

# The Life and Living in the Rural Karnatak

( with reference to Gokak Taluka )

BY

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*Mr. Vithal A. Hodke*

"  
*and*

*Mrs. Savitribai V. Hodke,*  
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## Acknowledgements.

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Nasik  
20-3-1945.

M. N. DESAI

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## Introductory

It was the object of the author to study the rural conditions in the Bombay Karnatak. According to the definition<sup>1</sup> given in the Statistical Atlas of the Bombay Presidency (1925), this Province embraces the three districts of Belgaum, Bijapur and Dharwar, the large Indian State of Kolhapur and a few others. It is significant to note that the district of North Kanara though included in the Bombay Karnatak administratively and linguistically, geographically it is classed in the Konkan. Leaving out the state-owned territory, the British Bombay Karnatak can be said to consist of three districts, namely Belgaum, Bijapur and Dharwar. As the study of Karnatak culture was in view, the state-owned territory had to be left out as the people occupying it are primarily under the domination of Maharashtrian culture. The three districts so chosen are made up of 33 Talukas and Mahals which have the following characteristics:—

(a) 59 p. c.<sup>2</sup> of the total area is completely liable to famine, 19 p. c. is less liable and 22 p. c. completely safe from famine. Out of the 33 Talukas of the three districts only five are completely safe; 11 are less liable to famine; and 17 are very liable to famine.

(b) *Rainfall*:—11 Talukas have more than 27" of rainfall on an average; 19 Talukas have a rainfall ranging from 22-26"; 3 Talukas have less than 22".

(c) *Irrigation*:—2.4 p. c. of the net cropped area is irrigated.

(d) Area under important crops in percentage to the net cropped area:—

Name of the Crop	p. c.
(i) Jawar	35.7
(ii) Cotton	14
(iii) Wheat	9
(iv) Bajri	4

1 Statistical Atlas of the Bombay Presidency p. 1.

2 All the statistics given in this chapter have been taken from the Statistical Atlas of the Bombay Presidency (1925).

- (e) Assessment per acre :—Rs. 1-1-0.
- (f) Density of population :—187 per square mile.
- (g) Important small scale industries :—
  - (i) Weaving, (ii) Ginning.
- (h) Language spoken :—Kannada is spoken by 80 p. c. of the people in Dharwar district, 65 p. c. in Belgaum district and 81 p. c. in Bijapur district.
- (i) Major Castes :—The Lingayats, the Kurubars, the Kabbalgers, the Uppars, the Berads, the Chchattris, and the Deshastha-Brahmins.

### **How was Gokak Taluka selected ?**

The next important task was the selection of a representative Taluka for intensive study. To do this, a list of all the Taluka was made and a system of elimination was resorted to. The Talukas of Ron, Mundargi, Sampagoan and Parasgad with all the Talukas of the Bijapur district were eliminated as they are very liable to famine. The Talukas of Belgaum, Hubli, Bijapur, Dharwar and Gadag were ruled out of consideration as they represent the urban areas. The Talukas of Chandagad and Khanapur lie in the heavy rainfall belt and are inhabited by Marathi speaking cultivators. Kalghatgi Taluka and Hirekerur Taluka have heavy rainfall and grow mostly rice and ragi. The Hangal Taluka has a net work of irrigation works. Navalgund Taluka grows more of wheat only, Chikkodi more of tobacco and Karjagi more of cotton. The Hukkeri and Bankapur grow very small quantities of cotton. Athani Taluka has a scarce population and the soil is poor.

Thus one by one the Talukas were eliminated till Gokak alone remained. On close study it was found that it is the only Taluka which represents Karnatak to a greater degree than any other.

### **Why Gokak is the representative Taluka ?**

Gokak is not completely liable to famine ; nearly 75 p. c. of the area is less liable to famine and 25 p. c completely safe. Average rainfall for the Taluka is 24.37" and the area

irrigated is about 4 p. c. 39 p. c. of the net cropped area of the Taluka is under jowar ; 11 p. c. under cotton ; 6.6 p. c. under wheat and 11 p. c. under bajri. The assessment per acre in the Taluka is 0-11-2 on an average. The density of population is 192 per square mile. The Taluka is rural and the main occupation is agriculture. Weaving and ginning industries are obtained in the Taluka. Though there is a mill at one corner of the Taluka, industrialization has not gone so far as to establish slums. The labour of this mill is largely drawn from the neighbouring villages. The language spoken is Kannada and all the important Karnatak castes are found in the Taluka.

### Selection of Villages

How and why the Gokak Taluka was selected is thus explained. But the Taluka with nearly 30000 houses was too big a unit for the study of family budgets. So it was decided to study only 20 villages ( i. e. one in five villages ) and then to select one house from every four of the total number of houses of each village.

In the selection of 20 villages the author wanted to use one of the following three methods of random selection which are commonly used by students of social surveys :—

- ( i ) To arrange all the villages in the alphabetical order and marking out every fifth one.
- ( ii ) To take the list containing the names of villages according to survey groups and marking out every fifth one.
- ( iii ) To prepare 120 cards, each containing the name of a village and then to pick 20 cards at random.

All these methods are supposed to give the same results theoretically. But in all fairness to these methods and their advocates, it is to be admitted that each of these methods can assure us of a representatives selection only when the sample is very large. These are of no practical use when the sample is very small. This conclusion was arrived at the author when he selected 20 villages by the third method given above. Most of the villages that were selected in this way were found to belong to one region only.

Instead of making the selection by such methods, it was deemed necessary to hold consultations with the people who were acquainted with the Taluka and then to select a group of 20 villages the characteristics of which in the aggregate represent those of the Taluka. The villages under study have been chosen in this way and they are fairly representative.

Four of the villages so selected had a hamlet each. Though a hamlet is only an administrative sub-division of a village, it is taken as a unit for separate study, as it is usually found differing from the major village in many respects. Thus the number of villages under study has come to 24.

### Family Budget Schedule.

No. ....	Occupation.....		
Name of the village.....	region.....Caste.....		
1. Name of the head of the family.....			
2. Members in the family with their age, civil condition and education	Males..... Females.....		
3. Wealth in (i) lands	(ii) House.....		
(a) area (b) kind of the soil	(c) value		
.....	.....		
	(iii) Live stock.....		
	(iv) Utensils.....		
	(v) Savings.....		
	(vi) Rest.....		
4. Income from	i Land (gross income)	Revenue paid	Rent paid
.....	.....	.....	amount area rented
	Irrigation cess	Manure	Net income from lands.
	.....	.....	.....
	ii Rent received	iii Casual labour	iv Trade
	.....	.....	.....





3. Male children	{	(a) total born.....
		(b) total living.....
4. Female children	{	(a) total born.....
		(b) total dead.....
5. Births in		1938.....
		1939.....
		1940.....

**Statement showing the distribution of Schedules according to classes.**

Economic class.	No. of families studied.	Economic sub-class or region.
I Cultivating owners.	386	(i) of the irrigated region 162
		(ii) of the non-irrigated „ 224
II Cultivating tenants.	225	(i) of the irrigated region 89
		(ii) of the non-irrigated „ 136
III Labourers	329	(i) of poor region 103
		(ii) irrigated region 139
		(iii) the rest 87
IV Traders	92	
V Artisans	181	(i) weavers 35
		(ii) goldsmiths 39
		(iii) Korvar and vaddar 44
		(iv) Artisans receiving dues 63
VI Servants	131	(i) Menial servants 52
		(ii) Superior servants 43
		(iii) Mill workers 36
VII Harijans	166	(i) Mill workers 29
		(ii) Rest 137
VIII The 'rest'	82	(i) Priests 33
		(ii) Das people 11
		(iii) Shepherds, 18
		(iv) Miscellaneous 20

Total number of families studied 1592.

