses there exist no facilities in the city of Bombay, and which are lines in which a student can fare perhaps better than in literary courses. There is also a possibility of getting suitable teachers from the Institute for teaching in Gujarati, besides the above subjects, like weaving and soap-making, to the inmates of an Industrial Home.

One special feature we marked at the Institute was the facilities provided by it to its past students in getting their various problems in practical industry solved at the Institute by themselves or the teachers, so that they could overcome the difficulties they met in the conduct of their large or small scale industries. This feature was also to be found in the case of the Patna Cottage Industries Institute and the Bengal

Government Scheme for the relief of Middle Class unemployment. At the latter place there was an *Industrial Research Laboratory* working to this end for the last 10 years, which, in fact, was partly instrumental in inaugurating the Unemployment Relief Scheme.

At each of these the industrial problems not only of the past students doing business but of the local artisans and small scale industrialists were taken up for research and solution, and practical help was rendered to each. The capital outlay required in most of the industries, arts and crafts taught at the institutions either at Baroda, Patna or Calcutta was not large. It ranged from Rs. 100 worth of simple implements and raw material for shoe-making to Rs. 1,000 in improved pottery or Rs. 1,500 in umbrella-making.

The teachers in each of the departments of practical industries either at Baroda, Cawnpore, Benares, Patna or Calcutta were uniformly highly enthusiastic in teaching their respective arts, crafts and industries to their students and in helping them in every way.

The great advantage at each of these industrial institutes was that the training was not only thoroughly *practical* but some *theoretical* instruction was also imparted with a view not only to make the students good artisans but also to help them understand the intricacies of their respective business so that they might be able to *organise it on a large scale* as they obtained more capital. A sort of attempt to produce *thinking hands* and *working minds* was being made at each place which was not without its beneficial results as we learnt from our conversation with the principles and teachers in charge at each of the institutions.

**City Jail.**—At the Baroda Jail the prisoners were taught to do various kinds of *productive* and *civilising* work, such as spinning and weaving with all the ancillary processes, carpet-making, garment-sewing, gardening, vegetable-growing, carpentry, etc. Each prisoner was examined by a resident medical officer who certified as to what type of lighter or heavier work individual prisoners were fit for and they were taught or given work accordingly.

All the cloth needed for the prisoners was produced there, the surplus cloth for varied uses was sold outside as were most other products of the jail at market prices. Every prisoner did not earn his keep all at once, but, we were told, in course of time, *i.e.*, after about 2 years, each come to earn his keep or even more. The prisoners also did their own cooking. At any rate all able-bodied prisoners were doing productive work and with the various processes and operations involved in each craft, *suitable work could be found for each* according to his capacity and strength. Some were producing carpets of the value of annas 2 per square foot, while there were skilled prisoners who produced carpets that fetched Rs. 4 per square foot in the open market. Some were earning for the state from Annas 12 to Re. 1-4-0 per day after their second or third year in prison. In the Nasik Jail, I saw similar useful and productive work being done by the illiterate as well as literate prisoners.

**Agra.**—*The Dayalbagh Colony* near Agra and the local *Shoe-making* and *Leather Goods* industry in the City.

**Dayalbagh.**—Much about the history and development of the Dayalbagh Colony of the Radhaswami Sect can be found from the descriptive booklet they issue. The wholesale adoption of the Dayalbagh Colony idea as a model for a Parsi Colony as vaguely proposed by various Parsis, I shall have occasion to discuss in another place. Here I shall only submit a few points which may set forth the central idea, as I was able to understand it, behind this remarkable Institution, which has been the talk and delight of many who had the pleasure and privilege to see it.

The Radhaswamis are a religious sect believing in certain fundamental tenets of theology and the important part their living Guru, the head of the Sect, plays in their scheme of spiritual and secular life. The *living* Guru is not only believed to show the spiritual way to individual salvation but he is implicitly obeyed in what he does or plans for the community. The Radhaswami Sect draws its members from all classes, castes and colours of Hindus, Muslims or other communities, and within its fold, the Sect recognises no distinctions of caste, the creed being their own. They attach no special sectarian

significance to *dress* and the members may wear any dress they like. There are very few outward ceremonies observed, and I was told there is none even at conversion except that the intending disciple is taught the secret yogic practice of the Sect by the Guru. We could gather, however, that the members wherever they may be, are enjoined (by way of persuasion and not obligation) to use as many of the Dayalbagh products as were available to them, such as cloth, cutlery, shoes, slippers, stationery, dairy products, etc. What they cannot get from Dayalbagh industries they may obtain from elsewhere. How far this injunction is observed outside the precincts of the Colony we were unable to find out, but there can be no doubt that the Colony of 2,600 persons—men, women and children—could consume a large quantity of Dayalbagh products, which consumption, therefore, could sustain some of the industries, producing articles of use in the daily life of the people, particularly cloth, food materials, etc.

How far a pre-planned religio-secular ideal is being gradually worked or developed we were unable to gather, but we were told that the present manifestation of the Colony is a practical development of the idea that was laid down by the first Guru Soamji Maharaj, who founded the Sect in **1861** and who died in **1878** at the spot, later called Dayalbag or the 'Garden of Merciful.' For **54** years the idea did not materialise, but under the guidance of the present Guru, His Holiness Sahabji Maharaj, originally a Punjabi Hindu, who had served for some time in the Telegraphic Department of the Post Office, the plan was started at the spot of the Mausolueum of the first Guru, in January **1915**, with a purchase of 4 acres of almost desert land and an outlay of Rs. 7,000. The members of the community have responded to the appeals of the Guru from time to time and still give him 'Bhent' ( भेंट ) or offerings of money. In the short period of the last 18 years of its development, the Colony has come to occupy 2,600 acres of land at Agra, possess a teak forest at Rajborari, and has invested about 42 lacs of rupees in various undertakings. How much of this is out of the earnings of its industrial section and what portion of the invested capital was obtained from the members' as 'Bhent' I am unable to say. The larger portion, however, has been so far obtained as 'Bhent' and by

way of loans. We were, however, assured by the Sahabji Maharaj that all the extant industries are paying and that the Dairy which has absorbed a capital investment of about 4 lacs on buildings, machinery and livestock, incurred a loss of Rs. 12,000 in the first year of its working, while the loss in the first half of the second year was Rs. 3 only. One or two bulls and cows of the superior Ayreshire and Fresian Holstein stocks worth Rs. 2,600 to 4,000 have been imported for breeding purposes with good results in lactation.

The Colony started with educational institutions of the primary and secondary school type, a workshop and a few *industries*. When the time came to found the Technical College, some industries were already working so that practical training could easily be given to the students in the respective workshops, foundries, smithies, etc. At present there are 700 students of both sexes studying in the Preparatory, Primary, Middle and High Schools, in the separate Intermediate Colleges for boys and girls, and in the Technical College. A striking feature of the entire education is the special emphasis laid on manual training and technical education, as, in the words of Sahabji Maharaj, he believes in making our Indian people 'Engineering-minded.' Special emphasis is also laid on the necessity of increasing industrialisation of the country and hence the starting of various industries in the Colony as a partial foundation of its existence.

Special attention is given to the education of girls, in fact, more than to that of boys, we were told, because of the Guru's opinion that mothers live longer with the children and therefore they play a much larger part in building and shaping their character, which the father cannot do owing to his all but too short a contact with his children during the day. We saw very few women engaged in work in the factory or other outdoor occupations, except that some of the teachers in schools and colleges were ladies. Very little agriculture or horticulture has been done so far, as, they say, the land in the vicinity is not rich enough to be paying. Lately, however, they have acquired 295 acres of land for farms with a view to develop pastures for cattle, and grow crops and vegetables for consumption in the colony. There is some trying difficulty

for pastures for the grazing of milch cattle belonging to the Dairy, but this they are trying to surmount gradually.

One of the reasons of starting the dairy was that the colony was gradually growing in numbers, there were *five* hostels with *over 200* students staying therein as boarders, and it was thought that the boys and girls would have a good physique if they got good milk, butter and ghee. Hence the establishment of the dairy, in which there are at present 155 cows and 23 Rohtak buffaloes. The elder son of Sahabji Maharaj, after getting some experience of the small dairy already working, was sent for special study of the dairying industry abroad for 15 months. He stayed in countries like England, Holland, Denmark, Switzerland, Japan and the United States and such other places for about 2 or 3 months each, seeing the best that was to be seen at each place, and on returning drew up a scheme of about 2½ lacs of rupees, which amount was sanctioned by the Satsang Sabha and the dairy was started. More money was sanctioned later on, largely contributed by the members of the community. Very good milk and superior butter are sold in the colony and the city at 2½ annas per pint and 14 annas per pound respectively. Butter is also packed for sale outside Agra at Re. 1 per lb. Nearly 50 maunds of milk from the dairy cattle and collected from neighbouring villages is treated at the dairy each day. Its full capacity is, however, much larger.

Among the industries there are spinning and weaving, border and woollen thread-making, electroplating, manufacture of cutlery and ironware, laboratory scales, lanterns, gramophones, fountain-pens, electric fans, leather goods, jewellery, toys, wooden and iron furniture and other goods.

There is a Hydro-electric Power Station and power is supplied from that source to all the factories and the majority of the *looms* (about 28) are working with electric power. Some (about 4 or 5) also being worked by hand. The products of some of the industries are partly or wholly consumed by the colonists, while others are sold in the outside market or at their own stalls at Agra, Lucknow, Patna and Lahore. Nearly 5 lacs worth of goods are produced and the major portion exported from the factories.

The 'Model Industries' as they are called, besides employing 500 men and giving them comparatively decent means of livelihood, actually make a profit of about Rs. 15,000 per annum which goes towards educational and other expenses. Some industries, like sericulture, sugur cane-growing, manufacture of leather and other buttons, clock-making, etc. had to be closed down, perhaps because they were not found paying. Experiments in various directions are considered worthwhile for the proper growth of the colony. Goods are produced *mostly against orders* or actual demand so that there may not arise the difficult problem of over-production and disposal at a profit. Leather goods manufacture is carried on both by hand and by simpler types of power or treadle machines, and workmen or their sons are also trained in the industry. They can take up outside students for training in various secret and open departments at the following fees:—

Industries.	Duration of Course.	Fees for the whole Course.
Fountain-pen making ...	6 months	Rs. 1,000 (Boarding and Lodging extra.)
Manufacture of Electric Goods ... ..	12 months	Rs. 1,200 . do.
Automobile Engineering..	2 years	Rs. 5 per month do.

Throughout the short history of the colony, the Government have come to the help of the Radhaswami Satsang (the community is so called) in various ways such as acquisition of land, granting of police service, water supply, electricity and other facilities, and educational grants. For literary and technical education from primary to higher, the Government are at present giving over Rs. 40,000 annually to the Satsang, besides having given substantial grants for various educational buildings.

No distinction of caste or creed is, of course, made in the admission of students to the educational institutions, but it may be said that the officers in the factory or higher staff in the educational institutions mostly, and the workmen in factories or building construction generally are followers of the Radhaswami Faith. The minimum wages in the colony are Rs. 15 per month, (formerly they were Rs. 12), the maximum given to the Principals of the colleges or the Engineers in charge are



from Rs. 300 to 400, while a good many are serving for the Satsang on a monthly salary of Rs. 75, 100, 125 or 150 on a principle of *voluntary social service*, for which a special body called the **League of Service** was formed in 1927. An effort is thus made of raising low standards and lowering fabulously high ones by the moral leaven of social service and integrated communal life.

Life in the colony is not very expensive. Houses of 8 types from A to H are built with various accommodation, but invariably with an enclosed or walled compound and three rooms at least in each tenement for a sum of Rs. 1,300, 2,000, 2,500, 3,000, 3,500, 4,000, 5,000, upto Rs. 8,000 according to the accommodation. *Ownership* of land or houses in the colony is *not allowed*, those who pay the price of the respective types of houses are tenants in perpetuity, unless, of course, they renounce the Radhaswami Faith—whose followers alone are allowed to reside within the precincts of the colony—evidently in order to preserve its solidarity, avoid complicating its legal administration, and ensure harmonious development. Such contributory semi-owner tenants pay a nominal rent of annas ten to sixteen per month in order that the full ownership rights of the Sabha may not be curtailed or interrupted.

*Houses are built by the Sabha itself with the help of its own workmen.* The colony make their own bricks and roofing and flooring tiles, use their own wood from the forest which the Sabha owns, make some of their own brass and ironware required in building construction, and thus build so cheaply. There are *retired people* or *pensioners* of the sect who come and reside in the colony offering at times *voluntary free services* in various departments of the activities of the colony, bringing mature experience in the service of the community to which they belong—an idea highly worthy of consideration by the Parsi Community.

There are *Common Kitchens* provided with three classes of meals, Special, First and Second @ Rs. 12, 8 and 6 per month respectively. Wine and meat are not allowed within the precincts of the colony or to the followers of the Radhaswami faith. People can take their food at the common kitchen, service and sitting accommodation having

been provided, or they may obtain it at home in tiffin-carriers. *The idea is to provide wholesome food at rates within the reach of the lowest paid workman in the colony so as to maintain his bodily and mental efficiency.* Every follower of the Radhaswami faith is enjoined to live on the income earned by the sweat of his brow—a doctrine equally strictly followed by the Salvation Army as regards its able-bodied inmates. For the aged and infirm a *social insurance scheme* is being contemplated.

The Sabha, besides selling articles produced at the colony in its own stores, also sells other various requirements of the colonists at *prices controlled by one of its Boards* appointed for the purpose. One or two private vegetable and grain shops have been allowed to be opened in the colony by Satsangis, where also the prices of articles are controlled by the Board.

The Colony has its own Municipality and various persons, from among the retired or others, who are in charge of different management. The Police (27 constables) and Post-office are provided by the Government.

From the above short description it will be seen that from very small beginnings, partly educational, partly industrial, the colony idea of the Radhaswami Sect has developed to its present dimensions of a small town of 2,600 persons. The colony employs in its various educational, industrial, administrative and business activities nearly **1,400** persons who, if not living in luxurious affluence, are at least living in beautiful and elevating surroundings on subsistence and comfort wages, with a fair amount of happiness or at least a happy atmosphere, and sound education for almost all their children of both sexes.

The community has got its own Bank called the Radhasoami General and Assurance Bank with an authorised capital of Rs. 20 lacs. The Subscribed Capital, Fixed Deposit and Current and Saving Account are 4, 11½ and 2¼ lacs of rupees respectively.

The Colony, it will be seen, tends towards becoming self-contained as far as possible, though it cannot naturally be *self-sufficient* or completely *independent* of the outside world.

The settlers are earning the honest wages of their manual or intellectual labour, and each individual in the colony is reaping the fruits of services rendered either to his own society or the outside world by way of necessary or helpful clerical, manual, intellectual or organisational work. The idea is to tend towards becoming as self-supporting as possible and the founder and organisers have definite plans for the gradual development in all directions of the idea of a colony self-dependent as far as it is possible to make it. The growth of the town is to be limited to a population of about 12,000. The Colony idea is proposed to be offered as a solution of the problem of proverbial Indian poverty.

The colony being largely industrial and primarily founded on an *industrial basis*, agri-horticulture so far playing almost a negligible part in its many-sided activities, one might justifiably raise a question as to the stability and future of the colony. 'Supposing a large number of the dairy cattle died of some disease all of a sudden, and the industries met with an unbeatable competition from outside! Something would still remain of the colony and the risks contemplated are the risks of every human individual and society either organised or otherwise, the founders and organisers would reply. Not only are daily accounts of each industry down to the petty cash submitted every morning to the Sahabji Maharaj, we were told, but besides regular internal audit, a government auditor, on four months' leave, has been lately entrusted with a complete and critical audit of the accounts of the colony from its foundation upto-date. Besides, so long as the colony of nearly 3000 healthy persons including 700 young students consume a part of the articles produced by their own workmen, and the 110,000 members who contribute the entire following of the Radhasoami Faith in India, purchase at *market rates* and use the articles produced in the colony, it has some future and stability and can give decent employment to an increasing number of persons.

It is not for me to judge without deeper study and more facts how far the colony is running on sound financial and economic principles or for that matter on sound sociological concepts. It is enough to point out what we saw *viz.*, that the

founders and organisers are animated with an ideal of human uplift and social service of a high order, that they have been successful in developing their ideal within the last 18 years to a remarkable extent, they have profitably employed in the course of their idealistic and yet practical activities several hundred of their fellowmen, and they have now gained an experience and a footing such that even grave difficulties will not easily dislodge them or shake them to a set-back or fall.

No doubt all their projects have been helped to an appreciable extent by the 'Bhent' or offerings of the members of the community, the Special and General offerings in **1932** alone amounting to Rs. **1,76,000**. The government have also been substantially helping their educational and industrial activities but even then the conditions for the workmen and officers in the Colony are such that we cannot but wish well to the community and success to their honest enterprise to help themselves and set an example to others. By the way, they accept no offerings, contributions or donations to their funds from other than the members of their faith; offers made were actually rejected, we were told, because they want to stand on their own legs.

How far any other society or group of individuals should imitate or adapt to its own circumstances this idea and ideal and whether particularly the Parsis can profitably follow this model (wholesale imitation being entirely out of question), I shall not discuss here, though I shall be glad to answer definite inquiries so far as I am able to.

There are various other ideas that one can pick out with advantage from the social, religious, educational, economic and industrial activities of the Radhasoami community and the methodical management, organization and development of the Dayalbagh Colony, but for fear of making this account lengthy I cannot adequately allude to them here.

Suffice it to say, however, that Dayalbagh is an accomplished purposive experiment of great value to be watched by all social thinkers and workers who believe in the betterment of human society, particularly in poverty-stricken India. Behind the entire organization of Dayalbagh lies a high-minded, far-reaching, well-thought-out constructive

conception of social regeneration and spiritual development, which may serve as a beacon to further recreative work in the economic and cultural uplift of the Indian masses. And though the Satsangi organisation at Dayalbagh rests fundamentally on a religious foundation, it is not divorced from the practical issues of everyday life. There is a fairly successful attempt at a practical incorporation of spiritual ideals in the workaday life of the followers, and as such the practical idealist experiment accomplished to such a remarkable extent is of value to all who wish to benefit by it.

In the city of Agra we had occasion to see through the good offices of Mr. Bejonji Kothawalla, the President of the Parsi Anjuman, the shoe-making industry, now in a very strong and fairly flourishing condition. There were numerous local workmen both Hindus and Moslems, but it was left to a few Memons from Kathiawar to organise the industry on a large scale during the War when they supplied the needs not only of India but of Burma, Africa, and other outlying countries. Starting with very small capital, and only two or three men in the trade, since 1914 the Memons have established on the outskirts of Agra a whole colony of 30 to 35 houses of their own carrying on the shoe trade on an extensive scale. A wholesale Market with about 40 shops has also been built since. All the traders are Mehomedans. The merchants' work was to organise the local labour, give them work on piece-work wages, and produce goods in large quantities from 60 to 200 pairs a day, all without the use of machinery, except for the simple sewing and heel- or sole-punching machines. Mention is made of this fact to show what timely insight into a trade can do for the prosperity of a people who have imagination, an enterprising spirit, good business and organizational acumen and foresight, and who understand how to take advantage at the right time and place of opportunities offered them. And India, on account of its infancy of industrial development, still offers many such lucrative fields of enterprise through sound organization to intelligent people with the necessary qualities of business acumen, as we had occasion to learn at every place of our visit from our Parsi brethren who knew the conditions of

their respective cities. Some of them were actually engaged in various businesses of their own, which they opened at the right time, not caring for initial hardships and difficulties, and surmounting which they have come to a flourishing position as an inevitable reward of their grit, patience, and alertness for timely enterprise. There were printing, dyeing and carpet industries at Agra, the last of which we could not see for lack of time.

**Cawnpore**:—*The Government Leather Working School and The Harcourt Butler Technological Institute.*

The Government Leather Working School at Cawnpore was perhaps the best institution of its kind we saw during our tour, though at Dayalbagh also students are taught the shoe-making and leather goods industry. The duration of the course is 2 years. At Dayalbagh where the course extends to 3 years, there is an added advantage of the students being able to witness part of the shoe-manufacture done on machines, though the entire shoe is not turned out by machinery as in the case of canvas shoes at the Bata Factory at Konnagar, 16 miles from Calcutta. Students from the provinces of Bihar and Orissa, *i. e.*, those who apply after being in the city and residing with some one, are taught the leather goods industry free of charge, while those applying from other provinces must apply through their respective Directors of Industries, on whose recommendation they may be admitted to the School, if there be vacancies, at a monthly fee of Rs. 20 per month or less.

It may be mentioned here for the sake of convenience that the new scheme for the relief of middle-class educated unemployed men started with a capital of 1 lac of rupees by the Government of Bengal also includes leather goods manufacture as one of the seven industries proposed to be taught under the scheme. It is thought so desirable to start this industry because its products are of daily use by the poorest and richest of the population of India and there is room for organising this industry on a better scale, *which can be done only if educated persons learn and enter the trade.*

The students receive both *theoretical* and *practical* training with cost-accounting and shop-management, the idea being not merely to make ordinary shoe-makers of them, but to give them such training as would help them with their education to turn out to be *organisers* of their respective industries. They are taught the entire operations of the production of leather goods so that they may know their trade so well as to be able to organise it with due intelligence and knowledge of the intricacies of the trade. They are expected after 6 or 12, and 24 months' training at Calcutta and Cawnpore respectively to invest a little capital from Rs. 200 to Rs. 1500 according to their means to start their independent business. But we were told by the Principal, an England-trained man, Mr. N. S. Srivatsava, that one or two of his students even started with Rs. 20 only, and almost every student after a year's training can earn at least Rs. 20 to 25 per month at the start. In Bengal, we were told, the students were also helped by the Government Department with a loan of Rs. 200 to 500 according to the sum invested by the student himself, thus helping each student to set himself up in an independent business.

At both places there were students from *all castes and classes*. Even Brahmin boys in Bengal took to the industry. There were unemployed teachers and clerks of all ages upto 35 to 40, and students who had studied upto Matric and Inter Science, while in the tannery department of the Bengal Government there were to be found B. A. and B. Sc. students. Of course the work is done on bench and table more decently and conveniently and with better methods than those of the ordinary illiterate 'mochis' or native shoe-makers: There was also one Parsi student, Mr. Cooper, who was so well up in his work that he had already been promised a place by the Manager in the Government Harness Factory at Cawnpore.

The Principals at both places said that educated unemployed young men not only took to these and other like industries without any qualms or shame, but it was better that they earned a certain income of from Rs. 50 to 60 per month and much more according to capacity by such honest industry than their swarming the ranks of the literarily educated unemployed. The students, they said, had gradually realised:

the value and truth of this, and if educated men entered such industries it was not only better for the industries themselves but for the country as a whole. The opinion of the textile expert in charge of the textile department of the Gulzarbagh Cottage Industries Institute at Patna was similar for textile manufacture on hand or power looms.

After seeing these cottage industries, it was a revelation to see the Bata shoe-factory at Konnagar, Calcutta, where so far only canvas shoe-making has been introduced in a factory employing 200 workmen at piece-work wages amounting per person to Rs. 24 to 60 per month, foremen and officers receiving proportionately higher remuneration. Mass-production methods are employed and a shoe a second can be produced in the factory, the daily output being however limited at present to 6,000 pairs, retailed at 10 annas per pair. 18 Indians, mostly Mehomedans, have been sent to Czechoslovakia to be trained in the various processes of manufacturing, management and salesmanship, and we were told, when they return, a section for leather-made shoes will be introduced. The late Mr. Bata, the founder of the organization, who had been on a tour to India, used to say, the Manager told us, 'India is such a large country with such a large population that even if 50 factories of the kind and size at Konnagar were established in different parts of the country, the indigenous 'mochis' will still have enough work as the country gradually got more industrialised.' How far this is true I cannot say but shoe-making is an industry which can be profitably pursued if *well organised* with an eye to production costs. *The demand will also immensely increase with the growth of the standard of life of the Indians.* At Agra we were told the difference between factory-made Bata leather shoes and hand-made ones was annas 4 to 7 per pair, though 'even then the hand-made shoe industry has not been ousted from the market.

*The Harcourt Butler Technological Institute* was started on an ambitious scale, the buildings, equipment and machinery costing nearly Rs. 20 to 22 lacs so far, with the result that little money is available for practical research. Under the policy of retrenchment the Government had to curtail the grant and reduce expenditure with the result that the tanning



machinery has been sold to Dayalbagh at a ridiculously low price. At present students are taught sugar technology and soap, varnish, oil and paints manufacture. Bihar and Orissa have so far put up 40 sugar factories, we were told, and students coming out from the department may have a good chance for employment in the increasing number of sugar factories all over India, as the industry has been given a very substantial protective tariff to be continued for a period of 20 years. The Director of Industries and the Principals said they would admit Parsi students if sent over through the provincial Director of Industries, and if their fees were paid, which amounted to Rs. 750 per annum for the sugar technology course lasting two years. *One may note in passing how useful an Advisory Body of men would be if it were suitably constituted and if it collected such information from time to time so that the Parsi students going up for higher education or technical and industrial studies may be advised accordingly in time to take advantage of the openings so created in new industries and undertakings.*

It is worth remarking that the soap-manufacturing machinery and laboratory were handed over to a student of the Institute in order to manufacture soap on a commercial scale. He employed and trained young men in his rented concern while the Institute department gave him help to solve some of his problems and difficulties.

**Benares:—The Benares Hindu University.**

Besides seeing the inspiring example of the self-contained and well-planned University town of more than 3,000 persons (nearly 2,500 of whom were male and female students, a large number of whom were again hostelites residing on the premises), and going round the various buildings, workshops, laboratories, library, hostels and grounds, we saw two industrial sections, one manufacturing porcelain pottery and ceramics and the other oil, perfumes, soaps and other toilet requisites, both on a commercial scale. Here also students can be taken up for training at a monthly fee of Rs. 15 in either section, each course lasting 2 years. The Pottery department as in the case of the Soap department of the Harcourt Butler Institute was handed over to be conducted on a commercial

scale by an old student of the University. This was found to be more paying or profitable to the Institution concerned.

There are about 12 Parsi students working at the University in various branches of science and literature, we were told, the fees and boarding and lodging expenses being relatively low. There are many ideas one can borrow with advantage in the sphere of education from the model of this Hindu City-University, which cherishes ambitious aspirations for the development of Indian culture, paying due attention to the scientific and industrial aspects of the people's life. We were told about two crores of rupees had already been spent and Pandit Madan Mohan Malaviya, the enthusiastic Vice-Chancellor, and the life and soul of the magnificent University, was trying to collect for the time being about 50 lacs more to meet its growing needs.

**Patna:**—*The Gulzarbagh Cottage Industries Institute.*

The following industries are being followed at this Institute admitting a *strictly limited* number of candidates to each, the numbers being indicated in brackets:—

Weaving (12), Dyeing (10), Calico printing (8), Knitting (12) Carpet weaving (12), Durrie weaving, Newar and tape (10), Toy Making (12), Painting of Toys (6), Carpentry and Smithing (6). Formerly there were some other industries which were discontinued under the new policy of retrenchment followed by the governments of almost all the Provinces.

Out of the above, *textile manufacture, carpet weaving, dyeing, calico printing* and *toy-making* industries drew our special attention. The foremost idea is to help the cottage industries of the people, and besides educated students the sons of workmen and adult workmen themselves are taken up for training. The expert in charge of the textile section, Mr. K. L. Rao, L.T.M., A.T.I., is very enthusiastic about the revival and development of the cottage industries of India, and he agreed to train or help the students we may send for training in the various sections at the Institute. Nearly one-third of the cloth consumed by the Indian masses and valued at about Rs. 33 crores is manufactured in India on hand-looms, we were told, and that the competition of the machine-

made cloth had not so far been able to suppress or supercede the hand-loom industry, which had its specific field of use and expansion.

There were various types of looms large and small in use, and tapes, newars, towels, cloth for table-cloths, serviettes and for other use was being woven, bleached or dyed and printed. In the dyeing and printing section some chemistry was taught. Subjects like cost-accounting, marketing and salesmanship were also taught. The curtain-cloth making department was the most successfully run and besides selling about Rs. 15000 worth of curtain cloth in India, Rs. 1½ lacs worth of the same cloth was made and supplied to order in Great Britain, the Continent, New Zealand and Australia. This foreign export of curtain cloth alone fetched them an annual profit of about Rs. 15,000 which went towards meeting a part of the expenditure of running the Institute on an educational basis. Mr. Rao said there was a big scope for developing the foreign market, but they were handicapped because the Government prohibited them from extending the production side either for India or abroad, as it was their laid down policy not to let the products of their educational institutions compete with private enterprise.

The toy-making section was also of interest in view of the fact that Rs. 60 lacs worth of toys are annually imported into the country, large imports coming from Japan and Germany. The production was cheap but the industry needed good financing and imaginative development after a study of the Indian market for toys.

**Calcutta:**—*The Government scheme for the Relief of Middle-class Unemployment.*

At Calcutta we saw the 7 following industries; viz., Umbrella-making, Brass and Bell-metal, Cutlery, Pottery, Boot, Shoe and leather goods manufacture, and Jute and Woollen textile manufacture, each taking up 10 students for a course of 6 months. These have been introduced by the Director of Industries, Bengal, with a view to relieve unemployment among the educated middle-class Bengali youths. As already stated above, all classes of educated young and some middle-aged men attend these classes. There are 10 students attending each course, and there are besides, 4 peripetatic parties giving demonstrations in each of the 7 courses in various districts, taking up 280 students between them. The

textile and cutlery sections were not fully developed but the umbrella-making, ceramics and pottery on an improved potter's wheel, brass and bell-metalware and soap-making sections offered good training. The shoe-making and leather goods section was not better than at the Cawnpore Institute, but there was an added advantage here of seeing or learning all about tanning. One more feature of the Bengal Scheme was that there was a city section as distinct from a mofussil section in the leather working department, those boys who were to work in mofussil towns and villages not being given the longer training for making all sorts of leather goods, such as bags, portmanteaux, etc., not in great demand by the mofussil public. Besides, a **Survey Department** was maintained and the local Mamlatdars, Deputy Collectors and the Industrial Surveyors made an annual report after surveying their area intimating to the Director of Industries in which areas or districts there was a need of starting a particular industry. The students were given the benefit of this survey so that they may not have difficulty in plying their trade; while by means of such preliminary survey unnecessary overcrowding in one place could also be avoided.

The entire operations of each industry were taught to the students so that they may not only be good workmen themselves but they may also be good organisers of the industry. Cost-accounting charts worked out in greater details than elsewhere were maintained for each section so that the students knew the cost of production and market prices of their respective finished products as well as the cost of raw materials. As already stated the Government also had a scheme to help the students with small loans against the guarantee of their own partial investment and some good surety.

The scheme involves a preliminary outlay of 1 lac of rupees budgeted as below:—

	Pay.	Travelling allowance.	Contingen-	Supplies and
	Rs.	Rs.	cies.	services.
			Rs.	Rs.
2 Industrial surveyors	3,060	1,000	....	....
28 Demonstration parties in seven industries	68,016	7,000	18,800	....
Purchase of apparatus and equipment	....	....	....	8,730

It will be seen from the above that with one Demonstration Party of 7 in seven industries and an industrial surveyor the cost will not be so large for 70 students.

The scheme is only about 4 or 5 months old but looking to the practical and organised way in which things are done, there are strong hopes that it may improve the lot of those educated men who may go in for the various industries and try to work them with foresight. The articles produced were all such that they were required for daily or occasional household and out-door use and the cost sheets showed that the cost was lower than the prices of similar goods sold in the market, thus leaving a margin of profit to the makers. Articles could actually be purchased by order at the School.

I have already made a mention of the Bata Shoe factory set up 16 miles from Calcutta. We also visited the "**Bengal Stores**" of Swadeshi articles at Calcutta, one of the finest of its kinds we saw anywhere, and comparing very favourably with the large foreign stores in Calcutta or Bombay. All kinds of indigenous articles produced in the four corners of the country were sold there and such articles as electric fans, gramophones and fountain-pens made in Bengal were also put up for sale. Such big departmental stores also served as a great advertising medium and sale emporium for indigenous products, greatly encouraging production.

This was in brief the industrial side of our inspection and study. I do not wish to touch upon the subject of relieving unemployment among Parsis by establishing some of the Industries we saw at various places, as I wish to give here a bare account of what we saw and what ideas we could gather during our purposive tour. Nor do I think we can *import wholesale* or en block any of the institutions we visited. It is, however, possible to pick up certain industries and working ideas from among what we saw in order to give work to some of the male and female stipendiaries that depend for their maintenance on the help received from charity. Persons other than the stipendiaries and particularly our educated young men can also be sent for training to some of these institutions, so that on their return they may be able not only to teach the industries to the inmates of an industrial home

and others but start the same on their own if small capital from Rs. 1000 to 3000 as required be made available to them.

Any scheme we formulate presupposes the *precise formulation of our ends in view*. We must know definitely whether the scheme is meant for the adult and aged stipendiary class, for their younger children and relatives, for the general unemployed, for men or for women. The Scheme can be large or small according to the number of persons involved and the resources available at our disposal. I shall therefore touch upon this subject in the report I have been asked to submit.

Here I may also give a few of our other experiences of the tour. At **Jamshedpur** we found that out of the 18,000 employees at the Tata Steel Works there were about 35 Parsis employed in the works and 14 in the office. A few had been retrenched some months back. Looking to the proportion of Parsis to the total number of workmen, there may be some possibility of employment for more if deserving candidates were to come forward. There were various subsidiary industries set up round about as of manufacturing agricultural implements, wires, nails, cables, small rails, etc. but all were managed by other Indian or European communities.