**Statement showing prices of some important commodities  
on 1-6-1940, 1-1-1940 and 1-6-1939.**

Name of the commodity	Unit	1-6-1940	1-1-1940	1-6-1939
Jowar ...	Per rupee	14 srs. (of 80 tolas each )	19 srs.	18 srs.
Bajri ...	" "	15 srs.	16 srs.	16 srs.
Wheat ...	" "	13 srs.	16 srs.	14 srs.
Gram ...	" "	10 srs.	11 srs.	12 srs.
Rice (inferior variety ) ...	" "	8 srs.	9½ srs.	9 srs.
Maize ...	" "	16 srs.	22 srs.	22 srs.
Horse gram ...	" "	17 srs.	18 srs.	13 srs.
Green gram ...	" "	16 srs.	16 srs.	16 srs.
Peas ...	" "	19 srs.	20 srs.	19 srs.
Beans ...	" "	15 srs.	16 srs.	15 srs.
Coriander ...	" "		10 srs.	
Safflower ...	" "	20 srs.	15 srs.	
Navni ...	" "	18 srs.	18 srs.	20 srs.
Cotton ...	Per maund of 56 srs. (1 sr. = 20 tolas)	1-10-0	2-10-0	2-0-0
Raw sugar ...	Per 'Her' of 8 mds.	9-0-0	14-0-0	18-0-0
Chilly ...	Per 'Vajje' of 8 mds.	26-0-0	26-0-0	28-0-0
Ground-nuts ...	A maund	1-6-0	1-4-0	1-8-0
Onions ...	A bag of 6 mds.	1-8-0	2-4-0	2-8-0

**To study family budgets, Schedules** :— [a copy of which is enclosed] —was prepared and it was decided to approach one out of every four families to get the schedules filled up. But the method of visiting every fourth house could not be followed with scientific precision for the obvious practical difficulties involved. Inexorable adherence to such a method creates suspicion in the mind of the villagers who cannot understand why the fourth house alone is visited leaving three in the middle. The result is, he is afraid of giving the requisite information and if pressed for he gives it wrong. Bitter experience led the author to modify this method in the following way so as to suit the rural areas under study. In Gokak Taluka the village is divided into many quarters each occupied by persons most of whom belong to the same caste and follow more or less the same occupation. The leaders of one locality were first taken into confidence and then they were requested to take the author to any of the families that they choose. When the author had filled up the required number of schedules ( i. e.  $\frac{1}{4}$ th of the total number of families of the locality ) he passed on to another locality. No doubt, this procedure imports an arbitrary element ; but it cannot be said that it affects to a large degree the representative character of the sample.

The method used in filling up the schedule and the meaning and import of the terms contained in it are explained at proper places in the book. The total number of schedules filled up came to 1592 and their distribution according to economic classes or natural regions is enclosed.

*Explanatory notes on economic classes* are included in the chapter on rural population and those on regions in the chapter on ' the regional back ground. ' The information contained in the schedules is tabulated into a series of tables appended to the book and is analysed and interpreted in different chapters. Sub-tables of the tables for each of the economic classes were also prepared but they could not be included in the book on account of the prohibitive cost of printing.

**Period of Study** :—The study in the field covers the period of 1-4-39 to 1-10-41. The filling up of the schedules was done during the period of January 1940 to July 1940.

**The Prices :—**The prices of important commodities ruling during the period of study are given elsewhere. The prices prevailing as on 1-1-1940 are taken as a basis for calculations in the study of family budgets.

**The data and the area from which they are collected :—**The data for presenting rural wealth, income, expenditure and indebtedness are taken from 1592 schedules of family budgets. The fertility survey included in "the rural population" is based on the information collected from the members of the families who are under study pertaining family budgets. Information about rural consumption is gathered from a study of a few typical families of a village for 3 months. The other sources of information are indicated at their respective places in the book. Information about folk-songs, divorce cases, endogamy, and exogamy was collected by a short tour in Karnatak. The material about the sex-life, religious life, sanitation, education, marriage customs, and economic survey is mainly drawn from Gokak Taluka. The bibliography showing the books, records, and reports availed of in the preparation of this book is appended.

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## CHAPTER I

### The Regional Background

**Introductory** :—The families whose economic conditions are studied in this book belong to Gokak Taluka and it will not be possible to have a complete idea about their life and living unless the economic and natural environment of these families is known. For this purpose a survey of Gokak Taluka is given in this chapter to serve as a back-ground to the study of family budgets contained in subsequent chapters.

(A) The natural environment.

(i) Physical description of the Gokak Taluka.

**Geographic Position** :—Gokak is a Taluka in the Belgaum district lying to the North-West of the Belgaum Taluka. It is bound by the Mudhol state on the North-East; by the Kolhapur and Kurundwad states on the North-West; by Athani Taluka on its immediate North; by the Hukkeri Taluka on the West; and by the Parasgad and the Sampagoan Talukas on the South.

**Cantour** :—The surface of the taluka is nowhere regular: The whole of the eastern part of the taluka is a vast plain. Everywhere in the taluka belts of high ground with scanty vegetation alternate with low lands yielding bumper crops.

**Geology** :—A great series of pebbly and gritty quartzose are found at Gokak. In the eastern part of the taluka there are lime-stones.

**Minerals** :—“Iron, nearly equal to Swedish iron was formerly made at Tavag and Kaitnal. The ore is generally peroxide of iron with a mixture of clay, quartz and lime.” Quartzose sand-stone is found near Sutgati in the valley of the Ghataprabha at Gokak. At Yadvad a bed of bluish-gray limestone is quarried for lime.

**Soils** :—Soils of the taluka can be divided into the following main classes.

(i) **Eri or the black soil** :—“Black soil is the result of the weathering of trap-rocks.”<sup>1</sup> It is less sticky and is more pervious to water. It is best suited for the cultivation of cotton. Cereals also grow well in it. This soil is spread over the whole of Yadwado circle and over the area that is to the East of Gokak.

(ii) **Kamperi or Hulak-eri or the Reddish black soil** :—This soil is very pervious to water and is considered the best soil. All kinds of cereals, cotton, tobacco and all the irrigated crops from the sugarcane to the tubers can be grown in this soil. Patches of this soil can be found all over the taluka.

(iii) **The Masari or the red soil** :—“Red soils are the result of the decomposition of iron bearing rocks.”<sup>2</sup> These soils are very porous and so only groundnuts, bajri, and other millets can be grown in them. With irrigation facilities some tubers can also be cultivated. This soil can be met with everywhere. In some places like Makkalgeri and Madwal it covers the whole area of the village.

(iv) **Karl or the stiff clay soil** :—This soil contains larger percentage of salts (sodium chlorides and bicarbonate). Wheat grows well in this soil. This soil is found in the south-eastern part of the Taluka.

(v) **Revi or sandy soil** :—Sandy soils are very porous and crops cannot be raised in them without good manure. Ordinary dry crops can be grown only where there is heavy rainfall. These soils form a prominent feature of the hilly tracts.

(vi) **Vandu or the brown soil** :—This soil is very fertile and is unevenly distributed over the Taluka.

**Rivers** :—The Ghataprabha and the Markandeya are the only two important rivers that flow in the Taluka.

**Irrigation Works** :—The most important protective irrigation work of the Taluka is the Gokak Canal which waters an area of 9291 acres ( in 1939-40 ) in 14 villages. “The system consists of masonry weir across the Ghataprabha river at Dhupdal ( village about 10 miles from Gokak ) and a short-

1 Page 38 District gazetteer of Belgaum.

main canal of four miles in length taking from the reservoir formed by the weir. The main canal has a branch twelve miles long and distributaries about 35 miles." <sup>1</sup>

**Rainfall** :—The total rainfall varies from year to year. Again the rainfall in the same season for successive years is never the same. The khariff and the rabi monsoons baffle all expectations and agriculture is thus reduced to a gamble in rains.

TABLE No. 1  
Statement showing the distribution of rainfall in inches according to months for some years

Month	Years						
	1876 (Minimum record)	1916 (Maximum record)	1940	1939	1938	1937	1936
January	...	...	...	...	...	...	...
February	...	...	...	...	...	...	...
March	.03	...	...	.20	1.30	.60	...
April	.56	1.28	4.50	2.0	.20	1.60	...
May	.56	7.04	3.30	1.70	2.10	.80	2.54
June	2.18	3.79	2.81	3.50	1.40	1.40	2.90
July	2.57	5.01	1.70	4.7	1.60	2.10	.80
August	.47	1.86	2.10	3.7	4.80	.40	6.30
September	.57	3.91	1.80	1.6	6.30	2.90	5.14
October	...	6.78	4.73	2.89	1.60	6.30	5.60
November	.05	8.04	2.70	1.20	.10	...	2.30
December	...	...	.30	...	...	...	...
Total for the year	6.99	37.71	23.94	21.49	19.40	16.10	25.58

<sup>1</sup> Statistical Atlas of the Bombay Presidency 1925 p. 115,



TABLE NO. 2

Statement showing distribution of rainfall in inches according to seasons for some years