**Nasik.**—*The Godrej Farm at Pipalgaon.*

On my way to Bombay I also visited Mr. Ardeshir Burjorji Godrej's Farm at Pipalgaon, 9 miles from the town of Nasik and 16 miles from the Nasik Road Station on the G. I. P. Railway. The farm comprises about 600 acres of land near the course of the Godaverri river as originally bought, while lately about 50 acres more abutting on its boundary have also been purchased.

The farm is an extensive one. There are two Parsi families of employees living on the premises while another Hindu gentleman, a graduate in agriculture from the Gujarat Vidyapith, is in charge of the farm. 70 local labourers are regularly employed on the farm at Rs. 10 per month, while there are about 4 men attending to the engines for drawing and pumping water for irrigation purposes. About 45 heads of cattle are kept for the usual ploughing, haulage and cartage. The annual expenditure in wages, cost of oil for engines,

fodder for cattle and other sundries alone may be amounting to more than Rs. 15,000, while interest on capital, the cost of seeds, plants, etc. and the marketing of produce would be extra.

There are various fruits grown, such as grapes, guavas, papaiyas, bananas, citrons, lemons, and ambadi; vegetables, such as tomatoes, cabbages, cauliflowers, etc.; cereal crops, such as wheat, gram, juari, etc. and also ground-nuts, sugar-cane, etc. Mr. Godrej does not allow poultry-farming on his land, nor has an expert for bee-keeping been found yet.

The vines occupy 30 acres of land, the largest vineyard in India, vines being not locally grown on more than an acre of land by individual cultivators, as it requires very great and patient care throughout the year and the natural risk is involved is enormous.

The farm is not only a reality but very well kept. Mr. Godrej is said to have sold Rs. 20,000 worth of grapes last year, paying about Rs. 2,500 for transport in motor lorries to Bombay. But the investment also is said to be very large and the interest on capital outlay and the annual expenditure are such that with the fateful risks of failure owing to heavy rains, frost, pest, abnormality of seasons and distance of the market, the farm in its history of the last 10 years has not been a paying concern. Mr. Godrej has been experimenting on jam-making for a long time and has now succeeded in his experiments, we were told, so that next year he intends making jam on a commercial scale especially out of the Ambadi fruit.

The farm is beautifully situated, with a back-ground of hilly country and a fine river in the neighbourhood and life cannot but be healthy in such surroundings with fresh and exhilarating country air, but the amenities of educational facilities for children and medical care for the employees are wanting. The accessibility of the place is also poor being 16 miles from the station and transport difficulties are great, the cost of transport of produce consuming large amounts of money. The city and the Dastoor High School and Pragji Thakersey College can be, however, within easy access if Motor transport is arranged. The flooding of the river, however, makes its crossing extremely difficult during the monsoon. We were

told some more Parsis could be accommodated on the Farm as supervisors of labour if they were content with country surroundings and a simple but healthy life.

It may be of interest to know that the Anglo-Indian community numbering about 1,40,000 to 1½ lacs in the whole of India, led by Mr. E. T. McCluskie, M. L. C., of Calcutta, is trying to establish an **Agricultural Colony** or what they call a '*Home*' for the community. Though thwarted by the Government, they say, they have succeeded in securing at first 1000 acres of fallow land in Bihar near Ranchi, round about the stations of Ray and Lapra in the Ranchi district, on the Bengal Nagpur and East India Railways, and they have a lien to purchase from year to year up to about 10000 acres as their membership rises. They have already registered themselves under the Indian Companies Act as they were not allowed, owing to Government opposition, to register themselves under the Indian Cooperative Societies Act. Members with a minimum capital of Rs. 3,000 are at first invited to join and take up from 10 to 20 or 30 acres of land. The scheme has been only recently inaugurated and they are building a Dak Bungalow near the station. Unlike Dayalbagh which has been *founded on an industrial basis*, the Anglo-Indian colony has based its intended development on primary industries like *agri-horticulture, dairying, poultry-farming, etc.*, gradually thinking of putting up in the colony machine industries which may utilise their agri-horticultural produce. Here, Mr. McCluskie said, if they made good regarding production of raw materials, they would welcome Parsi help and cooperation for putting up industries as the Anglo-Indian community lacked capital, which the Parsi community could well invest if they found it paying to do so.

The organisers have begun in great earnest and enthusiasm; they are publishing a monthly magazine, the *Colonization Observer*, giving news about the development of their scheme and gradually attracting members. So far about 1400 acres of land have been taken up and provisional wells have been bored. There has been considerable opposition from other members of their own community and alternative sites had been also proposed. *It would be worth while*



*watching with interest the development of this scheme as it will be to watch the growth of Dayalbagh.*<sup>1</sup>

The Parsi community is very similarly situated and the Colony or 'Home' ideal wherein Dayalbagh, Lapra and Nasik ideas are all combined and their experiences drawn upon should not be lightly scoffed at, since all pioneer movements, industrial or 'back-to-land' type, started with making mistakes on which flourishing communities have been built up in course of time. No doubt with the memories of the Gwalior scheme fresh in our minds, we must move with caution taking into full consideration average Parsi life, character and aptitude. But if we wish to achieve anything we must also plan in time and with foresight not on individualistic lines, which is the death-knell of all good schemes, but combining in honest and disinterested service for a *common practical* object. The good of the community must be the single-minded goal of all working together in team spirit for a common purpose of the betterment of the community as a whole.

A mention may be made here of one more institution we visited, *viz.*, the **Maharaja Cassimbuzzar Polytechnic Institute for Boys** at Bagh bazar, Calcutta.

As the prospectus states, "This Institute was founded by the late Maharaja Sir Manindra Chandra Nandi, K.C.I.E., of Kasimbazar, in June, 1916, to carry out Captain J. W. Petavel's scheme for making an essay in what ought to be *fit secondary education for the modern youth* with special reference to present day conditions in India, *making high school education a real course of preparation for life*, complete in itself, and, at the same time, broadening and rendering easier the conduits leading to high courses."

There are about 700 students from the infant to the Matriculation classes and the curriculum and teaching imparted at the school are such as to give a practical bias to the student as a stepping-stone to further practical or technical and industrial training. The idea was also mooted to make the

---

1. The Lapra Colony has been formally opened on 3-11-34, there are 1041 members who have subscribed for 7,480 shares of Rs. 10 each, and 273 applicant settlers have taken 3,623 acres of land in the colony.

the students 'earning while learning'. With that end in view students from the infant classes are given progressive lessons and exercises in paper-cutting and folding and card-board toy-making, drawing, designing, cane-weaving, spinning and weaving, book-binding, tailoring, carpentry, smithy and foundry work, turning and electro-plating and electrical fitting according to their age, aptitude and choice, side by side with literary and science subjects as taught in ordinary schools. The students are *taught to turn out useful articles* which they may take away home, so that both the students and their parents may feel the joy of the latter's *creative activities*. The students may, besides, sell their articles and some are actually said to earn their fees, and others about Rs. 2 per month or a little more besides taking away useful articles for home use. This combined literary and practical or vocational instruction makes them better students of both, and decidedly more intelligent workmen or artisans, we were told by the instructor in charge. A lot can be made of this principle as is partially done in some of the Government Reformatories, Salvation Army Institutions, and institutions of a like type in India and abroad, though not with the same definiteness and earnestness of the goal of combing learning with some simultaneous earning.

Besides the above, we also made it a point to see the trustees and members of the Anjumans of each of the places we visited. Our aim was to know something about the activities of the Anjumans, their religious and social institutions and the condition of Parsis at each place, and whether there was scope of employment for more.

At each of the places, Baroda, Agra, Cawnpore, Benares, Calcutta, and Jamshedpur we learnt the Parsi population of employees or tradesmen was increasing and that there was scope for employment for more of deserving and well-qualified men. Some of the Parsis of each place did try to help Bombay and Gujarat Parsis to find employment, but owing to untoward experiences some were unwilling or shy to help or accommodate more. There was a complaint about false standards and certain undesirable qualities of some of our youths, who, because of them, did not make good even at

comfortable jobs. On the other hand non-Parsi workers could now be had at such low salaries and of such submissive temperament that at certain places the services of Parsis were dispensed with in favour of non-Parsis. It was, however, universally said that man to man, a Parsi worked quicker and harder and was more efficient.

If, therefore, some of the avenues of employment in upcountry towns and cities were explored by an *authoritative Committee of Bombay Parsis* in consultation with the trustees or members of the Anjumans of various upcountry places, and only thoroughly suitable men were sent up as required after very close investigations into the past career and qualifications of the candidates, some useful work could be done in this direction. This can only happen if our Bombay and mofussil Parsis are willing to leave the lure of city-life and brave the initial difficulties inevitable upon a change of habitat and work under strange surroundings, adapting themselves to the new or altered circumstances of life.

There was an additional complaint at every place about a few Parsi men and women wandering from place to place begging for their maintenance, railway fare to Bombay or their native place, payment of debts, social expenses, etc. It appeared as if the local Anjumans or some of their individual members were partly responsible for encouraging this tendency. Examples of false pretences, deception and sometimes a life of shame were quoted at almost every town we visited, and it cannot be denied that such demoralisation has become a problem which needs to be tackled with a firm hand after due and prolonged investigation, if necessary, in each case. Some concerted action seems to be necessary to check this growing social evil of professional begging and abject dependence and demoralisation.

As regards the religious institutions of the Parsis, we noted that even where there were only four or five Parsi families a large plot of land was acquired, structures built by some one or two wealthy Parsis who were fortunate to make money in the place, and both would then be given over to the small local Anjuman to be maintained at a cost prohibitive to

the few Parsis that may be living in the town, or the fewer still who took interest in such matters. Sometimes, in times of prosperity a Dharmashala may be built which later clamoured for years even for ordinary repairs to its building. Stranger still was that in a small place of a few hundred persons, two rich families would build two Dharmashalas or two Daremehers, or if a rich Parsi family built an institution and some members of the Anjuman had a disagreement with him there would arise not only factions and subsequent long-lasting quarrels, but also rival institutions with serious disadvantage to the small local community as a whole.

At some places the local Anjuman may have gathered contributions or donations for structures but after erecting them they had left no maintenance funds. They tried to raise monthly quota from local members without much success and then had to appeal to outside donors, mostly of Bombay or Calcutta, to contribute funds for maintenance. At certain places the population was so fleeting in its sojourn and fluctuating in numbers that the religious institutions did not receive the necessary attention for their proper upkeep.

This is not being written from imagination. For every type of example given above I can refer to concrete instances within our experience during the short tour. These problems seem to be common to Parsis situated as they are with such small numbers in outlandish places. It is no doubt a great help to the smallest of the community of 15 or 20 in a far-off place if some wealthy person comes to their succour and founds an institution which may meet their ritual or religious needs. In fact it is because of such a splendid spirit of self-help and communal service and zeal for the common good that render possible initiative, adventure, enterprise and forging ahead in out of the way places—all so conducive to the economic benefit of the community at large.

But the similar experiences of small Parsi colonies in various towns and cities and their self-same problems must now teach them a lesson regarding the establishment of institutions. Where the small Parsi populations are fluctuating, it is advisable to exercise great caution before large enclosures of land are acquired or large structures erected. For, these

not only consume a good deal of local resources for maintenance but if there is a sudden loss of employment or industries owing to the rapidly changing and often untoward communal circumstances, the institutions decay for want of good management and sometimes all the money spent is wasted. It was also our experience that Parsis spent more time, energy and money on maintaining religious or semi-religious institutions and sometimes on quarrelling about them than they did on enhancing by *organised effort* their mutual social activities or cultural and economic development, which phases of life seem to demand equal or even greater attention. At any rate I feel, Parsis in outlying places will do well to be cautious in founding structural institutions and to spend on them only as much as is sufficient to meet their minimum ritual requirements, so that they may be able to use their surplus resources on the social, economic, cultural and spiritual development of their small local circles or their other hapless brethren in Bombay and Gujarat. In such rapidly changing times they also stand in great need of co-operative harmony and mutual good-will, as united they may stand better and stronger, not only for their own benefit but also for that of their more needy brethren, whom they may be better able to accommodate with their local influence in new and virgin openings.

Before closing I beg to take this opportunity of tendering my heartfelt thanks to the Trustees of the Parsi Punchayet of Bombay for so kindly allowing me an opportunity to visit the various institutions and get a rich experience of Industrial Education, Unemployment Relief and Cottage Industries schemes and of some of the affairs of our Parsi Anjumans in various parts of the country. My cordial thanks are also due to the various trustees and members of the several Anjumans at Baroda (City and Camp), Agra, Cawnpore, Benares, Patna, Calcutta and Jamshedpur and no less to His Holiness the Sahabji Maharaj of the Radhaswami Faith, all of whom gave us such unstinted help in showing us the various institutions and acquainting us with local situation, which kind help made our trip more fruitful than what it would have otherwise been.

It would be invidious to mention names, so many have helped us and shown us uniform courtesy, but I may be permitted to mention the names of Messrs. K. C. Contractor, K. D. Warden and M. N. Wadia of Baroda, Messrs. Bejonji Kothawala and K. Sorabji of Agra, Mr. Ardeshir P. Patel of Cawnpore, Mr. P. N. Dastur of Benares, Mr. N. Gorwalla of Messrs. Framji & Co. at Patna, Messrs. P. K. Arjani, J. J. Modi and N. G. Medhora of Calcutta and Mr. J. N. Dastur of Jamshedpur, all of whom not only treated us very hospitably but gave us the full benefit of their local experience often accompanying us to various places in their own cars.

My thanks are also due to Mr. Fakirji E. Bharucha, retired Director of Industries, Bombay, who gave me the pleasure and benefit of his company almost throughout the tour and whose ripe experience as an Engineer and Industrial expert and consultant was of great value to me in our visit. I am also indebted to Mr. Ardeshir Burjorji Godrej for giving me all facilities to see his excellent Farm at Nasik and to Mr. Phiroze J. Dhanbhoora, B.Sc., B.Ag., for kindly accompanying me thereto.

Office of the Trustees of the  
Parsi Panchayet Funds  
and Properties.  
BOMBAY, 9-11-1933.

JAL FEEROSE BULSARA,

## APPENDIX II.

### A BRIEF NOTE ON THE HOUSING CONDITIONS OF THE RECIPIENTS OF CHARITY RELIEF AS LISTED IN THE GENERAL REGISTER.

Out of about 2,300 cases on the General Register at the time of study, information of the housing conditions of about 1,800 families could be gathered. The following facts emerge from the study:—

(For Statistical Tables on Tenements and Floor Occupation, vide page 78 of this Book.)

It will be noted that 625 families (*i.e.* 35.5 per cent.) make their kitchens in the same room in which they live. 1,236 families (or 70 per cent.) live in one-room tenements in rather crowded localities.

608 families are living on ground floors and where these are not in Parsi Charity Buildings, the conditions of lighting, air and sunshine are far from desirable. Of the 252 families living on the third, fourth, or fifth storeys many must be living in garrets and, of course, none goes up in a lift.

(For Table on Congestion, vide page 77.)

It may be conceded that 726 families out of 1,807 may have fair space-accommodation even if their housing may not be clean, conducive to good health, or sanitarily situated. Where there are three persons and over per room, if they are families and grown-ups, it cannot be considered very good housing particularly when we know that many have no separate kitchens. Yet if we think that the 317 families living up to 3 persons per room are fairly housed, we must concede that the remaining 568 families are definitely badly housed from the standpoint of congestion alone, not to speak of surroundings, situation and sanitary conditions. Hardly any of these 1,807 families can boast of a sitting room. What privacy or quiet solitude families of more than two persons per room can have may better be imagined than said.

**Table of Rents paid per family.**

Rs.	0	½	1-4	5	6-9	10	11-14	15	16-20	21-25	26-30	31-35	36-45	46-75
Lone Widows	12	70	23	21	48	15	13	1				1		
Others	53	52	48	59	210	231	267	130	297	139	87	43	31	19

Total No. of Lone widows	204	}	=1,870
" " " Other families	1,666		

Out of 204 single widows, 70 are living in Widows' chawls at a nominal rental of annas eight, while 78 widows are paying from 6 to 15 rupees of rent which they can ill-afford to pay looking to their paltry income. Of the 1,666 remaining families again, 52 widows with children are staying in similar Widows' chawls at a monthly rental of eight annas. Only 107 families are paying a monthly rent of from Re. 1 to Rs. 5, while the remaining 1,454 families out of 1,666 are paying rents from Rs. 6 to 45 and over which they can ill-afford to spend. 504 families (including lone widows) out of the total of 1,870 families are paying a monthly rent of from Rs. 6 to 10, while the remaining 1,028 families pay a rent of Rs. 11 to 45 and over, 748 families paying from Rs. 15 to 45 per month, which they cannot afford to pay as can be seen from the very fact of their receiving charity relief of one kind or another.

**Table showing Ownership and Proportionate Rents.**

Owners.	Number & percentage of tenements.	Rent and percentage.	Average Rent per tenement.
1. Parsi Charity Housing.	$\frac{739}{42\%}$	$\frac{\text{Rs. } 7823}{33\%}$	Rs. a. p. 10- 9-0
2. Individual Parsi Owners...	$\frac{542}{31\%}$	$\frac{\text{Rs. } 8763}{36.5\%}$	16- 2-6
3. „ Mehomedan do....	$\frac{308}{17\%}$	$\frac{\text{Rs. } 4734}{20\%}$	15- 4-6
4. „ Hindu do. ...	$\frac{108}{7\%}$	$\frac{\text{Rs. } 2044}{8.5\%}$	19- 0-0
5. Municipality, Government, Associations, Christians + Own or Relatives' ...	$\frac{41+15}{3\%}$	$\frac{\text{Rs. } 520}{2\%}$	12-11-0
Total...	1,753	Rs. 23,884	Average rent per tenement Rs. 15-13-5 for 1,014 tenements.



It will be seen that Parsi Charity housing is the most commodious, airy, and well-situated and yet the rent charged is the lowest. For 42 per cent. of Parsi Charity housing the total monthly rental charged is Rs. 7,823, while for the rest of the 48 per cent. of private housing, the total monthly rental is Rs. 16,061, though it is of much inferior and often insanitary kind. The localities where the applicant class congregates are by no means very open and healthy, but some of the most congested and filthy of Bombay sites as will be seen from the following table:—

Locality.	Families.
Fort (28 Streets and Lanes) ....	310
Dhobi Talao—Thakurdwar (15 Streets and Lanes) ....	304
Grant Road—Khetwadi (15 Streets and Lanes) ....	438
Chikalwadi—Tardeo ....	297
Lal Baug—Parel ....	198
Byculla ....	43
Mazagaon ....	48
Gowalia Tank and Gibbs Road ....	79
Dadar ....	138
Suburbs from Bandra to Borivli ....	44

1899\*

It may be borne in mind that these housing statistics refer to the *applicant class alone* who is receiving charity relief in one form or another, high rents and bad housing forming a part of their difficult life. The effect of bad housing can be partly seen by an actual visit to their homes, as also by the study of vital statistics affecting them and of their general conditions of health and disease. But that must form a separate study, as we are not immediately concerned with the matter here.

It must also be noted that so far Parsi donors, Charity trusts and Associations have tried in their large and small but munificent way to solve a part of the problem of bad housing in Bombay—one of the worst-housed of the large cities of the world.<sup>1</sup>

---

<sup>1</sup> Vide the recent report of Mr. H. T. Sorley, some time Census Superintendent for the Bombay Presidency, a synopsis of which appeared in the *Times of India* of 4th July 1933. I cite below a few of his findings:—

The various Parsi bodies and individuals have so far erected about 202 charity buildings (they must be more now with the addition of about 225 two and three rooms and kitchen tenements in the Cusrow Baug at Colaba,) with 4,137 rooms and 1,874 kitchens for about 1,955 tenant-families, comprising about **8,350** individuals or 14.5 per cent. of the total Parsi population of the city of Bombay, numbering about 57,765. These tenements fetch a monthly rent of about Rs. 52,425. Only a very small percentage of this housing has been for the really poor class of people, the major part of it being for the middle or upper middle class who can afford to pay a rental of Rs. 15 to 65 per month.

According to the above the average monthly rent per living room comes to about Rs. 12½ and the average rent per tenement comes to about Rs. 26½. The great need in the stipendiary class, therefore, is for housing at a monthly rental ranging from annas eight to rupees fifteen per month for one room and kitchen and two rooms and kitchen tenements, some of the rooms to be sufficiently large to be partitioned off when and where required. At the same time we may also draw attention to the fact that for every cheap tenement vacant at any charity office, literally scores of applications are received and all except one applicant have to be disappointed. Besides, the Parsi Punchayet and several other charity bodies are paying increasingly large amounts to applicants applying not only for

---

"The average number of persons per room in one roomed tenements, which forms 81 per cent. of the total number of tenements (in the city of Bombay), is 4.01, which by Western standards amounts to gross over-crowding and even by Indian standards of city life must be called bad.

"But, 33 per cent. of the population lives in rooms occupied by more than five persons at a time and 1 per cent. in rooms occupied by over 20 persons at a time. Such conditions must be more reminiscent of the "Black Hole" of historical memory than of any modern city pretending to sanitary living conditions.

"The general conclusions to be drawn from these striking figures are (1) that if an average of more than two and half persons per room were taken as indicating 'overcrowding' in Bombay, 86 per cent. of Bombay's population would be considered to be overcrowded and housed so inadequately that the streets have to be used universally to supplement the sleeping accommodation which the houses themselves cannot provide; (2) 96 per cent. of the individuals composing Bombay's population do not know what having a room to themselves means; (3) only 4 per cent. of the population live in conditions which ensure reasonable privacy and domestic seclusion."

arrears of unpayable rent for from 3 to 18 months but also for relief towards high rent.

In spite of all these facts we may listen to those persons who argue that instead of building more of cheaper charity chawls for Parsis in the city of Bombay it is wiser and ultimately more beneficial to the community to employ the unemployed, increase the earnings of the under-employed so that they may be able to pay their rents from their own earnings, and, if possible, to remove some families altogether from Bombay.

The argument would be very sound if we had purely and simply the question of the unemployed and we had full control over them. But the question is not so simple as all that. Without State aid, central legislation, proper education or sound social organisation, we cannot easily increase the earnings of the under-employed. Besides many of the families who are badly, inadequately, or insanitarily housed are actually earning something, but they are unable either to pay high rents or to find suitable housing accommodation within their scanty means. Their need, therefore, is good housing at nominal rent so that they may have adequate income left to obtain other necessities of life. Moreover, housing, like food and clothing, is a prime necessity of life and in a city its need is intensified. Low-salaried persons are not able to solve this problem of housing by themselves as they can of other necessities of life like food and clothing. It is, therefore, that states in the West through the central and local governments have been compelled to come to the aid of the populace and are planning and subsidizing housing on a national scale. Further, just as all the unemployed cannot be immediately employed productively, it is also not contended that cheap or charity housing accommodation should be *at once* undertaken to be furnished for all the above families of the stipendiary class.

It can, however, be hardly doubted from the above statistics that many more than 600 Parsi families of the stipendiary class alone are in *crying* and *immediate* need of better, cheaper and sanitary housing accommodation in a healthy locality of the slum-burdened and congested city of Bombay.

## APPENDIX III.

### AN OUTLINE SCHEME OF AN INDUSTRIAL HOME FOR MEN SEEKING CHARITY RELIEF.

This tentative outline scheme of an industrial home for Parsi men seeking charity relief or their male dependents must form part of a *larger scheme* for employing the unemployed. For, I do not think such an industrial home alone will be a *panacea* for all our ills of poverty, destitution and unemployment. Its usefulness and attraction to stipendiaries, moreover, will largely depend upon the lines on which such a home is conducted. It will not, from its very nature and possibility of limited remuneration, attract many younger, abler and more ambitious, though unemployed, persons. Nor will it be wise to ask every type of unemployed applicant for relief to go to such a home. Whom to select for the home, what wages to pay to each type of selected persons, what industry to give to each type of applicants will be a matter of discretion, depending upon the merits of each individual case.

We may call the institution *સ્વશ્રમ ઘર* or *સ્વયમ સ્વશ્રમ* meaning a 'Home of Self-reliance.'

We may at first make provision for very *simple industries* so that the middle-aged or unskilled men may also be able to learn them within a relatively *short time*, and we may *not* have to install very *costly machinery*.

By way of a start for the Home, the following industries may be proposed:—

CRAFT OR INDUSTRY.	MAXIMUM PROVISION FOR.
1. Paper Bag Making ....	(4 men)
2. Tinning Utensils (already introduced at the Hoonnarshala and can be taken over by the new Home.) ...	( 8 to 12 men)
3. Book-binding ...	( 6 to 8 men)
4. Cap (કાપી) and Hat making. (An experienced Parsi gentleman from Bangalore, I hear, is willing to teach this work to Parsis) ...	( 6 to 8 men)
5. Cane-weaving (already introduced at the Hoonnarshala) ...	( 4 to 6 men)
6. Slippers (સપાટ, સ્લીપર), Sandals (સપાટ) and simple leather goods making. ...	( 8 to 10 men)
	(36 to 44 men)

Attention may be drawn to the facts that:—

- (a) All the above industries will require very cheap tools and they can be learnt in a relatively short time. ig  
or  
id
- (b) They will neither require very great strength or stamina on the part of the learners. )
- (c) Teachers may not be very difficult to find and they may not have to be paid salaries higher than about Rs. 2 to 3 per day at the most. Some will work for much less. )
- (d) Simultaneously with teaching the applicants, the teachers will themselves help in providing finished articles so that they may not turn out to be very costly. The services of some of them, can, moreover, be dispensed with some time after the men come to have a good grasp of the craft. )
- (e) With a little closer attention to securing orders and marketing, it may be possible to obtain fairly sufficient work for a number of men in the Home, as the products of each industry are easily saleable. )

A few possible avenues of securing work or orders are suggested below:—

- 1 For *paper bags*, orders may be secured, besides from vendors in general, from a good many Parsi merchants who are in trades which require large quantities of various kinds of small and large newspaper and brown paper bags.
- 2 For *tinning utensils*, our various charity institutions like the three Dharmashalas, three Bombay sanatoriums, three general and four or five maternity hospitals, two orphanages, three industrial homes, four or five schools supplying meals to their pupils, the two Athornan Madressas, three Baugs and Wadis, the various Atash Behrams and Agiaris, and such other communal institutions may be approached for patronage. Work can also be secured from various Parsi Colonies and Parsi caterers. If necessary, the men may be sent out to the

various places to do the work.<sup>1</sup> There is a large possibility in this direction which may be discreetly and tactfully tapped, care being taken to spread no impression outside that Parsis are trying to wrest the jobs or livelihood of the age-long specialized artisans belonging to sister communities.<sup>2</sup>

3. Orders for *binding books*, files, etc. may be secured from various libraries, several schools, charity and other Parsi offices, two or three Institutes, Madressas, and some Printing Presses managed or owned by Parsis.
4. Orders for *caps and hats* can be secured from the Orphanages and residential institutes like Dharmashalas and Homes. Patronage from the public can also be sought and obtained once a reputation for decent work and proper delivery of orders is built up.
5. Various articles of furniture, baskets and fancy goods of *cane* can be made to meet special needs which will be largely found among the well-to-do classes. But a good deal of cane repairs as of chairs, benches, cradles, etc. can be secured also from schools, offices, hospitals, maternity homes, and such other institutions, which may provide regular work to a limited number of men.
6. For the sale of *slippers and sandals* and later on *shoes and boots*, the various residential institutions as in the case of tinning utensils may be approached and some regularly obtainable orders can be thus secured. There are larger possibilities of developing this trade by intelligent, young and ambitious men if they enter this trade with a determination to make good. Simple machinery can later on be installed for greater production. (Mr. Surveyor of Messrs. Surveyor & Co., Carnac Road, has expressed his willingness to help the industry to some extent by taking up apprentices or giving advice.)

---

1 In course of time, if good orders in various industries can be secured, it may be profitable to keep a lorry for the transport of various articles.

2 In fact a negligible percentage of the total clientele will be diverted by such patronage.

A few more well-tried industries, some of them requiring a little larger outlay but not so large as to be prohibitive for our contemplated Home, and which can be gradually tried and introduced, are the following:—

INDUSTRIES.	MAXIMUM PROVISION FOR
7. Hand-loom Weaving ... ..	(20 to 25 men)
8. Dyeing and Calico Printing ... ..	( 4 to 6 men)
9. Carpet making ... ..	( 4 to 6 men)
10. Vest Knitting .... ..	( 6 to 8 men)
11. Tailoring .... ..	( 8 to 10 men)
12. Polishing (already introduced in the Hoonnarshala) .... ..	( 4 to 6 men)
13. Sign Board Painting .... ..	( 4 to 6 men)
14. Envelope making .... ..	( 2 to 4 men)
15. Toy making ... ..	( 6 to 8 men)
<hr style="width: 25%; margin-left: auto; margin-right: 0;"/>	
(58 to 79 men)	

A few hints regarding the above nine additional industries may be given:—

7. *Hand-loom weaving* is a widely tried industry and universally worked in all parts of India. It has at least the advantage of giving us an article of daily and universal use, and whatever cloth is turned out at the Home cannot at least be wasted, for all cloth can be utilised for some purpose, charitable or otherwise. When proficiency in hand-loom weaving is obtained by the inmates of the Home, really good hand-made cotton, woollen, or silk cloth can be turned out and even profitably sold. (For the importance of the Indian Hand-loom industry *vide* reference in Appendix I.) Here again some of our residential and other institutions like the Orphanages, hospitals, maternity homes, etc. can come to our help with orders for their requirements.
8. *Dyeing and Calico Printing* can very well go together with weaving and in both the industries the trained workmen have a chance of employment in the weaving and dyeing departments of mills or factories.

9. *Carpet weaving* is not a difficult art, it can be learnt easily, and even illiterate men seem to make simple or beautifully designed carpets, varying in prices from annas 4 to Rs. 3 to 4 per sq. foot. A few men can be profitably employed in this industry. The custom for costlier carpets can be obtained more from the richer classes and some from a few institutions occasionally, while cheaper carpets can be sold away in sales or the open market.
10. *Cotton and woollen vests and cardigans* are profusely used and seem to be now in great vogue both among the poorer and well-to-do peoples of the country. Though Japanese competition is very keen and some of the indigenous hosiery works have not fared very well in spite of protective tariffs, since our object is **to produce useful articles in order to give work to the workless**, one or two big knitting machines or four or five smaller ones can be installed for making vests of all sizes. We can find some custom from among the Parsis and Parsi institutions. Socks can also be made, if found profitable, but the experience of some of the works and institutions has not been favourable in this direction either. (Mr. Katrak once said he would give some honorary service if the industry was started in order to employ Parsis.)
11. *Garment making* is an industry producing an article of daily domestic necessity and some younger and abler unemployed persons can be taught this craft with advantage, if they are well inclined towards it. There are male Parsi tailors and although we can make better craftsmen of younger novices, it may be possible to train some tolerably good tailors from the men in the Home, who may either do some sewing for Parsi institutions like the Boys' Orphanages or serve as assistants in larger tailoring shops.<sup>1</sup> Repair work can also be undertaken by these.
12. *Polishing* can very well go with carpentry and is not a difficult art. Besides, some work for the men in the home

---

1. Most of the crafts specified above have the added advantages of being pursued at home and *plied for the satisfaction of personal or family needs* or as *side-lines to supplement earnings* from regular work.



can be obtained from the carpentry department of the Hoonarshala. Polishing of old furniture can be done either at the worker's home or he can do it at the customer's place. Its requirements are very simple and cheap.

13. *Sign-board painting* is also an allied art with the above and requires very simple and cheap apparatus. Though the vocation is crowded, some work can be obtained for 2 or 3 workmen during training, while it can be pursued as a side-line to supplement earnings from a regular job.
14. *Envelope making* is not carried on on a large scale in India, to my knowledge. (A factory has been lately set up at Karachi). Hand, foot or treadle machines, can be obtained from Germany, which turn out about 600 to 1,000 envelopes per hour. Orders can be secured, I believe, from Parsi charity or business offices and educational and other institutions, and a few men can be regularly employed in their manufacture.
15. If some attention is devoted to the environmental conditions of Indian children, and imagination is used in the manufacture of suitable *toys*, not only is there a great possibility of capturing some of the home market for toys, but also of great expansion in this direction, what with the large and growing needs of our increasing Montessori and Kindergarten classes in particular and Educational Institutions in general. In these, not only toys but various kinds of tiny models are required for the training of infants and bigger boys and girls by the direct method. Most of the toys and models are at present imported from Japan, Germany, Great Britain or Czechoslovakia. Both men and women can be employed in this industry, for which there also exist some facilities for training in India such as at Goolzarbagh near Patna. (Vide Appendix I.)

These are some of the possible industries that can be taken up one by one at the starting of the Home of Self-Reliance. As experience grows, other industries such as **umbrella-making, pottery, printing**, etc., may be found more suitable or profitable to work. But as the central idea of the Home at

present is to *give work to the long-time unemployed stipendiaries* or to those of them who feel they are not likely to find some fairly remunerative work in the near future, and save them from inevitable *physical, mental and moral deterioration or degeneration through enforced idleness*, we can at once make a beginning with a few of the industries out of those enumerated above. *The Home, moreover, will serve as a test for the real willingness of applicants to apply themselves to any honest job or work given them, and it will weed out the undesirable idlers.* It may also be useful in giving employment to those capable persons who are employed, but are as good as unemployed, as their uncertain earnings never go beyond Rs. 5, 10 or 15 per month, for months or years together, and who had, therefore, better be given or *trained* for some other more remunerative work or regularised employment.