Year	Early rain ( Jan.- March )	Ante- Monsoon (April- May.)	Monsoon Khariff ( June- July )	Monsoon Rabi ( Aug.- Sept.)	Late rains (Nov. Dec.)	T O T A L
1936	...	2.54	3.7	17.04	2.3	25.58
1937	.6	2.4	3.5	9.6	...	16.1
1938	1.3	2.3	3.0	12.07	.1	19.4
1939	.2	3.7	8.2	8.19	1.2	21.49
1940	...	7.8	4.51	8.63	3.0	23.94

The rainfall given in the statements has been taken from the rainfall records of the Gokak town. Hence these figures should not be taken as representing the rainfall of the whole Taluka. In the south-western parts of the Taluka the rainfall is considerably greater, probably ranging between 30-35." The presence of the tiled and sloping roofs, with eaves speaks of the heavy rainfall. On the other hand the highlands of Tukkanati and the plains of Kulagod circle receive definitely a lesser amount. These tracts are frequently visited by draughts. In the Kulagod circle within a short period of 12 years (1901-1911) six bad season have been recorded.<sup>1</sup>

**Temperature** :—Temperature readings<sup>2</sup> of the last five years show that the temperature is high in summer and low in winter. Gokak has very hot summers. Temperature rises to 108°F when there are no early showers in April regularly distributed over the month. At Gokak proper, the heat is more severe on account of the Panchami Hills lying in its vicinity ; March, April and May are too hot for hard work. In winter the temperature is as low as 64°F (1939). At any rate cold in winter, cannot be said as very severe. Warm and exhilarating climate prevails in the rainy season.

1 Second Survey Settlement Report pp. 12.

2 Vide statement No. 3.

## ( ii ) Flora.

**A. Shrubs** :—Due to scanty rainfall vegetation on the whole is very poor, Shrubs of a few kind grow here and there. Most of these are thorny bushes and are not taller than a foot

**No. 3—Statement showing monthly temperature records of Gokak town for some years.**

Month	Years				
	1939	1940	1936	1937	1938
	°F	°F	°F	°F	°F
Jan.	67	71	71	66	72
Minimum					
Maximum	90	89	90	92	98
Feb.	77	74	69	75	74
Minimum					
Maximum	99	100	94	97	99
March	80	78	79	80	80
Minimum					
Maximum	103	104	102	102	104
April	85	81	84	82	84
Minimum					
Maximum	106	106	104	102	107
May	84	84	81	85	82
Minimum					
Maximum	107	104	106	108	107
June	72	81	73	77	79
Minimum					
Maximum	101	97	98	103	89
July	77	78	78	77	77
Minimum					
Maximum	88	86	88	90	94
August	76	80	76	77	78
Minimum					
Maximum	94	91	93	91	96
Sept.	78	80	79	78	78
Minimum					
Maximum	92	92	95	91	93
Octo.	79	76	79	78	79
Minimum					
Maximum	96	93	95	92	95
Nov.	68	82	74	74	73
Minimum					
Maximum	91	90	91	93	92
Dec.	64	...	75	67	67
Minimum					
Maximum	91	...	87	91	91

except the 'Kalli' which grows into a bush of 5-6 feet. All these shrubs are primarily used as fuel, the 'Firangijali' and 'Hikajali' being exclusively so. Some like the 'Padijali' which have longer and sharper thorns are used in enclosures. 'Vadayan Kalli' which is very hard is made use of in preparing short sticks to turn the grinding wheel. 'Bellad-Kanti' which is found in some corners of the Taluka is used in the distillation of illicit liquor. 'Kari-Kanti' is the only bush that bears fruits which are eaten by the poorer people. Some of the shrubs are herbs that have great medicinal value. 'Lolsar' is largely used by the local people as a remedy against gonorrhoea, the 'Kad-avari' as an antidote for stomach-ache, and the 'Nibati' as painkiller. The 'Kad-avari' is also used in tanning.

## B. Field-trees (These include road-trees).

### 1. Jali or acacia arabica.

This is a thorny tree having a height varying from 25 ft. in the inundated area to 6 ft. in the non-irrigated region. This tree grows any where and attains its full height in about 3 years. Jali timber is preferred by cultivators in making agricultural implements and by house-builders while selecting the beams, as it is hard and lasting. Its thorns are used to fence a field, a haystack, or a grave-yard. Its bark is made use of in tanning leather. Pods and leaves of jali tree are eaten voraciously by sheep and goats. Jali wood makes very good fuel and yields the best charcoal. If jali trees are grown round the boundary of the fields they conserve moisture, afford cool shade to the cultivator in the hot season, food to his goats, fuel to his wife, wood for his carts and agricultural implements and timber for his house. In short it is a valuable asset to the agriculturist.

### 2. Neem.

Neem is a tree which like the jali can be grown at all places. Timber of a bigger diameter than that of Jali tree can be obtained from this tree for being used for house building. Its leaves and bark are used by some people as medicine. Oil produced out of its seeds is said to possess great medicinal properties.

### 3! Basri or *Ficus retusa*.

This tree is generally planted along the road sides. It grows high and spreads out its branches in all directions, keeping the road shady and cool. Goats are fed on its leaves and its wood is used as fuel.

### 4. Atti or *Ficus glomerata*.

This tree can be found only on the banks of the river. Fruits known as atti fruits grow wild on this tree and are eaten by the local people. As these fruits get spoiled soon they cannot be marketed. Its leaves are eaten by goats. Atti branch figures in marriage ceremonies.<sup>1</sup> Wood of this tree is sawn into planks which are used for cupboards and cots.

### 5. Al or *Ficus bengalensis*.

Like the basri, this tree is also planted along the sides of the road as its branches spread out shade over a larger area. The leaves of the tree are pinned with one another into a broad leafy plate which is universally used by the Brahmins as substitute for metal plates. Leaves are sold in the market. The juice oozed out by the tree is used as medicine.

### 6. Arali or *Ficus religiosa*.

This tree grows wherever it is planted. It is considered as holy by the Hindus and is worshipped. It is not used as fuel.

### 7. Shirsal.

This tree is not planted. But it is found at many places particularly near the river and in the forests. Some believe that it is an abode of evil spirits. Some others consider it holy. No use is made of the tree.

Among other trees there are mango trees number 6885, tamarind, 2250; cocoanut trees, 80, the Shindi trees, 2550; the neral or eugenia jambolana; the bori or jujube; lemon plants 121; and jack fruit trees, 29.

### Type of the forests.

The forests of Gokak represent an average type of scrub forests. These forests are situated on hills which rise abruptly

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1. Refer to chapter on marriage customs.

from cultivated fields on all sides. As a rule, the sloping hill-sides are littered with angular boulders and studded with masses of grit-stone. Forests occupy no-where a plain area, as such areas have already been handed over for cultivation, Humus is every-where absent and grass, generally spear-grass or this kind mixed with 'Karad' grows at all places.

### **Distribution of the forests in the Taluka.**

Forests occupied 55533 acres in 1938-39. This figure for 1922-23 was 57178 and for 1932-33 was 57140 acres. Forests are obtained mostly to the south and south-east of the Taluka which receives greater rainfall. Though there is some area of forests near Gokak it is practically without any good vegetation. The eastern part singularly suffers from an absence of forests.

### **Animals.**

Gokak forests are not infested with many wild animals. Only stray cases of panther have been reported. Monkeys are also few but serpents are not uncommon. Rotands are ever busy in eating away the seeds. Hunters in these forests can get a sure booty of only hares and deer.

### **Advantages of these forests to Gokak Taluka.**

The advantages of these forests to the Taluka cannot be overstated. (1) Without them, Gokak would have been turned into a desert. They conserve moisture of the soil and thus help cultivation. (2) Forests supply fuel to the Gokak town and the villages that lie in their neighbourhood. The suffering that would have befallen these places if there were no forests can be best realized from the fuel difficulties of the people in the plains. These people have to use as fuel cotton and chilly stalks, the part of jowar fodder uneaten by cattle, thorny bushes and the like which produce more of smoke than cinders or fire. (3) These forests have beds of strong stone which can be used in building houses. The boulders and earth from these forests are liberally made use of for the same purpose. Durable grinding stones are being turned out from the stones of these forests. Quarrying is in progress at several places. (4) Some of the products of these

forests are very useful to the people:—Honey for eating, temburni leaves for the manufacture of 'bidis', tarvad bark for tanning, thorns for fencing, harda, dindal gum and honey wax for exporting, bambooes for house-building, and timber for export. (5) Grazing facilities afforded by these forests are inestimable. (6) These forests give employment to many people. Every year 10 coups are cleared and work of clearance requires the services of about 400 labourers for a period of 5 months. A part of the population in the forest regions is mainly dependent upon the forests. Many more are engaged in carrying timber to market places or fuel to Gokak town. About 18000 bags of charcoal are prepared and exported annually and nearly a hundred people are employed in this work. Besides, several others are engaged, some to plant new seeds, a few others in carrying stones or thorns, and the rest in quarrying.