The *exact* cost and quantity of tools and other like equipment and of raw materials, and the *floor-space* required for each of the industries mentioned above, I am not in a position to give without the assistance of men in the know like Mr. Fakirji Edulji Bharucha of the Parsi Hoonnarshala, Mr. Jamshedji M. Desai of the David Sassoon Reformatory, Mr. Surveyor of Messrs. Surveyor & Co., (Shoe manufacturers), Mr. Walter Shaw (now Mr. Seager), Secretary of the Salvation Army, Mr. Rustom N. Bapasola of the R. N. Bapasola & Co. and one or two others. *Nor is it possible to get more definite details before we decide upon what we propose doing.*

As, however, the above-mentioned industries require very simple tools and hand or treadle machines, I have obtained rough figures to get some idea of the initial cost, and I, therefore, beg to give below the approximate cost of tools for each industry for the number of men proposed to be provided for in each section:—

1. **Paper Bag Making**—Tools, furniture and raw materials may not cost more than Rs. 100. The craft is so easy that a teacher will be required for a few weeks only or at most a month or two. (Cost of Tools, etc. Rs. 100. Teacher's Salary, Rs. 30-40 p. m.).

2. **Tinning Utensils**—The Hoonnarshala has already got a few men trained. The whole department may be taken over from the Hoonnarshalla and later on perhaps the salary of a special teacher may be saved. (Cost of Tools, etc. Rs. 150. Teacher's Salary, Rs. 60.)
3. **Book-Binding**—Very simple tools are at first required for *ordinary* binding. The craft, however, offers possibilities of superior work at better wages. (Cost of Tools, etc. Rs. 200. Teacher's Salary, Rs. 45-60.)
4. **Cap and Hat Making**—Both for caps and hats a few moulds, two or three sewing machines, scissors, and raw materials like cloth, velvet, etc. will be required. (Cost of Tools, etc. Rs. 650. T.'s Sal. Rs. 90.)
5. **Cane-Weaving**—A teacher can be had from the Hoonnarshala or the whole department may be taken over from there. (Cost of Tools, etc. Rs. 100. T.'s. Sal. Rs. 50.)
6. **Slippers, Sandals & Leather Goods Making**—Tools will be simple and two or three sewing machines, raw materials and some furniture will be required. A teacher can be had for about Rs. 3 or 3-8 per day.<sup>1</sup> (Cost of Tools, etc. Rs. 1,200. T.'s Sal. Rs. 100.)
7. **Hand-loom Weaving**—Different types and sizes of looms and accessories will be required according to the type of cloth to be turned out. Besides, the weaving of finer textures will require some practice and proficiency on the part of the artisans. Work can be begun with about 10 or 12 looms and the necessary warping machines for making tapes, jharans, table-cloth, half saris, etc., and will cost about Rs. 1,250-1,500. A teacher from the Salvation Army Workshops will charge from Rs. 2 to 3 per day. Later on, further 10 or 12 looms, warping machines and accessories for finer cloth for saris, turkish towels, durries, etc. will cost about Rs. 1,500 in the second year, and Rs. 1,500 in the third year, making provision in all for 50 men. (Cost of Tools, etc. Rs. 1,500. T.'s Sal. Rs. 85.)

---

1. All these teachers may themselves partially earn their keep by producing finished products side by side with training our craftsmen.

8. **Dyeing and Calico Printing**—A small vat or two, dyes and colours, stoves, etc. will be required. A teacher may charge about Rs. 2 per day. Work of this type is being done on a small scale in the Petit Girls' Orphanage at Bandra and the Yazdyar Institute at Dadar, the experience of which institutions could therefore be advantageously drawn upon. Yarn both for weaving and carpet making can be dyed in this department. (Cost of Tools, etc. Rs. 300. T's. Sal. Rs. 60.)
9. **Carpet Making**—Looms will be of different sizes and can be vertical or horizontal according to the space area available. For 5 or 6 looms of different sizes and preliminary raw materials, the cost may not exceed Rs. 600. A teacher may charge from Rs. 2 to Rs. 2-8 per day. (Cost of Tools, etc. Rs. 600. T.'s Sal. Rs. 75.)
10. **Vest Knitting**—For competitive production, power machinery is superior, but hand machines can also be obtained and may be perhaps more suited to our purpose. Figures and advice can be had from Mr. H. N. Katrak of the former Katrak Hosiery Works or some other gentlemen in the trade. Knitting machines for about 6 to 8 persons with the necessary sewing machines may be had first. (Cost of Tools, etc. Rs. 2,500. T.'s Sal. Rs. 75.)
11. **Tailoring**—Two sewing machines, a few simple tools and accessories, and some raw materials will be required to start with. There are several Parsi Firms in Bombay, some of which, if approached, may give some help. Teachers may charge varying fees according to their ability. (Cost of Tools, etc. Rs. 500. T.'s Sal. Rs. 100.)
12. **Polishing**—Almost no tools or furniture required and the few materials cost according to quality. The Hoonnar-shalla can supply a teacher for some time or the department may be taken over from it. Spray painting may involve a small initial cost. Cost. of Raw Materials, etc. Rs. 100.
13. **Sign-Board Painting**—Brushes, palettes, paints and simple furniture are required. Trained Parsis can be

had as teachers or demonstrators. A salary of about Rs. 40—50 may have to be given for a month or two. (But a better policy for training Parsi candidates in this and other crafts like tailoring may be to apprentice them to some Parsi or non-Parsi men in the trade, at some fixed payments per each student candidate and certain fixed conditions.) Though signboard advertisements are increasing, the scope for work is limited owing to competition. Commercial drawing and photography are more lucrative line for younger men. Cost of Tools, etc. Rs. 75. T.'s Sal. Rs. 50.

14. **Envelope Making**—A hand and treadle machine for cutting paper for two sizes of envelopes and a gumming machine to gum them will cost about Rs. 1600, each additional punching block and gumming apparatus for an additional size costing about Rs. 475 more. The industry may be started first with one set of machines. Paper may better be obtained from local or other paper mills from the pairings or cuttings left over after cutting larger sheets for marketable sizes, so as to make the envelopes at a cheap price. This can be done by arrangement with some paper mills in India, if they may have to be obtained from abroad. (Mr. R. N. Bapasola will be able to guide us in this matter as he says, he has sold some machines in and outside Bombay.) (Cost of Machines, etc., Rs. 1,800.)
15. **Toy Making**—The tools, accessories and raw materials required for this industry will vary in kind and cost according to the types of toys to be turned out. If cotton, wooden, and card-board-paste toys are to be made, the requirements will be simple, few and less costly. A beginning may be made accordingly with card-board-paste and wooden toys. Cotton or woollen cloth toys (like dolls, etc.) may be better tried by the women's section in the Industrial Institute. The moulds and tools with two or three fret-work machines and raw materials will not cost more than Rs. 400—500. A teacher can be had either from Goolzarbagh (Patna) or a Parsi gentleman who had once done such work in the Hoonnarshala may be tried. The

salary of Rs. 90-100 or more may have to be paid to a qualified man if a proper attempt is to be made to set up the department on efficient lines. (India imports about Rs. 60 lacs worth of toys every year and if the industry is well settled, machinery may be installed later on.)

A capable *Superintendent* for the Home, when it begins to work at full strength, may demand anything between Rs. 200 & Rs. 250 per month, and a clerical and *general assistant* may have to be given Rs. 60 to 75 per month. These can be experts at least in one line each, *e. g.* handloom weaving, tailoring, etc.

Some additional expenditure for laying out the industrial plant and generally equipping the industrial home will also have to be incurred. The amount will depend upon which and how many industries we wish to start with. We may roughly compute the amount at Rs. 2,000. At first a temporary type of shed with paved flooring and needed partitions may be erected at a cost of about Rs. 3,000 to 4,000.

The establishment of the contemplated Home, however, raises the important question of management and the relation of the existing Hoonnarshala, partly doing very similar work, to the Home of Self-Reliance. I do not feel the trustees of the Parsi Punchayet Funds and Properties can conveniently undertake anything more than a general control of the newly proposed institution as its promoters. The actual management may be left in the hands of the Hoonnarshalla Committee or a fresh committee with most of the persons of the Hoonnarshalla Committee on it. Their experience has extended over 5 years and it would be highly advisable to take advantage of it, learn from their experience and avoid their mistakes. My personal opinion is that some of the simpler sections of the Hoonnarshalla like polishing, tinning utensils, cane-weaving, brush-making, etc. may be actually taken over in the new Home, and the Carpentry, Designing, Bent Iron Work and such other crafts, training in which requires long years, may be maintained separately in a training institution for stronger and more capable and ambitious boys or young.

men. Some of these may come from the families of the stipendiaries. In fact even now, we have to send some of them to the Hoonnershalla at the expense of charity funds if they are doing nothing or finding no employment for a relatively long period.

As I pointed out in my brief report dated 28th September 1930 relating to the Hoonnarshalla, the **Home for the middle-aged and long-time unemployed must be distinct from the Industrial School for younger persons**, whose business should be to train the more capable youths selecting their vocations according to inclination, physical strength, endurance and capacity for instruction. *The Home of course must not be a mere time-wasting device for the older men.* It must produce usable and saleable articles. It must also be definitely understood that *it may never take the place of regular industries or ordinary employment.* The men will be generally of a lower mental calibre or physical strength, some may be derelicts from regular industry or trade, and they *will have to be fitted* into some industry or craft they are capable of learning and working as efficiently as possible under the circumstances. If, therefore, the two sections were run separately but in one home *and under the same supervision and control not only will the expenses of a double set of staff avoided*, but the experience of the one department will be of use in the other to the greater benefit of the Institution as a whole. Some of the men, moreover, from the Home, can be occasionally sent over to do any *unskilled* work that need not occupy the time of the younger learners of higher crafts, *e. g.*, in the carpentry and cane department, some men can be profitably employed on ancillary operations that do not require trained skill. Some may do the cooking for all the workers in the two departments. The questions of *Control and Management* and the appointment of a Managing Committee may be better discussed at a meeting of the trustees and the Managing Committee of the Hoonnarshala.

Further questions regarding the **Housing** and **Wages** of the workers will arise. These will have to be decided accord-

ing to the conditions and needs of each type of stipendiary, whether he is single, married and with or without children and relatives. If he is single or without family ties and is paying a very high rent outside, it may be advantageous to house him in **a Residential Home** where all his primary needs may be met. The conduct of the Residential Home for such men will be a matter of some importance which I shall deal with separately if the Home is contemplated to be established. It may, however, be said here that the industrial and residential Homes must be so conducted that to a normally reasonable man they *may not be repellant but definitely attractive*. They should under no circumstances gain any of the odium or stigma of a dharmashala, or the entire idea of the Home of self-Reliance for the unemployed will be frustrated.

The question of *Remuneration* will also present some difficulties. If we are to enforce attendance for work at the Home on particular types of applicants for relief or on some members of their families, we will have to take the responsibility of meeting all their primary needs of life, and if they have a family, the latter's needs also.

For the first two or three months until the man learns his job, a general fixed rate of daily wages, but varying according to the individual's family conditions may be paid. But once the man has learnt his job he may be paid *according to the work turned out by him*, so that the *incentive to work* and earn an honest living may not be destroyed and he may not be led deliberately to shirk work. Moreover, if the candidate is honestly trying to do the work entrusted to him, his wages or total remuneration including charity help if necessary, must be such that he or his family may not have to starve or go without their primary physical and mental needs satisfied, otherwise the applicant may justifiably refuse to work on starvation wages. If, however, some men, after being given such relief employment, continue having a family increasingly larger than their earnings can ever maintain, other remedies will have to be *inevitably* tried if our relief is to be proper and helpful.



The establishment of the Residential Home may cost us somewhat as follows, if we first start with provision for 25 men:—

25 cots and beddings @ about Rs. 19 per set.	Rs. 475
Rows of drawers for clothes and about 25 chairs and 5 or 7 arm chairs ... ..	Rs. 425
Tables & benches for dining ... ..	Rs. 125
Kitchen requisites, crockery, etc. ... ..	Rs. 400
Other furniture like tables, pegs, baskets for soiled linen, etc. ... ..	Rs. 150
	Rs. 1,575
Wages of a Karbhari, <sup>1</sup> a <i>permanent</i> cook and a servant, about Rs. 120 per month ... ..	Rs. 120
Lighting, bulbs, sundry other requisites about Rs. 25 per month ... ..	Rs. 25
Feeding, clothing and providing ordinary ameni- ties of life for the 25 men in the Residential Home (Rs. 11 for food, Rs. 3 for clothing, <sup>2</sup> etc., Rs. 5 for sundries and pocket expenses) Rs. 19 per month per person or Rs. 475 per month ... ..	Rs. 475
If additional 25 men are at first engaged as day workers staying with their families and rela- tives and if they are given an average wage of Rs. 1 per day, the wages may amount to Rs. 750 per month ... ..	Rs. 750
	Rs. 1,370

In the first year the men may not earn appreciably much but in the second and later years the project may earn more, which will mostly depend upon the ways in which the idea is conceived and the institution is conducted.

A convenient house may have to be built for this particular purpose. Looking to the mode of Parsi life there will be a great demand for single cubicles and people will be

1. If found convenient the assistant to the superintendent of the Home of Self-Reliance may take up this work.

2. We may not have to supply much clothing in the first year.

repelled from the Home because of no privacy or solitude of life being allowed to the inmates. A few small cubicles, say about 5, may therefore serve this purpose if they are given to inmates for a few days each month in rotation. There may be, besides, a common dormitory, or two or three large bedrooms to accommodate the remaining men. Such a house may not cost more than about Rs. 20,000-25,000 and if an appeal is made, donors will be coming forward to build such a house. Proposals have been actually received from one or two persons for such a building for men.

**SOURCES OF FINANCE:**—Part of the capital outlay can be provided for from the 'Sankat Nivaran Fund' at the disposal of the trustees of the Parsi Punchayet, while a part may be contributed by the Sir Ratan Tata, Seth N. M. Wadia, and Sir Dorab J. Tata Charity Trusts, if they are approached with a request to contribute towards the scheme. These and other funds like the Seth A. S. F. Patel, Seth P. A. Hormarji, Seth A. R. Wadia, Seth P. M. Kaka, Seth P. N. Kerawalla, Bai Avabai F. Petit, Mr. & Mrs. J. K. Mehta Charity Trusts might also contribute their quota to the monthly expenses of the institutions, because it will happen that at least for a considerable time to come the Home of Self-Reliance may not become a self-supporting institution and may have therefore to be subsidised from communal charities. It may even be that the institution *may have to be subsidised as long as it exists, but such a subsidy may ultimately cost less in money and achieve more in social morale and communal uplift.* The Home should thus be a worthy object of help, as in the long run it will proportionately lessen the amount of money to be given away in doles to men, *who can, but who are not working for lack of work provided them.* This can only be achieved if the Home is not run merely by way of an *apology* of a substitute for doles, but on sound and efficient business lines.

A few more details about the Home of Self-Reliance may be given later when the Home is actually contemplated to be established. *A small committee of three or four persons* may have first to go into the question of the suitability and practicability of the industries suggested. I may here briefly give

out a few hints which I consider indispensable in the conduct of the Home if it is to flourish:—

1. It must not come to be looked upon as a *hated work-house*, but must afford a genuine shelter and avenue of employment to him who needs it.
2. It must avoid seeking public support on *sentimental grounds* alone and must gain a *reputation* for delivering the goods and for solid work executed under its roof, or its patronage will soon dwindle and the Home will gain a notoriety which may make its running difficult or impossible.
3. It must sell its articles or offer the services of its inmates at the *proper market rate*, or a slightly reduced rate when necessary, but never at a higher-than-market rate for the same quality and quantity of goods or services offered.
4. Its *order-securing and sale and marketing sides* must be well and strongly organised on business lines, otherwise its output will not be disposed of merely by charity sales.

As regards the Residential Home, the following points may be noted:—

- (i). At first provision for 25 men may be made in the Residential Home which may, as necessity arises, be extended to accommodate 50 men or more. (In such experimental measures, the beginning should always be made on a moderate scale and the expenses must be kept as low as consonant with the efficient running of the institution.)
- (ii). With the general dormitory or dormitories, a few cubicles may be provided and single inmates may be allowed to occupy them in turn. All men need a little solitude sometimes and uninterrupted or continuous corporate or herd-life is not always suitable to human beings.
- (iii). Almost all the work of the Home except scavenging or sweeping may be done by the inmates, so that lighter work like dusting furniture, cleaning beds, peeling vegetables, etc. may be entrusted to various persons according to their stamina, and the expenses of running the Home and maintaining the inmates may be kept down as far as possible.