### **Fodder Problem.**

The number of livestock has increased and on the other hand area under grass has decreased. As cotton, sugarcane, and chillies yield no fodder, an increase in their area means a corresponding decrease in the production of fodder. As is pointed out elsewhere, the increase in the acreage under ground-nuts has been definitely at the expense of that under grass. It is clear from this that a state of underfeeding is going on at present. If due consideration is not given to this problem, it is going to have serious repercussion on agricultural economy in which healthy livestock is a very important factor.

### **Pests.**

(1) Among all the pests grass-hopper is proving a formidable enemy of agricultural interests. Their number is increasing every year. Loss accrued to the cultivators on account of the devastation of bajri crops by grass-hoppers is greater than is usually estimated. Attempts of the Rural Development Department to exterminate this enemy have not yet been successful. (2) 'Kundari-moti hula'—The face of this insect is like that of a horse. It saps jowar and bajri plants. (3) 'Guladali-hula'—This worm has a shape like

that of the mangal-sutra or the holy thread with the cup-shaped ornament attached to it which is tied to the wife by the husband at the time of marriage. This worm creeps over the cereals and empties them of all stuff. (4) 'Kidi'—This is a green worm having greater length than breadth. It gets into crops of gram, tur, and safflower and completely destroys them. (5) 'Laddi Hula'—This attacks the jowar plants and nips its ears.

### **Birds.**

Like worms and insects some of the birds attack the crops and eat or destroy them. When the corn is becoming ripe sparrows, parrots, 'bal-pilli' and 'gongakki' all swarm the field and feast upon the corn. Some birds of passage like the 'Kabbakki,' 'Talawar-hakki,' and 'Kodarkonka' visit the fields, only during the Rabi harvest season. Most of these birds feed on jowar or bajri crop. 'Belavw' is the only bird which attacks safflower.

### **Natural regions of Gokak.**

Gokak can be divided into the following natural regions :—

#### **The 'Holesal' or the river-inundated region.**

Area that is inundated by the floods is said to belong to this region. The lands are fertile as they receive deposits of alluvial soil from the fields. These lands have not to depend upon rainfall. Harvests in this region are sure. Green fodder of the river banks can support the best kind of cattle. People find no scarcity of drinking water in summer, but in the rainy season they have to use muddy water if they have no good wells. Tasty vegetables also can be grown here.

#### **The Irrigated region.**

All the 14 villages that are irrigated by canals and 13 others that are irrigated by wells form this region. This region grows mostly the commercial crops. Vegetables are plentiful and green fodder is available through out the year. Wages are high and labourers get employment all the year.

#### **The forest region.**

All the villages that lie near or within the valleys between the hills are included in this region. The soil is generally poor

## No. 4. Statement giving statistics about livestock

Description	1939-40	1919-20	1915-16
Stud bulls ...	13	23	115
Bulls above 3 years ...	21107	21084	22461
Useless bulls ...	278	380	481
Total number of bulls ...	21398	21487	23057
Milch cows ...	8143	Not available	Not available
Not milking ...	648	"	"
Not yet calved ...	964	"	"
Total number of cows (above 3 years) ...	9755	93281	133742
Useless cows ...	51		
Calves within a year ...	5370	Not available	Not available
Calves between 1-3 years ...	5723	"	"
Total number of calves ...	11093	9689	12831
Stud he-buffaloes ...	37	31	40
Working he-buffaloes ...	2391	2828	3204
Useless ...	54	80	72
Total ...	2482	2939	3316
Milch she-buffaloes ...	13032	Not available	Not available
Not milking ...	781	"	"
Not yet calved ...	1287	"	"
Total number of she- buffaloes (above 3 years) ...	15100	11501	12681
Buffalo calves within a year ...	7867	Not available	Not available
Calves between 1-3 years ...	4589	"	"
Total number of calves ...	12456	8282	9546
Sheep within a year ...	10030	Not available	Not available
(continued)			



(Continued)

Description	1939-40	1919-20	1915-16
Above one year ...	35999	Not available	Not available
Total number of sheep ...	46029	28679	25686
Goats within a year ...	11309	Not available	Not available
Goats above one year ...	27328	14604	17492
Total number of goats ...	38637		
Horses ...	435	Not available	Not available
Useless Horses ...	80	"	"
Total number of horses ...	495	647	661
Asses ...	436	Not available	Not available
Camels ...	20	"	"
Pigs ...	977	"	"
Hens ...	3321	"	"
Cocks ...	16432	"	"
Chickens ...	15693	"	"

but rainfall is heavy and regular. Cattle in this region enjoy grazing facilities but the breed is poor. People get employment in the forest for some months in a year. The climate is malarial. Bajri and groundnuts are the main crops.

### The Kundarnad region.

In the forest region of Gokak Taluka a tract of land can be distinguished round about the village of Kundargi from the rest of the forest region in the following respects. The tract.

is more fertile. The rainfall is never failing and so good harvests of cotton, tobacco, and groundnuts are reaped by the cultivators. Enough of dairy products are produced here. All the villages in this tract have railway stations very near to them. Except for the inter-village transport difficulties during the rainy season, this tract can have no complaints against Nature. As this tract differs in many aspects from the forest region, it can be called by name—The Kundarnad region.

### **The region of plains.**

This region has very uncertain rainfall and draughts occur frequently. Drinking water is also not ample. Vegetable cannot be grown very easily. Cattle get green fodder only for some months, but dry fodder is not scarce. The chief crops are jowar, bajri, wheat, gram and cotton.

### **B Agriculture, Trade and transport**

**Net cropped area** :—Gokak taluka has an area of 430456 acres out of which 336639 acres are under cultivation. Of the total area under cultivation in 1938-39, 307458 acres constituted the net cropped area and the rest 27915 acres was fallow out of which 22,123 acres were uncultivable. The reasons for keeping land fallow are various. Some lands lie fallow as they cannot be sowed on account of bad seasons. Some others are kept fallow in order that they may receive some rest and thus recover their fertility. The fallow of this type forms a small proportion. But the most important reason for not sowing is that the land may grow grass for cattle. In the past all the poorer lands were kept fallow only for this purpose. Fallow land in 1918-19 was as much as 73067 acres. The rising prices of ground-nuts tempted the cultivator to grow more of ground-nuts instead of keeping the land fallow to grow grass. Last many years have seen a rapid increase in the net cropped area. The net cropped area has increased from 260113 acres in 1918-19 to 307458 in 1938-39. This increase has been brought about by bringing scrub-lands, fallow lands and semi-forests under cultivation. Every day the pressure of population on land is increasing and the time is fast approaching when no more land can be brought under cultivation.

No. 5 Statement showing the acreage under some important crops.

Year	Net cropped area	Double cropped	Fallow	Jowar	Wheat	Bajri	Cotton	Ground-nuts	Grams	Sugar-cane	Tobacco	Grass
1918-19	260113	2603	73067	147864	11731	14078	37888	369	4289	1292	1210	...
1922-23	290364	3461	42745	130999	20980	37400	37375	488	5092	992	1399	...
1927-28	308009	3237	26084	114063	15574	...	59916	1677	3475	693	1994	2369
1928-29	308380	3349	25313	125145	20035	38993	63202	4193	4322	697	2603	1182
1931-32	303724	2284	30042	101727	18862	52831	52821	6288	3447	991	1747	1473
1932-33	305654	1718	29054	104022	26772	57458	45346	7667	5078	944	1230	1502
1935-36	299769	1897	35332	147983	23473	25002	45927	5229	...	...	1949	1261
1936-37	299849	2688	35347	123718	25918	49130	32763	6820	...	...	1406	1303
1937-38	304267	1832	...	121722	28100	52855	32662	6905	5826	732	2351	1172
1938-39	307458	2630	29181	93958	27338	67677	40993	10918	4616	736	2394	1056

### Area under different crops.

#### Jowar,

Jowar occupies a larger area than any other crop. In 1938-39, 30 percent of the net cropped area was under jowar. The percentage for the year 1918-19 is as high as 60. This decrease is due to the increase in the acreage of commercial crops. Moreover, the area under jowar is regulated by many factors. When season is unfavourable bajri is sown instead of jowar. When the prices of cotton are high, jowar is replaced by cotton. When wheat is paying, it is cultivated over a greater area. Thus acreage under jowar between successive years shows a wide variation. In 1922-23, area under jowar was about 17,000 acres less than that in 1918-19 and it is significant that during this time area under wheat and gram increased by 17,000 acres. In the year 1935-36 acreage under jowar was the greatest and that under bajri very small.