- (iv). The inmates need not be exclusively employed in the Home of Self-Reliance or the Industrial school; they may be secured and sent out to *casual* or *permanent* work if there is a demand for their services either in offices, factories, shops, or domestic households. They may then pay for their boarding and lodging on a fixed scale from their wages if they continue staying in the Home.
- (v). Games and certain amenities for innocent amusement or occupation of leisure may be provided so that the Home may make a real home for the lone or single inmates either without or living apart from their families.

It will be seen that the Home of Self-Reliance with the Residential Home attached to it will not be in the nature of a complete solution of our problem of unemployment, but **a social experiment which may cost some money but which is long overdue.** It may perhaps cost at first a little more in money for the number of men it can house and employ than what the charities are at present giving out to the same number of men. But the **advantages** of such an experiment **cannot be measured exclusively in pounds, shillings, and pence.**

Some of the advantages will be the following:—

- a. *To stop easy recourse to charity* by all sorts of men under the not easily refutable pretext of not being able to find employment, and thus weed out the idlers and undesirables, and save imperceptibly but surely, the amount of relief at present spent on them.
- b. *To prevent the inevitable degeneration and gradual demoralisation of men* who are forced or encouraged to idle away their time against or after their wish for long months and years, thus gradually rendering them unfit for further effective, economic work.
- c. *To give some honest, productive, and remunerative work to men* who are willing to occupy their mind and body and turn out productive work, however meagre it may be under the circumstances.

- d. The knowledge of the existence of the institution will in fact *prevent, to some extent, the extremely nonchalant, unconcerned, and indifferent improvidence* of men and women who are living on their earnings to-day, but who do not care for the morrow in the hope that there are some communal bodies that will take care of themselves and children if they fall on evil days in time to come. This wholesome effect will consequently save some moneys to the charity bodies.

Some of the inmates of the Dharmashala will be profitably employed on lighter work suitable to each so that their mental and physical energy may not be wastefully dissipated.

*The Industrial School section will have to be replanned* according to studied requirements, but that is a bigger problem needing closer thought and foresight as regards its permanent establishment and the crafts to be introduced therein. My experience of such institutions being limited I shall not discuss the question here without first consulting men who know better. The solution of the problem of Parsi unemployment will need further tackling and ***I consider an Employment Bureau a first necessity even prior to the above Home.*** It may be again emphasised that the above scheme is only a *tentative* one and after a preliminary discussion of the same, more exact details could be worked out in consultation with some experts.

Besides the above, other suggestions for employing the casually employed, the underemployed, and the unemployed can be put forward. They are in fact put forward from time to time. Responsible men will have to consider how far they can be adopted to our needs. To take only one stray example, there are for the Parsis in Bombay about 250 charity buildings and more are being built every year. There are, besides, about 50 Agiaris and Atash Behrams, some Baugs, Dharmashalas, Schools, Nassakhanas and such other charity or religious buildings, in all numbering more than 325. At least 100 might be being white-washed every year. Whitewashing is so simple that at times ordinary "begaris" or coolies on the roads are put up with brush and bucket to do the work. The craft

can be learnt in a *few hours'* systematised training in using the brush, and a few days' practice in mounting and balancing on ladder, stand, or scaffolding. Excluding materials, if only Rs. 100 per building are spent on labour, a sum of Rs. 10,000 may be spent annually on about 100 buildings. The begaris are paid from fourteen annas to one rupee per day. If we pay Re. 1 per day to our men we can provide regular employment for eight months in the year to at least 40 of our *unemployed or casually employed* men and youths,<sup>1</sup> and perhaps get the work done better as more experience is obtained, owing to our labour being more intelligent. (There are throughout the the year ten times more persons who are unemployed and on the charity rolls.) Rs. 10,000 can be thus saved in doles. Oil painting work can be similarly learnt in a relatively short time. I am submitting this instance *not by way of a permanent solution of our problem of unemployment* but by way of an illustration of what a little **organisation** on bold lines can do. And times for the less educated of our socially and economically hard-hit and debilitated section of the community are such that one who is a little acquainted with the problem at first hand cannot lay too much emphasis on the necessity of very deeply considered organisation and co-ordination of communal effort to put on the path of self-respect and economic independence nearly 2,000 families out of a total of about 11,000 in Bombay, who are affected by intellectual backwardness, economic helplessness, moral depression and voluntary or involuntary social parasitism.

6-2-34

J. F. B.

---

1. *We are here only considering the question of profitably employing the periodically or occasionally unemployed, unskilled persons and not proposing to establish whitewashing as a regular vocation for all our unemployed men and youths*

## APPENDIX IV.

Table showing minimum daily food requirements with their cost for a single individual and for families of two, three or more persons, worked out with the help of the members of the Stree Zarthoshti Mandal.

ARTICLES.	I	II	III
	For a single Adult.	For a family of 2 Adults.	For a family of 3 Adults.
	Cost. Rs. as. ps.	Cost. Rs. as. ps.	Cost. Rs. as. ps.
(a) Rice <sup>1</sup> / <sub>3</sub> tipree ....	0- 0-3	0- 0- 6	0- 0- 9
(b) Lentils ....	0- 0-3	0- 0- 3	0- 0- 6
(c) Vegetables ....	0- 1-0	0- 2- 0	0- 2- 3
(d) Onions, Ginger, Spices, etc.}	0- 1-0	0- 1- 6	0- 2- 0
(e) Ghee or oil ....	0- 1-0	0- 1- 6	0- 2- 0
(f) Bread ....	0- 0-9	0- 1- 3	0- 2- 0
(g) Kerosene oil or coal ....	0- 1-3	0- 1- 9	0- 2- 0
(h) Tea, milk, sugar ....	0- 0-6	0- 1- 0	0- 1- 6
Total cost of food per day....	0- 5-0*	0- 8- 3	0-11- 0
Do. per month....	9- 6-0	15- 7- 6	20-10- 0
(i) + Washing, Soap and other like sundries, p. m.	1- 8-0	2-12- 0	4- 0- 0
	10-14-0*	18- 3- 6	24-10- 0
Extra for every additional person above the age of 7 years ....	5- 4- 0	1- 2- 0	for food, and for washing, soap and sundries.
Extra for every child between 2 and 7 years....	5- 0- 0	1- 2- 0	

\* I have slightly modified the figures supplied by the Stree Zarthoshti Mandal, who give the cost of food for one, two and three adults as Re. 0-6-3, 0-10-3 and 0-13-3 per day, or Rs. 12, 19 and 25 per month, respectively. For each additional person over 7 years, they give the amount of extra expenditure as Rs. 8-8-0 per month, and for each child between 3 and 7 years, Rs. 5. For 'Washing, soap, etc.' they give extra expenses @ Rs. 3 for each adult or child, Rs. 6 for two, Rs. 9 for 3 and so on. The amounts given in footnote on pp. 55-59 are approximate and in round figures.

It may be noted that:—

- (1) In two Parsi institutions with about 80 and 10 inmates respectively, the cost per inmate of food, which includes twice tea with 'roti' or a slice of bread and two substantial meals a day, and breakfast or special diet to some, comes to about Rs. 8-8-0 to 9 per month. In schools, a substantial noon meal is supplied by contractors for about Re. 0-2-6 per meal or sometimes a little less. This includes the cost of cartage, the salaries of several servants, and some profit for the contractors.
- (2) The cost of food must naturally slightly vary according to the ruling *level of prices*.
- (3) *Rent and clothing* will be extra and the expenditure on the first of the two items must vary considerably.
- (4) To those who go out to seek work, the cost of *conveyance* must be extra, while in *illness* there may be some additional expenditure on medicine or special diet. *Education* of children and some occasional *amusement* must cost extra.

In considering the amount of charity help to be given to individuals or families, applying for relief, however, several factors have to be taken into consideration. First of all, the majority of applicants are not so entirely destitute that all their needs have to be supplied from charity funds. The majority do or can earn, even if little, and several are helped by friends, relatives or acquaintances either in cash or kind. Several receive grain from similar or charitable sources. Clothing may not be required by most at the time of applying, and to those who are so destitute as to need it, some clothing given by the rich or well-to-do can be distributed. In the cases of several, very high rent or rent out of all proportion to their income is one of the factors obliging the parties to seek relief. Over and above these several factors which complicate the question of *the proper apportionment of relief* to each applicant family, there is the central problem of the applicants *not giving out the whole truth* about their income or economic condition. All the same, some elastic but working



scale of the minimum food requirements of each child and adult is necessary in the disbursement of relief, as first and foremost, vital energy must be sustained. It is at the same time essential to see that the help given to satisfy *the prime necessity of life* is utilised for that and no other purpose. This can be done if help for maintenance is given as far as possible *in kind*.

---

## APPENDIX V.

---

### A SYNOPSIS OF STATISTICAL DATA GATHERED FROM THE MEDICAL EXAMINATION OF THE BOYS OF THE SIR JAMSETJEE JEJEEBHOY HIGH SCHOOL, FORT, BOMBAY.<sup>1</sup>

---

In the course of my work in the charity department of the Parsi Punchayet of Bombay and my investigation of the problem of Parsi poverty, I came to find that a good deal of poverty could be attributed to ill health and disease among the applicants or their children.....Believing that such social ills needed their tackling at the roots and that post-mortem or patch work remedies would not avail us much, I felt something should be done to build up the physical fitness of the children of the poor from their early infancy, thus saving many of them from becoming a burden on charity at an early age. I thought medical inspection of all the Parsi children in schools and the timely treatment at communal or other hospitals of the ailments found among them would be a very desirable step in the right direction. If once this was done, we could see what further steps were needed to lay the foundation of good health and increased vitality among our young.....

With a view, however, to find out how far my above findings were correct, I thought of getting such a test examination held. And as my relative and friend Dr. J. B. Dhanbhora, who, besides being an M.B.B.S., had also specialised in Dentistry and Ophthalmology (being a D.O.M.S. of London), was good enough to find time to do so, I requested Mr. Rustomji B. Gandhi, the Secretary of the Sir J. J. P. B. Institution, to allow us to hold a medical inspection of the boys of the Sir J. J. School at Fort. Mr. Gandhi and Mr. M. F. Mulla, the Principal of the School, kindly gave us all available

---

1. This report, which has been somewhat abridged, was submitted to the Managing Committee of the Sir J. J. P. B. Institution, who are moving in the matter with a view to take what action they can on the proposals submitted to them.

facilities and the inspection has yielded illuminating results, a preliminary synopsis of which is given below:—

1. The total number of boys examined was 340, but the ages of 4 being not mentioned, the number taken for statistical purposes is **336**.
2. **Ailments or Troubles:—**

A (a) **Eyes:—**

- 120** boys, *i. e.* nearly **36%**, are affected by one or another eye-trouble. 33 of these (nearly 10% of the total of 336) actually wear glasses.
- 75 *i. e.* 25% of the total need glasses or doctor's attention.
- 13 out of the 33 wearing glasses need changing them and to 1, glasses do not suit (?)
- 5 have short sight,  
3 have conjunctivitis,  
2 are squint-eyed, and  
1 has an injured eye.

(b) **Teeth:—**

- 176** boys of varying ages, *i. e.* **52%** of the total have either rotten, shaky or decayed teeth or have some other dental trouble, requiring, in the examiner's opinion, dentist's attention.
- 84 of these are between the ages of 6 and 12,  
87 " " " 13 and 18 and  
5 " " " 19 and 23.

(c) **Throat:—**

- 151** boys, *i. e.*, nearly 45%, suffer either from 'sore throat, or 'enlarged tonsils.'
- 68 of these suffer from 'sore throat' only,  
24 " " 'enlarged tonsils' only,  
while  
59 " " both 'sore throat and enlarged tonsils'.

(d) **Nose:—**

- 27** boys *i. e.*, about 8% have some nose trouble like 'enlarged turbinals', 'deviated septum,' etc.

**(e) Ears:—**

**6** boys, *i.e.*, a little less than 2% suffer from some ear trouble, like 'defective hearing' or 'discharge', mostly the former.

**B Sundry Ailments:—**

**83** cases *i.e.*, about 25% of the total or a little less, were suffering from sundry ailments like fever, cough, asthma, skin troubles, swollen testis, hernia, etc. at the time of the medical examination. (The actual number may be a little less than 83 as a few boys were suffering from two ailments, *i.e.* fever and cough or cough and asthma, etc.)

**3. Stature:—**

**38** boys, *i.e.* a little over 11% have been returned as 'Stunted' or of 'poor stature'! (There were only 4 boys of the latter description.)

**4. (A) Nutrition:—**

**37** boys, *i.e.* 11% have been described as suffering from lack of *proper nutrition*. (Some of these said they cannot have breakfast, being too poor).

**(B) Breakfast:—**

**39** boys, *i.e.* a little over 11% do not have breakfast at all, or have it sometimes only owing to poverty.

**26** boys, *i.e.* about 8% have no breakfast because, as some say, they have no liking for it, or because of some other unmentioned reasons.

**5. Vaccination:—**

**13** boys, *i.e.* about 4% had no vaccination, while for 3 no information about vaccination could be had.

2 of these were between the ages of 6 & 12, and  
11 " " " " 13 and 24.

**6. Dead Children:—**

**205** out of 336 families, *i. e.* **61%** stated they had lost 264 sons and 180 daughters, making a total of **444** dead



Table showing Average Height, Weight and Chest Measurements of the Sir J. J. School, Fort.

Age. Yrs.	Average Height.		Above or Below Average.	Average Weight. Lbs.	Above or Below Average.	AVERAGE CHEST M	
	Ft.	Inches.				Ft. Inches.	Above or Below Average.
6	3'	6"	1 A.A.* 1† B.A.*	35.5	1 A.A. 1 B.A.	1' 8½"	1 A.A. 1 B.A.
7	3'	10.3"	3 A.A. 5 B.A.	44.8	3 A.A. 5 B.A.	1' 9½"	5 A.A. 3 B.A.
8	3'	10.1"	12 A.A. 1 A.* 10 B.A.	44.9	13 A.A. 10 B.A.	1' 9.2"	10 A.A. 13 B.A.
9	4'	2.4"	16 A.A. 8 B.A.	53.1	10 A.A. 11 B.A.	1' 10.2"	9 A.A. 15 B.A.
10	4'	2.2"	17 A.A. 13 B.A.	55.4	13 A.A. 17 B.A.	1' 10.6"	12 A.A. 18 B.A.
11	4'	4.6"	16 A.A. 3 A. 14 B.A.	60.9	9 A.A. 24 B.A.	1' 10.9"	20 A.A. 13 B.A.
12	4'	7"	19 A.A. 18 B.A.	66.3	15 A.A. 22 B.A.	1' 11.9"	19 A.A. 18 B.A.
13	4'	8.8"	17 A.A. 16 B.A.	64.5	22 A.A. 11 B.A.	2' 0.7"	17 A.A. 16 B.A.
14	4'	11.3"	14 A.A. 12 B.A.	84.4	13 A.A. 13 B.A.	2' 1.9"	14 A.A. 12 B.A.
15	5'	0.7"	1 A.A. 10 B.A.	86.8	12 A.A. 15 B.A.	2' 2.8"	13 A.A. 14 B.A.
16	5'	4"	21 A.A. 1 A. 15 B.A.	99.7	19 A.A. 18 B.A.	2' 4"	21 A.A. 16 B.A.
17	5'	4"	13 A.A. 12 B.A.	107.2	12 A.A. 13 B.A.	2' 6.3"	7 A.A. 18 B.A.
18	5'	4.3"	13 A.A. 1 A. 7 B.A.	105.8	9 A.A. 12 B.A.	2' 6.3"	12 A.A. 9 B.A.
19	5'	4.8"	4 A.A. " B.A.	108.3	2 A.A. 4 B.A.	2' 5½"	4 A.A. 2 B.A.
20	4'	11.5"	1† A.A. 1 B.A.	93.5	1 A.A. 1 B.A.	2' 5½"	1 A.A. 1 B.A.
23	5'	5"	1 A.	122.0	1 A.	2' 7.5"	1 A.
24	5'	8"	1 A.	122.0	1 A.	3' 0"	1 A.

\* A.A. = Above average. B.A. = Below average. A. = Average.

† The samples of some ages are so small that the averages cannot be of much value for comparison.

ge Height, Weight and Chest Measurements of the Boys  
of the Sir J. J. School, Fort.

Average Weight. Lbs.	Above or Below Average.	AVERAGE CHEST MEASUREMENTS.			
		Contract. Ft. Inches.	Above or Below Average.	Expand. Ft. Inches.	Above or Below Average.
35.5	1 A.A. 1 B.A.	1' 8½"	1 A.A. 1 B.A.	1' 10"	1 A.A. 1 B.A.
44.8	3 A.A. 5 B.A.	1' 9½"	5 A.A. 3 B.A.	1' 10.6"	4 A.A. 4 B.A.
44.9	13 A.A. 10 B.A.	1' 9.2"	10 A.A. 13 B.A.	1' 10.6"	10 A.A. 13 B.A.
53.1	10 A.A. 14 B.A.	1' 10.2"	9 A.A. 15 B.A.	1' 11.8"	11 A.A. 13 B.A.
55.4	13 A.A. 17 B.A.	1' 10.6"	12 A.A. 18 B.A.	2' 0.3"	16 A.A. 14 B.A.
60.0	9 A.A. 24 B.A.	1' 10.9"	20 A.A. 13 B.A.	2' 0.6"	29 A.A. 14 B.A.
66.3	15 A.A. 22 B.A.	1' 11.9"	19 A.A. 18 B.A.	2' 1.5"	25 A.A. 12 B.A.
64.5	22 A.A. 11 B.A.	2' 0.7"	17 A.A. 16 B.A.	2' 3.1"	15 A.A. 18 B.A.
84.4	13 A.A. 13 B.A.	2' 1.9"	14 A.A. 12 B.A.	2' 4.4"	13 A.A. 13 B.A.
86.8	12 A.A. 15 B.A.	2' 2.8"	13 A.A. 14 B.A.	2' 5.5"	11 A.A. 16 B.A.
99.7	19 A.A. 18 B.A.	2' 4"	21 A.A. 16 B.A.	2' 6.8"	20 A.A. 17 B.A.
107.2	12 A.A. 13 B.A.	2' 6.3"	7 A.A. 18 B.A.	2' 8.7"	8 A.A. 17 B.A.
106.8	9 A.A. 12 B.A.	2' 6.3"	12 A.A. 9 B.A.	2' 9.1"	10 A.A. 11 B.A.
108.3	2 A.A. 4 B.A.	2' 5½"	4 A.A. 2 B.A.	2' 8.3"	3 A.A. 3 B.A.
93.5	1 A.A. 1 B.A.	2' 5½"	1 A.A. 1 B.A.	2' 8"	1 A.A. 1 B.A.
122.0	1 A.	2' 7.5"	1 A.	2' 10"	1 A.
122.0	1 A.	3' 0"	1 A.	3' 3"	1 A.

. = Below average. A. = Average.

so small that the averages cannot be of much value for comparison.





children between them, *i. e.* an average of **2.3** per family. (This compares a little favourably with the figures independently obtained from the study of the stipendiary class, among whom the average number of dead children per family works out at about **2.7** excluding still-births. The average birth-rate among the stipendiary families works out at 4.3 per family excluding still-births and 4.6 including them).

131 families stated that they had not lost any child. (Information under this heading needs a closer verification.)

### 7. *Height, Weight, & Chest Measurements* :—

Figures for these measurements have been collected, but for lack of any standard of comparison they could not be utilised here. If we have similar measurements of boys of the middle, higher middle or richer classes of European boys, of those belonging to a healthy Indian community that may compare favourably with the Parsis, or of Parsi boys from some of the mofussil towns or hill stations, it will be possible to see how the stamina of the boys attending Bombay charitable schools compare with these. But in the absence of such data it is not possible to study the results independently.

The Bharda New High School has prepared a table of average height, weight and chest measurements of the boys of all the communities attending it, but such a table cannot obviously be of much use for a comparative study. However, from a preliminary comparison, I find that the Sir J. J. School boys compare much more favourably with them than expected.

The *average* Height, Weight and Chest Measurements of the boys of the School according to age have been given in the table opposite.

### 8. *General Appearance* :—

An attempt was made to judge the general appearance of boys so as to learn how boys attending a charity school impressed an observant onlooker. No finality can be claimed in such a judgment and opinions might differ about the same boys with different observers. However, it may be claimed that the judging was done by a single person, and as such the

result may be taken for whatever it is worth. Four divisions were made as *Smart, Average, Medium* and *Dull*.

**269** boys or nearly **80%** have been described as of *smart appearance*, while

**54** or about **16%** have been described as *dull looking*,

**7** have been put down as of *average* or *medium appearance*, while the information for **6** could not be properly deciphered from the forms.

### 9. *Intelligence or Mental Capacity.*

This is another aspect of measurement very difficult for those uninitiated into the complex and still uncertain subject of intelligence tests. For lack of trained workers a simple test was applied; each of the class-teachers under whom the students were working daily, being asked to record his opinion about his boys from their daily work and weekly and other results. According to the teachers' judgments:

**58** boys, *i. e.*, about **17%** were found to be *bright*,

**163** " " **48%** " " *average*,

**109** or about **32%** were found to be *dull*, and

**6** or a little less than **2%** were found to be *defective*.

There is a possibility of error of judgment in the above, but as offset with the testing of the general external appearance of boys, this affords very interesting and thought-provoking results. The results may mean that appearances are often deceptive, that the teachers cannot make much of the smart material at their disposal, that the educational methods and the curricula are not conducive to the bringing out of the best from the students, or that the general home and school atmosphere needs such change as to suit the growing minds of the pupils. Perhaps the truth lies somewhere between those various apparent conclusions, all of which may be true in the case of some of the students, if not all.

### 10. *Comparison of Age and Standards:—*

(V=Vernacular, E=English, S=Standard, bet.=between, yrs.=Years.)

Out of 19 boys in V. S. 1, 17 are bet. the ages of 7 & 11 yrs.

" 23 " " 2, 14 " " 9 & 13 "

" 30 " " 3, 15 " " 10 & 12 "

„ 40	„ „	4, 17	„ „	11 & 14	„
„ 68	„ E. S.	I, 63	„ „	11 & 16	„
„ 34	„ „	II, 27	„ „	13 & 17	„
„ 30	„ „	III, 20	„ „	14 & 18	„
„ 35	„ „	IV, 28	„ „	15 & 19	„
„ 21	„ „	V, 16	„ „	16 & 18	„
„ 19	„ „	VI, 13	„ „	17 & 18	„
„ 17	„ „	VII, 12	„ „	18 & 19	„
<u>336</u>		<u>242</u>			

It will be seen that **242** boys or about **71%** joined school at the age of **7** or much later, thus *wasting* at least **2** or more of their valuable formative years, and that a large number of the boys must be repeaters. As according to the findings of child and educational psychology, the first few years of a child's life are very important from the standpoint of the formation of character, impressionability and development of mental powers, it may be advantageous to enforce in some way or another the attendance of children at school at least at the age of **5** if not earlier. (A strong movement has been long set afoot in the West to attract children to Nursery, Montessori and Kindergarten schools from the age of  $2\frac{1}{2}$  to 3 years with great resulting benefit to the children first and then the educational system as a whole).

If there be some truth in the teachers' findings about the intelligence, capacity or educability of the children attending charitable schools, and if such a large percentage of children ( $48+32=80\%$ ) is only average or dull and if, moreover, such a large number of children is suffering from such deteriorating handicaps, it betokens the necessity of employing better trained teachers, better methods of instruction, richer material equipment, and healthier surroundings in our charitable schools so that the already handicapped children may not only have adequate opportunities of instruction, but proper facilities to overcome their handicaps to which they may be subject for no fault of theirs. Their all-round superior development, it need hardly be pointed out, will ultimately be a

sure source of strength to the community, and the expenditure of wealth and effort on the young generation will be a more profitable investment than much of what is spent on the *post mortem* treatment of many of our social ills arising from ignorance, lowered vitality, ill-health, incompetence and greater poverty and destitution arising from them.

19-10-34.

J. F. B.

# INDEX

---

## A

- Adult Education Classes ... 244  
 Advisory Council on Social Welfare ... 118, 171, 173, 359  
 Almsgiving 117, unproductive 346  
 Anaj Mandal ... 162, 187, 360, 364  
 Anglo-Indian Colony (*v.* Colony.)

### Applicants for relief:

Able-bodied and Handicapped 86, 347, distinct relief necessary for both 295, Capable but unwilling to work 141, 143, Contempt of 343, Demoralisation of 111-12, 116, 189, Facilities at charity offices to 129, Human touch with 159, Inferiority Complex among 343, Mass treatment of 104, 119, 172, Preserving the self-respect of 98, 107, 128, 129-30, 132, 158, 211, Sympathy and advice in distress to 171-2, Testing the genuineness to find work of 141.

Treatment of Appls: adequate sitting accommodation 219-20, adequacy of staff to deal with appls. 223, change of outlook re. appls. 224, 226-7, courteous treatment 221-22, equality of treatment 225, patient hearing 223, privacy 220-21, rough treatment 131-32, uniform standard of 356.

Varying types of 104-6, Weeding out undesirables 143, Wives and daughters of 105.

- Apprenticeships ... 371  
 Allowances for 304, scholarships for 200-1

## B

- Bata Shoe factory ... 396  
 Beggars ... 84, 339  
 Begging 206, 209, among applicants in and outside Bombay 33, 34, 45, 340, prohibited in parts of Europe 85, professional b. 117, encouragement of 126, Begging mentality 43, 60, 91 339, example of 44

- Birth Control ... 80, 180-81 (*v.* Contraception.)  
 Birth-rate among recipients of relief ... 76  
 Brahmins ... 84, 89  
 British Assoc. for the Advancement of Science ... 308

## C

- Careers, guidance in choice of 196, 362  
 Case-work method 168, 357, 359  
 Census Report, 1931 ... 79  
 Centralization, dangers of 374-5  
 Central Stores ... 262  
     Articles to be sold at 270-1,  
     Branch Stores of 266, Custom for C. S. from institutions 264-66, 350, list of such institutions, 268-9, Producing-manufacturing side of 270, 351, Purchase and supply side 264-5, 275, 350  
 Ceremonial expenses (*v.* Help for.)  
 Change of air (*v.* Help for)  
 Charitable Endowments, accredited guidance in 300, Punchayet to give such g. 301.

### Charity:

Administrators of 96, Beggar-producing 37, Conception and purpose of 84-5, Constructive ch. 100, examples 100-2, Constructive purpose of 344, Evil effects of unorganised ch. 44-5, Goal of 97, Good and bad ch. 85-6, 98-9, 102, Humdrum ch. 297, 369, Merit-gathering aspect of 84, New conception of 298, 307, New turn to 369-71, Object of 344, Overlapping of 339, Palliative or post-mortem ch. 90, 103, 126, Preventive and constructive 91, 95, 97, 103, 125-6, Social value of 88, Wastage in 339 (*v.* Charity Relief, Help and Relief.)

## Charity--(Continued)

## Charity Funds

corpus and number of 12, 152, starting of new ch. f. 299, Parsi ch. f. 160-1.

## Charity Help:

Clinging overlong to 36, Consolidation of 166, Lack of control over the use of 40, 54, Quick spread of the news of 42, Private donations from 194, Relief value of 67, 69 (*v.* Help and Charity Relief.)

## Charity Money, used after

fads ... .. 299

## Charity Organisation in Great

Britain and U. S. A. ... 172

## Charity Organisation Society

(*v.* Parsi Ch. O. S.)

## Charity Relief:

Anomalies of unorganized ch. r. 64, 67-8. As a dope 337, Debased method of asking 36, Disturbance of Socio-economic inter-relations by 89, 91, 98, Failure of the system of 82-3, Goal of 117, Organisation of 124, Registration of 155, 158, 161, 165, Touting ch. r. 45, example 45-7, Wastefulness of 121, examples 122 (*v.* Charity Help and Relief.)

Charity stipends 109 (*v.* Panacea.)

## Charity Trusts:

Concerted action by 157, Division of functions between 156, 159-62, 357, Exchange of views between 16, 157, 163-4, Founding of new ch. bodies 167, Individualism of 165-6, Isolation of 152, 163, Meeting of 155-6, Representative of ch. ts. on helping bodies 162, Rigidity in ch. ts. 302.

## Charity and Welfare Work in

Great Britain and U. S. A. ... 18

## Children of the Recipients of Relief:

Death-rate among 76, Healthy ch., reserves of wealth 231, Equal opportunity for 321, Helping 180, 182, 250, Infant mortality among 75-6, Institutional provi-

sion for defective ch. 304, Poor education and nutrition of 62, Preventing handing on of parents' handicaps to 125, Safeguarding the interests of 344, Special care of 365, Treatment of ailing ch. 251-2, 302.

Cinema, The ... .. 249

Clinics, ante-and post-natal 303, 371 (*v.* Contraception, Sub-normal.)

Colonisation in Palestine, etc. 288

## Colony:

Agri-horticultural 273, 351, Anglo-Indian C. at Lapra 288, agri-horticultural basis of 404, 'Colonisation Observer' 404, Educational institution in the C. a great help 289-90, Parsi C. or Settlement 287-8

Communal needs, venue for ventilation of ... .. 308

Communal up-building .. 93, 95

(Good) Community life, essentials of ... .. 179, 355

Compulsory work ... 143, 147

Concealment of facts 48 (*v.* Lying, Deception.)

(Annual Parsi) Conference 372, (*v.* Parsi Association for C. W. & A.)

Consumptives ... .. 361

Contraception ... 234, 244, 366

clinic for the advice of ... 181

Convalescent Home ... 121, 186

## Co-operation:

Among charity trusts 151-52, 356, absence of 154, 339, Among Charitable Housing Associations, 192, 367, Among smaller charity funds 162, Between Ch. Trusts and Charitable Educational Institutions 198, 361, Between Ch. Ts. and Hospitals, Convalescent Homes and Sanatoriums 122, 124, 164, 184, 361, Between Ch. Ts. and Investigation Bureaus 170, Frustration of object for lack of co-op. 152, Lack of co-op. between Ch. Ts. and Industrial Homes 144, co-op. by sharing expenses of running new institutions 151.

- Co-ordination, lack of ... .. 122  
 necessity of ... .. 166  
 (Central) Co-ordinating body  
 165, 375  
 Cost of food per head in insti-  
 tutions ... .. 436  
 Cottage industries in Japan,  
 G.B., U.S.A., Germany ... 149  
 (Gulzarbagh) Cottage Indus-  
 tries Institute, Patna 398-9  
 Cultural contacts ... .. 306  
 „ equipment, an asset 316-8  
 (Good) Cultural heritage ... 373  
 Cy pres, doctrine of ... .. 298

## D

- Dayalbagh** ... 288, 290, 384-91  
 Radhasoami Sect 384, Bhent or  
 offerings 385, 392, Population 385,  
 Dairy, Schools, Industries, 386-8,  
 League of Service, Ownership of  
 Land, Housing, Common Kit-  
 chens 389, Price Control Board,  
 Municipality, Police, Bank 390,  
 Industrial basis of 391  
 Death-rate among the poor 440-1  
 (*v.* Children of the R. of R.)  
 Debts (*v.* Help for)  
 Debts for ceremonial expenses 206  
 Deception 37, 206, examples 37-8  
 (*v.* Lieng).  
 Demoralisation due to easy money  
 212, 339 (also *v.* Applicants.)  
 Demoralising charity ... .. 206  
 Disease, timely treatment of ... 437  
 (*v.* Children, Treatment.)  
 Division of functions (*v.* Charity  
 trusts.)  
 Dole ... .. 135  
 Donors ... .. 96, 152

## E

Economic equilibrium ... 294, 347

**Education:**

Better ed. for solving unemploy-  
 ment 322, Board of Educationists  
 322, 328, Hartog Commission on  
 Indian ed. 71, (Rush for) Literary  
 ed. 196, Manual training 324,  
 Mechanical and Industrial bias

321, Methods and subjects of  
 instruction 324, Objective of 373,  
 Primary and Secondary ed.,  
 adequate provision for 195, 329,  
 361, (Ed. in) *Wiser living* 367,  
 (*v.* Help for)

Educational Funds, founding of 326

**Educational System:**

Drawbacks of our 319, Goal of  
 our 325, Improvement in our 320-1  
 Need for the examination of  
 197, 322 Overhauling of ... 373

Educative propoganda (against  
 poverty) ... 14, 239, 242, 365

Employment, fresh avenues of 349  
 providing emp. (*v.* Parsi Co-  
 operative T. & I. Ltd.)

Employment Bureau 14, 100, 107,  
 135-40, 147, 174, 177-8, 180, 191,  
 201, 258, 348, 374, 433, Contact  
 with charity bodies ... .. 139  
 Branch of E. B. for Women  
 137, 139, 348

European contact, influence of 376

## F

Friendly Society... .. 242

Feeble-minded children 306 (*v.*  
 Problem, Sub-normal ch.)

Funeral expenses (*v.* Help for)

Future of the community 378-9

## G

General Register 23, 146, 165, 170-  
 190-1, 360, Not adequately sup-  
 ported 154-5

Gide, Prof. Charles ... .. 117

Godrej Farm, Nasik ... 402-3

Grain (*v.* Help for)

## H

**Help:**

(in) Cash 54, 116, 121, a tempta-  
 tion 203, 205, Effective h. 118,  
 120, Inadequacy of h. 36, 111, 340,  
 its effects 53, 112-14, 121. (in)  
 Kind 51, 116, 121, 126-7, 188, 208,  
 349, 354, objections to giving  
 210-11 (*v.* Misuse of.)  
 Overlapping of 37, 145, 152, 189,  
 its prevention 158, 161, 167, Re-  
 duction of 211, Wilful use of 186,  
 (*v.* Charity relief & Relief.)