Jowar grows well in the black heavy soils. It is the only crop which can be raised for years successively without exhausting the soil. If the soil is not bad enough it can grow the crop without much manure. It is grown both as a khariff and a rabi crop. In 1938-39, 26,758 acres were under rabi jowar and 67,200 under khariff jowar. The rabi variety is white in colour and is more tasty; the khariff jowar is reddish in colour and is sold at a cheaper rate. Rabi jowar raised in the inundated fields is of a bigger size and very palatable. So it is in great demand. In irrigated land jowar is sown only for fodder. Jowar fodder is very nourishing to the cattle and is exceptionally tasty.

#### Wheat.

27338 acres of net cropped area in 1938-39 was under wheat. Statistics for the last 20 years show a gradual increase in the acreage under wheat from 11,731 acres in 1918-19 to 27,338 acres in 1938-39. High prices are partly responsible for this.

What is purely a rabi crop which thrives well if there are good late rains. Sticky black soil is best suited for its cultivation. It is rotated with cotton and jowar. In certain

places it is rotated with gram. Safflower is also raised as a mixed crop with wheat. Cold wind is injurious to the wheat plant ; it attacks ears of wheat and turns it red.

### **Cotton.**

Cotton is one of the commercial crops grown in the taluka over an area of 40,993 acres in 1938-39. The same figure for 1918-19 is 37,888. This crop exhausts the soil very soon. So it is usually rotated with jowar. But when soaring prices prevail, cotton is cultivated in contravention of the healthy rotation system. In 1928-29, nearly 63,000 acres were under cotton.

Three kinds of cotton are grown in the taluka. Jawari cotton is the country or native cotton. Jayavant cotton has been recently introduced. Attempts are being made to popularise it. Upland cotton is grown only in irrigated lands.

### **Bajri.**

Bajri accounted for 67,677 acres in 1938-39. It is exclusively a dry crop and is grown in poorer soils wherein jowar cannot be profitably cultivated. Bajri is cheaper than jowar. Its straw is not relished well by cattle and is sometimes used in thatching huts. In recent years grass-hoppers are proving a formidable pest.

### **Ground-nuts.**

No other crop has shown such an incredible increase in its acreage as ground-nuts. Only twenty years back they were grown only for local or domestic consumption. But no sooner the farmer came to know that ground-nut cultivation brings a good return on account of increased prices of ground-nuts than he sowed ground-nuts in all the inferior soils that he had left to grow grass or fodder. Area under ground-nuts has increased from 369 acres in 1918-19 to 10,918 acres in 1938-39. When it is remembered that ground-nut cultivation has increased at the expense of grass and fodder, the increase is alarming.

### **Sugar-cane.**

It is a commercial crop which can ruin its grower or land him in prosperity. As income from its cultivation is depen-

dent upon prices which fluctuate beyond the expectations of the grower, sugar-cane cultivation involves enormous risk. It is entirely an irrigated crop and requires heavy initial expenditure. So in a year of depression the cultivator has to throw himself at the mercies of the money-lender. A very few people can afford to take such risks and for this reason only, acreage under sugar-cane has gradually decreased from 1292 acres in 1918-19 to 736 acres in 1938-39.

### **Gonjol or Maize.**

This is purely an irrigated crop occupying an area of 5019 acres. This crop is ready for reaping in three months after sowing. Now-a-days this is raised extensively in preference to sugar-cane on account of the less risk involved in its cultivation.

### **Area under irrigation and irrigated crops.**

17,557 acres of the net cropped area are under irrigation. Out of this 8235 acres are under well-irrigation and 9291 acres under canal irrigation. The double cropped area is 2525 acres.

The important irrigated crops and area under each of them, is—maize, 5019 acres; cereals 2712 acres; cotton 2605 acres; gram, 1399 acres; wheat, 686 acres.

### **Area under Vegetables, Roots etc.**

The total area under roots is 974 acres. Out of these 375 acres are under onions, 205 acres under carrots and 364 acres under sweet potato. The area under vegetables is 275 out of which 197 acres are under brinjals. Fodder covers 415 acres and fruit trees occupy 275 acres.

### **Markets.**

Gokak is the only major market. The other markets where weekly bazars are held number five. In these markets people sell their produce and make their purchases,

Sale of produce on a large scale is restricted to a season only. On other bazar days also people come to the market to make purchases of the weekly requirements like oil, salt and spices. They have to come weekly or bimonthly as they have not the necessary amount to make purchases for a month. Again even where there are shops in the village local purchases are a bit costly; so it has become customary for rural people to go to the bazar on that particular day. Invariably the female member of the household is entrusted with this task. She is not given any cash. She takes with her the butter-stock of the week, the vegetables grown in her field, or some seers of corn and exchanges them with the trader in the market for the things she wants or sells them and then buys the things with that money. In Gokak Taluka a lot of difficulty is felt by the people on account of the great distance of the market.

The following Statement illustrates the above statement.

**No. 6—Statement showing the distance of the market usually visited from the village.**

In miles ...	0	1	2	3	4	5	6	7	8	9	10	11	12	Total No.
No. of villages ...	5	3	5	10	3	7	8	9	8	2	3	...	1	64

The table shows that most of the people have to walk a distance of more than 3 miles to go the market place.

**Local shops and their Position.**

**No. 7—Statement showing the number of grocery shops.**

No. of shops ...	0	2	3	4	5	6	7	8	9	10	More than 10	Total
No. of villages	23	19	13	12	4	3	2	2	...	2	15	120

Table shows that 23 villages are without shops of any description. The reason is not that shops cannot be opened there but is that shops cannot be conducted due to paucity of business. Most of the things are purchased in the market and

things bought from the local shops are salt, oil, the powder sugar and some spices. For this reason the shopkeepers of petty villages do not stock anything more than these articles. Now-a-days people are getting conscious of the manner of their exploitation. As some people at least from a village visit the bazar, others can know from them the ruling prices of that day. So the shopkeepers cannot demand a higher price. He can, at most, sell at the price that was prevailing on the last bazar day plus the carrying charges, though the prices might have gone down in the meantime. This he can do till the next bazar day only. The shopkeepers also indulge in some malpractices, the exact extent of which cannot be measured. But real profit accrues to them on account of the barter system which is still in vogue in rural areas. Buyers instead of bringing cash bring some corn from their stock and request the trader to give the thing they need in exchange. They do not inquire the price nor can they calculate the money-worth of the corn and its purchasing capacity. Shopkeepers take advantage of this. Again as many people have to buy on credit they are charged a higher price. As they are in need they do not object to this. It is also alleged in some quarters that shopkeepers manipulate the accounts.

**Transport System:**—There are 8 good roads and a number of feeder roads. The rail-road passes through one end of the Taluka. But there are many defects in the transport system.

(i) Metalled roads are few and connect only Gokak town with rest of the world and these roads have not brought all the villages of the taluka in contact with the Gokak town. The following table shows that the roads are not very useful to the villages as they lie at a great distance from them.

No. 8—**Statement showing the distance of the metalled roads from the village.**

In miles.	0	1-2	2-3	3-4	4-5	5-6	6-7	7-8	above 8	Total No. of villages.
No. of villages.	26	17	22	20	16	7	7	2	3	120

(ii) Some roads are run over by floods which have a great force and cannot be crossed on boats even.



(iii) Intervillage communication is hopelessly bad. Even in the dry season many of the villages are not easily approachable. Some villages are connected together through the basins of the water channels that go dry in summer. Carts have to be dragged along the track that are full of ups and downs. In the rainy season some of the villages are isolated from the villages. The loose sticky soil of the taluka forms mud everywhere and speedy walking is also not possible,

(iv) Market and village communication:—In the absence of good roads, great difficulty is found in the marketing of agricultural crops. In the rainy season mud and floods make it impossible for the carts to move about. The people have to carry things they want to sell, on their heads. In some villages they have to swim the river with load on their head. While moving in the mud they cannot put on shoes and their feet get picked with the 'jali' thorns that lie mixed up in the mud,

(v) Communication within the village is very unsatisfactory. The lanes of the village are very narrow and the paths are uneven. So the farmer cannot take his cart just in front of his house and has to carry the produce of his field to his house on his head only. In the rainy season the paths get slippery and in spite of the care taken, women sometimes tumble down with the waterpot on their heads. Least attention has been paid to such a state of bad things in rural areas.

**Side Occupation:**—The following statement gives a survey of some important side-occupations of the people in 25 villages.

## No. 9—Survey of Side-Occupation.

Name of the village	Natural region	Total No. of houses	Dairy products
Betgeri	Open plain	300	100
Tapsi	"	20	25
Bagarnal	"	110	35
Gosbal	"	100	25
Kemman-kol	Plain	150	30
Venkatapur	"	150	25
Kulgod	"	550	175
Radderhatti	"	92	20
Yergudri	"	150	20
Gulgunji-kopp	"	90	12
Timmapur	"	80	12
Talkattanal	River* basin	350	60
Bilkundi	Open plain	100	4
Hadaginhal	River basin	150	30
Kalarkop	"	75	15
Chika-dholi	"	40	12
Melavanki	"	450	175
Kaujalagi	Open plain	500	40
Tigadi	River basin	100	20
Hunshyal P. Gokak	"	300	75
Yadwad	Open plain	900	150
Koppadhatti	"	80	10
Kaman-katti	"	160	15
Mudalagi	Irrigated	740	150
Urminhatti		80	12

\* Road inundated in place of river basin.

(Continued)

Vegetable selling	Cart- rent	Poultry farming	Spin- ning	Yarn making	Rope selling
4	15	40	10	2	2
2	5	10	...	...	...
3	...	10	2	1	...
2	3	6	1	...	...
3	2	4	2	2	1
...	6	1	...	1	...
10	10	20	10	6	4
...	2	...	...	1	...
...	2	12	4	2	1
...	1	10	2	...	...
...	2	4	...	1	...
...	12	20	...	...	...
...	...	...	...	...	...
...	1	50	10	...	...
...	2	28	...	...	...
...	...	10	...	...	...
25	8	30	...	...	...
50	26	30	25	2	4
...	8	...	6	...	2
...	8	42	...	...	...
30	35	60	26	5	...
...	3	10	...	...	...
8	2	20	...	...	...
8	15	75	15	12	20
...	...	...	20	...	...

## Survey of Side-Occupation,

Name of the village	Natural region.	Basket making	Grinding	Occa- sional trade
Betgeri	Open plain	4	5	5
Tapsi	"	...	2	2
Bagarnal	"	1	3	1
Gosbal	"	2	2	1
Kemen-kol.	Plain	...	3	4
Venkatapur	"	...	...	2
Kulgod	"	10	25	10
Radderhatti	"	...	...	...
Yergudri	"	2	3	1
Gulgunji-kopp	"	...	...	1
Timmapur	"	...	...	...
Talkattanal	River* basin	...	...	...
Bilkundi	Open plain	3	...	...
Hadaginhal	River basin	...	...	...
Kalarkop	"	...	...	...
Chika-dholi	"	...	...	...
Melavanki	"	2	4	3
Kaujalagi	Open plain	4	...	2
Tigadi	River basin	...	...	...
Hunshyal	"	...	...	...
P. Gokak	"	2	...	...
Yadwad	Open plain	...	20	10
Koppadhatti	"	...	5	5
Kaman-katti	"	...	...	...
Mudalagi	Irrigated	3	3	100
Urminahatti	"	...	...	10

\* Read inundated in place of river basin.

(Continued)

Cattle trade	Cattle Dalali	Rice preparing	Wool spinning	Fire wood selling	Sheep rearing	Blankets preparing
...	1	3	4	...	5	2
...	1	2	2	...	3	1
...	...	2	2	...	3	...
...	...	1	...	...	3	...
...	1	1	5	...	5	8
...	...	...	...	...	5	...
...	1	...	10	8	8	...
...	...	...	...	...	1	...
...	...	...	...	...	3	...
...	...	...	...	...	4	...
...	...	...	...	...	15	...
22	5	...	5	...	5	4
...	...	...	2	...	2	2
15	...	...	11	...	10	...
15	4	...	...	...	...	...
3	...	...	...	...	2	...
100	13	...	...	2	4	4
4	...	...	2	...	5	...
20	2	...	...	...	...	2
50	9	...	...	...	5	...
...	...	...	...	15	20	3
...	...	...	...	...	3	...
...	...	...	...	...	12	3
100	125	...	...	15	12	3
...	...	8	...	...	...	...

## CHAPTER II

### Rural Population.

**Explanatory notes on terms used and the method followed** :—Grand-father generation—Women who are over 40 years are supposed as belonging to grand-father generation.

**Economic Classes** :—Families are classified into eight classes viz. cultivating owner, tenant, labourer, trader, artizan, servant, Harijan, and 'rest'.

Cultivating owner is one who gets the greater part of his income from the self-owned and self-cultivated lands when the harvest is normal. A cultivating owner may fail to realize, the greater part of his income from his lands in a particular year due to bad harvests. Again all those who cultivate the lands of others, income from which does not form the greater part of their income are also included in this class. As the number of land-lords who live on the rents they receive from their tenants, was too small to be grouped under a separate class, they are included in this-class. 'Owners', is used as a short form for the term 'the cultivating owners.'

A similar definition holds good in respect of 'tenants,' 'labourers' and traders.

Artisan class includes all the hereditary artisans who receive dues, namely carpenters, black-smiths, barbers, potters and washermen.

Independent artisans like the gold-smiths, the weavers, the vaddar or the stone-cutters and the korvars or musicians are also included in this class.

'Servants' includes the mill-workers, the menial workers, and the superior servants like the Patil, the Kulkarni and the school-teacher.

Harijans or untouchables are grouped under this heading.

The 'rest' includes mainly the priest, the people called Das and the shepherds; all other occupations which cannot be described by any of the above names are included in this class.

Method used in determining the age of the members of the family--Determination of age has been a baffling problem with the Census authorities. The villager does not remember his birth-date nor can he give his exact age. The Census authorities have been following the practice of collecting the incorrect data as it is available and then sifting it with statistical methods which are supposed to minimise the error in the results by distributing the error over a wider area called the age-group. Nevertheless the fact remains that the data collected are far from accurate. It was the aim of the author to obtain the ages as accurately as possible. So the method followed was one of determining the ages by comparisons:—by comparing the age of the head of the family to the other members of the family and of the members to one another or of the members in reference to some well-known historical event the date of which is known. The method can be illustrated thus:—

A list of some three or four dates which are remembered by every villager for some memorable event of that year like the floods, famine or epidemic, were made. The head of the family whose age is to be determined was asked many questions of the following nature. The usual answers received are also recorded below.

Question.	Answer.
1. How old are you ?	50 years.
2. How old were you when the great famine broke out (in 1895)	I am told that I was just born
3. What is the age of your son ?	25 years.
4. How old was your son during influenza epidemic (of 1919) ?	2 years.
5. What is the age of your wife ?	40 years.
6. What was your age at the time of your marriage ?	15 years.

7. What was your wife's age then ? 10 years;
8. What is the difference in age between you ? 4-5 years.
9. How many years after marriage did your wife come of age ? 2 years.
10. How many years after bed ceremony was your son born ? 3 years.

Since the person was just born during the great famine which is known to have occurred in 1895, his age must be some where near 46 years. If the boy was of two years in 1919, he must be now 23 years old. Taking 16 as the age of the mother when her bed ceremony was performed, we can roughly say that the boy was born when she was 19, which means her age now must be  $19+23=42$  years and the difference between the couple is  $46-42=4$  years. As girls usually come of age between 14-15 years, the age of the mother at the time of her marriage must have been  $14-2=12$  years and that of the father  $12+4=16$  years. Thus the age of the father, mother and the eldest son are found out. It is not necessary to ask all these questions in every case. In most of the cases, the requisite information is obtained on asking a question of the type of number two given above. When once the age of the father is determined, it is easy to find out those of the other members by adding or deducting a few years representing the juniority or seniority of the member. In cases where ages of many brothers had to be determined, the age of the eldest son or the youngest son was found out and those of others was deduced from the difference in years between the births of the person whose age is known and of the person whose age is to be determined.

This method appears on the surface very long and inconvenient, but in fact it is very simple and guarantees fair accuracy under the circumstances in which our age returns are being made.

(i) *The growth and density of population of Gokak Taluka during 1881-1941.*



No. 12—Statement showing the growth and density of population of Gokak Taluka during 1881-1941.