**Help for:**

Ceremonial expenses 39-40, 202, fixed instalments for 204-5, Change of Air 161, (Payment of) Debts 42-43, 115, Education 160, 193-4, need for a policy 197, lack of co-ordination in giving h. for ed. 196, Education abroad 160-1, 197, 362, Technical education 161, Funeral expenses 39, 106, 160, 203, (H. of) Grain 43, 162, 187-8, given from several sources, 187, concealment of 188, (H. to Parsi) Institutions 162, 215-8, 363, Institutional h. 118, 127, 146, 186, (for) Maintenance 106, 160-1, 177, Marriage 39, 106, 160, 203, Medical relief 161, 235, 360, (of) Milk 34, 119-20, 161, (for) Moolktad expenses 39, 106, 203, 206-7, discontinuance of 211, Naojote expenses 39, 106, 160, 203, Rent arrears 161, amount of h. given for 190, lack of method in giving 190, Vocational apprenticeships 160-1.

**Rules of Guidance in giving help for:**

Ceremonial expenses ... 217-11  
Education ... 193-201  
(to) Institutions ... 216-8

**Help from one Centre:**

to one applicant or family 158, 166, 168, 209, 354, 356, 362.

(H. from one C. of) Books, etc. 201, 362

( " " ) Grain 189, 360

( " " for ) Marriage, Naojote and funeral expenses 363

Help from several funds, number of families receiving 116, results of 111, 114-5, non-disclosure of 336

Harcourt Butler Technol. Inst. 395

Health figures ... 334

Hindu University, Benares, industries at ... 397-8

Home for single women, work organised in ... 229-30

Home for the homeless ... 305

Home of Self-Reliance 271-2, 293, 348, 425-6

(Parsi) Hoonnarshala 141, 144, 233, 271-2, 293 School section of 433

Hospitals, treatment at 37, 121

**Housing:**

Bad 254, Dear h. 367, cause of poverty 256, For the poor 181

Housing figures 335, (*v.* Statistical tables) Parsi charity h. 79, exchange or transfer in 129, H. Statistics of recipients of relief 411-15, rents 411, ownership 412, localities 413, overcrowding 414, H. needs 415, Temporary or emergency provision of 192

Human suffering ... 341

**I**

Idle, the 87, setting to work ... 93

Idleness among applicants 340, evil results of 93

Illiteracy among applicants 70-71

Improvvidence ... 143, 236, 241, 338

Inadequacy of help (*v.* Help)

Inadequacy of staff in charity offices 131

Indebtedness of the poor ... 254

Indian Science Congress ... 308

**Industrial Home:** 14, 100, 107, 140-2, 145-7, 149, 151, 174, 177-8, 180, 258, 293, 349, 371

Contact with charity bodies 144,

Helplessness of ch. bodies in the absence of 142, Taking advantage of existing Ind. Insts. 145

Outline scheme of an Ind. H. for men 416-43, Possible crafts or industries 416, 419

Approximate outlay for each 422-6, Securing orders 417, 419-421, Control and Management 426, Housing and Wages of workers 427, Residential Home 428, cost of furnishing and management 429, Finance 430, Rules for the conduct of 431-2, Advantages 432

Industrial Institute (*v.* Tata, Yazdyar.)

Industries (*v.* Parsi Co-operative T. & I. Ltd.)

Infirmary ... 182



## INDEX

(Supplementing) Insufficient income 134-5, 137, 148-9, females to help in 137, 178.

### **Institutions :**

Efficiency of 217, Multiplication of 145, New 166 (*v.* Help to)

Institutional treatment 183 (*v.* Help)

**Insurance** ... 204, 236, 316, 366  
Mutual or Co-operative 242, 279,  
Mutual or Friendly 366, National  
Health 108, Social 342, Unem-  
ployment 108, 243

Intelligence or Mental capacity of  
poor school-boys ... .. 442

Interest: Low I. on securities 94,  
Paying exorbitant rates of 254-5

### **Investigation :**

Central I. Bureau 56, 116, 118, 128,  
165, 168-71, 183, 357

I. of charity cases 169, armchair  
169, faulty 55, irresponsible 154,  
inconsistency in recommendation  
55, examples 57-8, need of con-  
sistency 184. I. of cases of cha-  
rity tenants 192, Methods of 156,  
168, 172, Recommendations of  
investigators 170.

## J-K

(City) Jail, Baroda, productive  
work at ... .. 383-4

Jamsetjee Jeejeebhoy Parsi Bene-  
volent Institution, Sir ... 438

Kala Bhavan, Baroda 381-2

## L

(Government) Leather Working  
School, Cawnpore 394-6

Leisure, use of ... 250, 259

Lieing 114, 337, 339, examples 152,  
154. (*v.* Concealment, Deception,  
Misrepresentation)

List of cheaper flats, maintaining  
191, 367, of employers ... 348

Literacy figures ... .. 333

Loan fund ... 215, 256, 364

## M

Maintenance (*v.* Help for)

M. allowances 243,

Marriage (*v.* Help for)

Marwari (*v.* Pathans & M.)

Mass treatment of distress 341 (*v.*  
Applicants)

Maternal and Child Welfare Clinic  
161, 360,

(Free) Meals to Poor school-  
children 248

(Advisory) Medical Committee or  
Panel of doctors ... 183-5, 360

(Free) Medical inspection 251, 302,  
365, 370

(Test) Medical inspection of  
school-boys ... .. 437-44

Medical relief 183 (*v.* Help for)  
Organisation of 187, Provision  
whether adequate 185

(Individual) Memorialisation 297

Men, not money, real reserves of  
wealth, 346,

Milk (*v.* Help for)

Misrepresentation and falsehood  
30-33, 50-51 (*v.* Deception,  
Lieing)

Missionary Workers ... .. 375.  
(*v.* Welfare Workers)

Misuse of charity help 34-5, 41,  
90-1, examples 114

Model School ... 304, 327, 370

Mofussil Parsi poor, help asked  
by 195 (*v.* Parsis)

(Charity) Money, nature and use  
of 88, 91-2. Crash of the Mark,  
Rouble and Schilling 94, 345

Montessory or Kindergarten  
Schools ... .. 370, 443

Mooktd expenses (*v.* Help for)

## N—O

Nagpada Neighbourhood House 244

Naojote expenses (*v.* Help for)

Non-disclosure of help or re-  
sources 204, 336

North, Dr. Cecil Clare ... 18, 60

Nursery schools ... 303, 443

Organisation, phenomenal lack of  
188 (*v.* Charity Relief, Welfare  
Work)

Organised opinion on Parsi mat-  
ters ... .. 308

Organised welfare work ... 364

## INDEX

- Outings for slum-dwellers ... 303  
 Overcrowding ... 182, 256, 357  
 (*v.* Housing)  
 Overlapping (*v.* Charity, Help)

### P

- Panacea (no single p. for distress) 134, Stipend as a p. 260, 341  
 (Social) Paracitism ... 84, 88, 90  
**Parsis:** ... 174, 179-81, 197  
 Competition from sister communities 259, 319, High standard of living and loss of joint-family life 259, Mentality of 376, Mofussil P., socio-religious conditions of 406-9, Pioneering and adventurous spirit of 377, Urgent needs of 302  
 Parsi Association for Communal Welfare and Advancement 308, 312, Annual Conference of 308-9.  
 Parsi Charity Organisation Society ... 17, 244  
 Parsi Charity Trusts Building 164, 357  
**Parsi Co-operative Trade and Industries, Ltd.:** 275, 284  
 Apprentice Training Bureau, 281, Bakery 272, 276, 351, Capital 277, 279, Central Stores (*v.* C. S.), Dairy 273, 276, 351, Directorate for 284, Employees of, bettering the lot of 282, Executive Committee 285, Floriculture 276, Poultry farming 273, 276, 351, Printing Press 272, 276, 351, Producing-manufacturing department of 270, 275 Profit-sharing scheme 282, Research Laboratory 281, Sale and show-room 149, 349, Statistical Bureau, 281, Subsidising apprentices 279, the less capable 279, Vegetable growing 276, 351, Voluntary workers to help in the work of 276  
**Parsi Punchayet** 42-4, 47, 135-6, 139, 143, 153-4, 159-60, 162-4, 167, 170, 187, 190, 202, 311, 346, 357, 363  
 As Centre for giving some types of help 209, Leading Parsi social institution 374, Office 33, 44, 46  
 Pathans and Marwaries 42-3, 68, 115, 233, 241, 254, 364  
 Pedagogical training ... 199

- Personality, respect for ... 368  
 Physical Culture League ... 247  
 (Social) Planning ... 311, 372  
 Polytechnic Institute, Maharajah Cassimbazaar, Calcutta 405-6  
 Poor Law Commission Report 108  
 Poor Law Relief in G. B. 81, 108  
 Post-mortem help, relief or remedies ... 60, 238, 298, 302

### Poverty:

- Perpetuation of 79-80, 180 Prevention of 124-25, new recruits to 315, Tackling the root-causes of 369  
 Primary industries, Engaging the unemployed in 273, Importance of 294  
 Private charity, results of unsystematic ... 47-8  
 Problem children 370 (*v.* Feeble-minded or Sub-normal.)  
 Producers' and Consumers' Co-operatives ... 276  
 Producing utilities ... 351  
 Propaganda (*v.* Educative p.)  
 Public House ... 249

### R

#### Recipients of relief.

- Contact with R. after help 54, Degeneration of 312, General Economic conditions of 68-9, Habituals among 39, Individualism of 147, Maintaining the efficiency level of 86, Receiving more than one kind of help 59, Subsidising the birth of children among 181, Watch or supervision of 117-8, 170, 180, examples of misuse of charity for want of 119, 122, 128 (*v.* Applicants)  
 Recommendation (*v.* Investigation)  
 Recreation Centres 249, 306, 358  
 Recreational activities... 248  
**Registration or record:**  
 of Charity endowments 301, of Help at a Central place 357, of Help to institutions 217 (*v.* Charity Relief)  
 Rent arrears (*v.* Help for)

- Reorientation of charitable effort ... .. 369
- Research (*v.* Scientific Study)
- Research endowments ... .. 371
- (Industrial) Research Laboratory ... .. 383
- Relief :**
- Adequacy of 353, Appropriate 175 a highly developed art 176, Human touch in giving 131, 245, In the form of Alms 212, 364, Methods of 156, Necessity of 353, Number of persons affected by 11, Need of standardised methods in r. machinery 155, Paralyzing 205, Post-mortem mostly 364, Preventive and constructive 354, Principles of 353-55, Proper apportionment of 436, Scale of (*v.* Scale), Spiritual aspect of 132, Unplanned r. 341, various types of 175-6 (*v.* Charity, Charity Relief and Help.)
- Residential Home ... 107, 146
- Rules of guidance in giving help (*v.* Help for)
- S**
- Salvation Army 85, 172, 244
- Sanatorium, Deolali 38, 185
- Sanatoriums, no facilities for single patients at ... .. 186
- Saving 316, 338, 366, Absence of 143, Habit of 243-44
- Savings Bank ... 242, 279, 366
- Scale of relief, workable 52, 57-8, 116, 358, based on food costs 435-6
- School (*v.* Model, Montessori Nursery) Choice of 194, S. Equipment 323
- Scientific Study, spirit of 312 lack of 342
- Scottish Mission... .. 244
- Scouting ... .. 247
- Self-respect, loss of 206, 340 (*v.* Applicants.)
- (Rendering) Services ... .. 351
- Service Securing Agency 100, 133
- Shirkers 32, 107, 177, 353 (*v.* Idle)
- Shoemaking industry at Agra 393

- Sickness Benefit Fund ... 243, 283
- Slum residence ... .. 256, 367
- (Free) Social Services ... 86, 109
- Social Service League ... .. 249
- Social Welfare (*v.* Advisory Council, Welfare Work)
- Social workers, training of 244-45, (*v.* Welfare Workers)
- Standard of living (*v.* Parsis)
- Statistics:**
- Bureau of Social S. 314, 372, Collection of 164 Lack of 1, 2, Social, Economic and Vital 312
- Statistical Tables** showing—
- Ailments and troubles among school-boys 439-441, Amounts of help given for change of air, 187, Annual number of fresh Punchayet applicants from 1871 to 1933 7, Applicants acc. to age-groups, earnings, etc. 22, 24 Cases of overlapping and deception 153, Categories of male and female applicants 23-4, Charity relief given by the Parsi Punchayet from 1911 to 1933 8, Comparison of age with educational standard reached by poor boys 442-3, Diseases and ailments among applicants and their dependents 73, Earnings of applicants 25, of their dependents or relatives 26, per capita earnings among applicant families 65, Educational qualifications of applicants 70, Height, weight and chest measurements of school-boys 441, Help to poor Mofussil Parsis and Institutions 22, Housing accommodation of recipients of relief 77, capacity of tenements 78, Minimum food requirements for one or more persons 435, Mortality among the children of charity recipients 75, Non-working applicants acc. to age 25. Per capita help to charity recipients 66, Per capita monthly income among relief-receiving families 27, 67, average per capita income 69, Recipients of relief completely dependent on charity 26, Recipients of relief in different localities 262, Sons and daughters of applicants, earning or unemployed 25

Stipendiaries (*v.* Recipients of relief)

(Communal) Stock-taking, annual 372

Stores, Bengal Swadeshi 401  
(*v.* Central Stores)

Stree Jarthoshti Mandal 43, 138, 244

Students' Advisory Committee 200-1, 362, 397

Sub-Committees for the work of amelioration ... .. 375

Sub-normal children, class or clinic for 253, (*v.* Feeble-minded)

Sunshine in the lives of the poor 210, 342, 368

Survey, social and economic 300, need of 311

## T

Tata Industrial Institute, Sir Ratan 139, 144

Tata Steel Works, Jamshedpur 402

Teachers, improving the lot of 303, Importance in communal life 325, In charity schools 321

Toc H. ... .. 249

Token tickets in place of stipends 263, 350

(Timely) Treatment of ailments 365 (*v.* Children, Disease.)

## U

Uplift of the applicant class, essentials of ... .. 219

Urban and industrial economy 138

Urbanisation of Parsis ... 250

Underfeeding or poor nutrition 440

Underemployment 134, 136, 138

Unemployed 134, 136, Engaging the U. in whitewashing charity buildings 433-4, Training the 139 (*v.* Primary Industries)

Unemployed Relief Home ... 85

Unemployment 138, in the textile industry 258, Government of Bengal Scheme for the relief of 399, survey department 400

Unemployment Benefit ... 108

U. S. S. R. ... .. 84, 101

(Personal or Social) Visitors 172

## V

Vocational apprenticeships (*v.* Help for)

Voluntary Workers (*v.* Welfare Workers.)

## W

Wadia, N. M. Charities 135, 160-1

Welfare Centres ... .. 244

Welfare Organisation ... .. 108

Welfare Service ... .. 102

**Welfare Work:** 122, 128-9, 354

Absence of 342, Constructive W. w. necessary with charity relief 228, 235, 237 illustrative examples—among lone widows 228-29, widows and deserted wives with children 230-31, male applicants with or without children 232-3, In U. S. A. 60, Organisation of 169, Preventive 180, 238, Scholarships for the study of 199

Welfare Workers 122, 128, 142, 168-9, 180, Duties of 233, 235, 244, Qualifications of 132, 171, Trained 358-9, 365, Voluntary 139, 168, 171

Whitewashing Charity buildings ... .. 433-4

Widows, large percentage among applicants ... .. 240

Widows and Old Age Pensions 243

Widows' Chawls... .. 229

Widows' Counsellor ... .. 172

Widows' Homes, institutional or cooperative domestic life at 147

## Work:

At worker's home 138, 148, Casual 137, 139 Part-time 135, 137-8, 148, 349, Repair W. 149

Work classes ... .. 149

Work Securing Agency 147, 149, 349

## Y-Z

Y. M. C. A., Y. W. C. A. 244, 249

Y. M. P. A. ... .. 202

Yazdyar Industrial Institute ... 144

Zoroastrian Association 17, 139, 161

## ERRATA.

---

PAGE.	LINE.	FOR	READ
7	13-18	*	*
Opp. 8	Table, year 1916, Column 27	1075	1055
" "	year 1924, Column 6	8	7
11	12	into the study	into and the study
43	10	1929-30	1928-30
94	7	deflated	devalued
130	7	an	a
209	17	or	of
241	22	crisis	crises
243	7		
283	7		
243	2	preference to	preference for
245	31	sach†	such
251	10	from	form
270	18	cereals all kinds	cereals of all kinds
306	27	last two	last two facilities
334	27	were	was
345	11	In India over	In India
360	31	chief	relief
365	10	rebound	redound
368	32	society of	society at
378	17	adopt	adapt

---

\*It may be noted that help for maintenance and funeral expenses was first given from the General fund. Separate funds for the two were started in 1859 and 1890 respectively.

†A few obvious orthographic or punctuational slips or printer's errors have not been noted here.