Year	Population.	Percentage increase over the preceding Census,	Density per square mile.
1881	92,029		138
1891	1,18,556	28.80	177
1901	1,16,126	2.05	175.4
1911	1,23,225	6.11	188
1921	1,28,735	4.46	192
1931	1,45,083	12.70	216
1941	1,62,186 <sup>1</sup>	11.80	242

Statement No. 12 shows that growth of population has not been uniform. Such a trend in population growth suggests that some disturbing forces have been at work.

**Famines:**—One of such forces is undoubtedly the recurrence of famines in the taluka the greater part of which is in a semi-famine zone. Population history of the last 70 years definitely shows that famines have actively interfered with the growth and movement of population on several occasions since 1876. The famine of 1876 was very severe. Intensity of the famine of this year can be best realized when it is told that it carried a death toll of 15,539 people in 4 years (1876-1879) from 70 villages of the taluka having a population of 51,539<sup>2</sup>. Population for 1881, which is given as 92,029 thus represents the individuals who survived this great famine. Statistics available

<sup>1</sup> Figure is obtained by adding excess of births over deaths of 1931-40 to 1931 population, vide table 1, 2. But census 10 figures available give the figure as 1, 64, 729. This actual increase is due to omission in record of all births.

<sup>2</sup> Page 21. First Revision Settlement Report, 1886.

for 58 villages show that the population for 1881 registered a decrease of 9 p. c. in the population for 1851. 2.05 p. c. decrease in 1901 is due to famines of 1896-97, 1899-1900 and 1900-1901. Low increase in 1911 and 1921 can also be attributed to famines of 1906 and 1918-19 respectively. When contrasted with the decrease of population in 1881 or 1901. or with the low increase in 1911 or 1921, the remarkable increase in the decenniums of 1881-91, 1921-31 and 1931-41 which were free from major famines, bears an eloquent testimony to the devastating influence of famines on population growth. On the whole it can be asserted that population growth has suffered many set-backs on account of high death-rates and low birth-rates (due to the deaths of pregnant women and of males and females in reproductive period) in times of famine.

**Epidemics:**—Epidemics are the other forces disturbing population growth. Like famines they have raged in the taluka from time to time and not infrequently in times of famine as a result of famine only. Like famines too, epidemics act as a powerful check on population growth. Ill-equipped with medical assistance as the villagers are, they fall victims in hundreds whenever an epidemic makes its appearance. The influenza fever of 1920 has still left painful memories in the minds of many people. The plague of 1906 and subsequent years has a tale which is equally horrifying. Upto the year 1911, there were 3929<sup>1</sup> recorded deaths from plague in Gokak town only. The death statistics that we get in taluka records are so defective as regards the causes of death, that it is not possible to measure the extent of mortality due to epidemics. Again as epidemics sometime occur in times of famine, deaths of this period are usually attributed to starvation caused by famine, though epidemic was the most important cause. But it can be said on the whole, that epidemics have not been less lenient towards population growth than famines.

**Emigration:**—Emigration is the third important factor which disturbs population growth. This, it does, by influencing the movement of population. In rural areas emigration

cannot be expected in normal times. It is only when famines occur, that a part of the population prefers emigration to starvation at home. Famine can be called the most important cause of emigration. Among the emigrants there are very few cultivators; Because unlike other classes, land-owning class cannot leave its village on account of its interest in land and other immoveable property. Emigration is the greatest among the members of the land-less class, partly due to the ease with which they can move and partly due to the more severe effect of the famines on them. The land-less classes like the weavers and the labourers are entirely dependent on the peasantry for their maintenance. In times of famine they find that the famine-stricken agriculturists cannot feed them and so they migrate to places where employment is more secure. Thus every year of famine sees the migration of many artisans and labourers and a consequent decrease in population. This decrease is the greatest in towns which have the largest proportions of these classes. "In illustration of this it may be noted that in Gokak itself the total decrease amounts to 34 p. c. (in 1881) while in Yadwad\*, now a town numbering 300 inhabitants and next in size to Gokak itself, the decrease is 18 p. c.<sup>1</sup> Population figures of Gokak and Yadwad for subsequent Censuses given below show that emigration was going on at Gokak till 1911 and that at Yadwad it is still continuing.

Year	1872	1881	1891	1901	1911	1921 <sup>2</sup>	1931
Gokak	12612	10307	12105	9860	7326 <sup>3</sup>	...	11866
Yadwad	...	3000	4405	3367	...	...	2800

The decrease in the percentage of the non-agricultural population from 39 p. c. in 1888 to 33.99 p. c. in 1901<sup>4</sup> and then to 23.93 p. c. in 1911.<sup>5</sup> is a solid proof, if further proof

\* Yadwad is a village in Gokak Taluka.

1 Page 5, First Revision Settlement Report, 1883.

2 Figures for 1921 could not be obtained,

3 Decrease is partly due to deaths from plague.

(4) & (5) Second Revision Settlement Report, 1919, page 5.

is necessary, that migration was in continuous operation in the taluka at least upto 1911. In the absence of proper statistics it is not possible to say anything definite about migration of population after 1911. But it seems that there has not been any large-scale migration at least after 1921.

**Immigration:**—As a disturbing factor of population-growth in Gokak taluka, influence of immigration cannot be measured due to the lack of necessary statistics. It appears that a part of the population that emigrated owing to famine conditions returned to their village with restoration of normal conditions. Sudden increase of 28·11 p. c. of the population in 1891 may be partly attributed to the immigration of those who had emigrated in 1881. A similar increase in the population of Yadwad in 1891 and of Gokak Town during 1911–31 cannot be due to anything but this. Gokak Mills, Limited, have attracted a large number of immigrants. But there has not been great immigration in recent years.

Existence of other disturbing factors of population growth like conscious control over births, a natural decrease in fertility or a deliberate attempt to decrease mortality rates etc. cannot be traced.

**Total Growth:**—Total growth of population during the past 50 years is 36·73 p. c. It is to be noted that the increase has taken place in spite of the frequent operations of natural checks like famines and epidemics.

**Density of Population:**—Density has increased from 138 per square mile in 1881 to 242 in 1941. Density of population of Gokak taluka is insignificantly low when compared to that of more fertile regions like the Indo-Gangetic plains. But when this is compared to the fertility of the soil and other avenues of employment available in the taluka it can not be said that the density is low.

#### ( ii ) Analysis of Population

*Analysis of population according to sex:*—An analysis according to sex of the population-sample under study shows that for every 1000 males there are only 954 females<sup>1</sup>. Cor-

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1. Vide table No. 3.

responding figure for cultivating owners is 942; for tenants, 969; for labourers, 933; for traders, 972; for artisans, 945; for servants, 990. Census statistics of the taluka for 1931<sup>1</sup> also show that the sex-ratio is decidedly in favour of males. This is a feature which Gokak shares with the other parts of the Presidency. A study of 1931 Census figures<sup>2</sup> reveals that the males are in excess of females in all the districts excepting Ratnagiri. The greater number of females in Ratnagiri district is probably due to the large-scale seasonal emigration of males to Bombay at the time when Census enumerations are being taken. The Provinces of the Punjab, United Provinces and Bengal have the same high ratio of males. For India taken as a whole there are only 940 females for 1000 males.

**Reasons for the high male ratio :—**To confine ourselves to the taluka, we see no such emigration as can materially affect the sex-ratio. Prevalence of female infanticide cannot be traced. Again there is no reason to suppose that people withhold their women from Census enumerations. In fact, the reasons for this unequal ratio between the sexes are furnished by vital statistics. Birth statistics of the last ten years<sup>3</sup> show that every year more males are born than females. The number of female births for 1000 males born in the decade of 1931-40 is only 947. The corresponding figure for the Bombay Presidency for 1921-30 is 923.<sup>4</sup> The birth statistics of the Bombay Presidency for 1891-1921<sup>5</sup> also show that there is an excess of males at birth. This high sex ratio of males at birth in the taluka as well as in the Presidency suggests that preponderance of male births is a biological trait of the population. Such a supposition is not unsound when it is remembered that the people of these areas have a great desire for the birth of males. This desire can be found not only among the Brahmins who consider the birth of a son a necessary condition to father's salvation but also among other people. To a

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1. In 1931 there were 73,673 males and 71,410 females.

2. Page 126, Bombay Census, 1931.

3. Vide table No. 1.

4. Page 140, Bombay Census.

5. Page 100, Bombay Census, 1921.

patriarchal family a son is always an asset and a daughter only a 'trust' that is to be handed over to another in marriage. It is very likely that this desire might have been in existence since the beginning of the patriarchal family in the distant past and might have by acting as an agent of Natural Selection on the variations, selected only those women who have preponderance of male births as their biological trait. Further, when a caste or a section of the population once acquired this character it was transmitted and preserved through generations by the rigorous marriage system of the castes which encourages in-breeding and thus does not give scope for a fresh pure line to start.

On the other hand we notice the action of Natural Selection in quite the opposite direction in castes and regions where desire for females is greater. The high female ratio of Cochin (1043 females for 1000 males) and of Malabar (1059 females for 1000 males) where mother-right system was predominant, corroborates our statement. Coming to Karnatak, in Harijans among whom unmarried daughters taking to prostitution are considered at par with sons as regards property rights, the sex ratio is in favour of females,<sup>1</sup>

So it appears that the foundations of high sex ratio in favour of males is laid at birth by Nature only which—to give the figures for 1931-40 of Gokak—adds only 378 females to 1000 of the females for every addition of 387 to 1000 males. This inequality between the sexes is further aggravated to the disadvantage of the female sex by deaths. During 1931-40 for every 1000 male deaths, there are only 981 female deaths; but these figures should not be mistaken as indicating the low mortality of females. For, when deaths are related to the total population of that sex, the calculations show a heavy mortality among females. During 1931-40, 77,673 male population of 1931 gained 28,535 by birth and lost 19,360 through death; during the same period 71,410 female population of 1931 gained 26,928 by births and lost 19,000 through deaths. In other words, when 1,000 of the male population lost 189 by deaths

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1. Page 474, Bombay Census Report 1931, Part II; table No. 3 G, Appendix, which is deleted shows 510 females for 508 males.

during 1931-40, 1,000 of the female population lost 193. These figures prove that higher mortality among females is also another cause of the high sex ratio in favour of the males.

**Sex Ratio during the last 40 Years :—**On account of excess of male births and also of higher female mortality, the sex ratio threatens to grow more and more in favour of the males. This is borne out by the figures of sex-ratio of the population at the last few Censuses.

Year	Females for 1000 males
Sample-study	954
Estimate for 1941 Census	958
1931	969
1921	971
1911	981

**(b) Analysis of Population according to Age<sup>1</sup> :—**In the whole population 43.33 p. c. are children below 16 years and 7.01 are old people above 50 years. The population which is capable of reproduction is 50.66. Among females this part of their population constitutes 49 p. c. The number of children is the largest in 1-5 age-group being 18.13 p. c. of the whole population. Females have 19.5 p. c. of their population in this age-group. If a pyramid is constructed showing the population in different age-groups, it would have the broadest base. This is an index to the high fertility of the population. But this high fertility combines in itself high mortality, index to which is furnished by the rapid fall of this percentage to 14.23 in 6-10 age-group and then 9.57 in 10-15 age-group. Only 2.41 p. c. of the population live long till the year of their diamond jubilee.

It is particularly remarkable that more women are found in the age-group of 61 and above among the labourers, where, as it is quite the reverse among cultivating owners.

**Sex Ratio in Age-groups :—**We saw that more males are born than females and that the sex-ratio of the population is in favour of the males. But it can be noticed that in the age-

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1. Vide table No. 3.

group of 1-5, females outnumber males. Similar is the case with the 1-5 age-group of the population of the Karnatak districts of Belgaum, Bijapur and Dharwar.<sup>1</sup> The figures for the Bombay Presidency also disclose that females exceed males in 1-5 age-group.<sup>2</sup> This clearly indicates that the mortality of males in the first five years of their life must be disproportionately very high. It seems that the high mortality of males continues till the age of ten, because we see the sex-ratio still in favour of females in the age-group of 6-10. Sexes attain almost an equality in numbers in the 16-20 age-group. Between the ages of 21-30 maternal mortality rates are high and sex-ratio consequently turns in favour of males. 31-40 seems to be a dangerous period for males and so once again the sexes come near equality in numbers. In the topmost age-group of 61 and above the sex-ratio swings again in favour of the females.

**(c) Analysis of Population according to Civil Condition**  
**No. 13—Statement showing the Civil Condition of Males**  
**according to Classes**

Class	P. C. of married	P. C. of unmarried	P. C. Widowed	P. C. Divorced
All males ...	45.5	48.5	5.3	0.8
Owners ...	45.0	48.5	5.9	.5
Tenants ...	48.3	46.0	5.1	.5
Labourers ...	45.7	47.1	5.9	1.4
Traders ...	45.1	49.3	4.8	.8
Artisans ...	44.7	49.5	4.5	.9
Servants ...	42.9	49.3	6.9	.9
Harijans ...	47.2	49.4	2.5	.9

1. Page 335, Bombay Census, 1931, Part I.

2. Page 82, Bombay Census, 1931, Part II.



(a) **Civil Condition of Males**<sup>1</sup>:—48·5 p. c. of the male population is unmarried and 45·5 p. c. is married. The percentage of the unmarried is great among the Harijans, servants and artisans. The cause of this is to a great extent the poverty existing among them. For the same reason the percentage of the married is also very low among the servants and the artisans. The percentage of unmarried among the labourers is less than the percentage of unmarried for 'all males'; but this should not be mistaken as reflecting the better conditions of the labourers. If we add the percentage of the widowed and that of the divorced we see that the percentage of wifeless males among the labourers is less than the corresponding figure for all males. The tenants who are by no means economically better off than most of the other classes have 48·3 of their population married. A partial explanation of this is that many of the tenants are those who have been reduced to the position of tenants from that of owners on account of their marriage debts, to pay off which they had to sell their lands. The traders have only 45·5 percent of their population married. This is due to the prevalence of comparatively late marriages among them.

Another striking fact revealed by the statistics of civil condition is the large number of the married in the lower age-groups and the small number of the unmarried in the higher age-groups. More than 3 percent of the boys in the age-group of 1-15 and more than 40 percent of the lads in the age-group of 16-20 are married. The corresponding figures for the tenant class are 7·3 and 49. These figures are also high for the Harijan class. It is significant that none in the age-group of 1-15 among the servants is married. The reason is that inferior servants do not marry as they cannot afford to marry and the superior servants postpone marriage till the age of 18, partly through the fear of violating the Sarda Act of marriage and partly because they being educated, have come to realise that child marriages are unhealthy. In 21-30 age-group, more than 80 percent are married. Most of the unmarried in this age-group are those who have been forced to postpone their

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1. Vide table No. 4.

marriage on account of poverty. But almost all of these people see that they are married before they are 40 years old. For this reason the percentage of unmarried falls to less than 3 per cent in the 31-40 age-group. In rural areas as marriage is a social necessity over and above a biological one, every one, however poor he may be, marries at least once in his life. It is hardly possible to find a person, if the Lingayat monks are excepted, who has voluntarily chosen to remain unmarried. Most of the unmarried persons in the age-group of 41 and above are either physical or mental defectives really unfit for marriage. In short, it is sufficient and significant for our purpose to say that no male who is capable of reproduction remains unmarried for life in rural areas.

But after marriage some lose their wives through death and some through divorce. In the male population 5.3 per cent have lost their wives through death and .9 per cent through divorce. The percentage of the wifeless males in the reproductive period is only 7.2.

**Civil condition of females**<sup>1</sup>:—Study of the civil condition of females is more important as it has a direct bearing on the fertility of the population. It can be seen from the statistical tables that among females, marriages are earlier and more universal than among males. Only 38.74 per cent of the female population is unmarried. Out of this more than 80 per cent belong to 1-5 age-group. In the age-group of 16 and above, there are less than 4 per cent who are unmarried. Again 60 per cent of these are from the Harijan class and are prostitutes. Though according to the strict definition of marriage, they cannot be called married, society permits them to perform the reproductive function of marriage. In so far as they contribute to the total fertility of the population they are as good as married. If we leave these prostitutes out of account the percentage of unmarried females in the reproductive period comes to less than 1 per cent of the female population and they are found only in 16-25 age-group. Many of these are daughters of Brahmin land-lords among whom the question of girl's

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1 Vide Table No. 4.

marriage is becoming increasingly difficult on account of the dowry system. But among other castes hardly a girl remains unmarried till 20, unless she has some marked defect. On the whole, it is a significant thing that there is not a single unmarried girl —if Harijans are excepted— in the age-group of 31 and above.

10.4 percent of the female population is widowed. This figure is lower than that for India<sup>1</sup>. This is due to the prevalence of widow remarriage system in these parts. But the percentage of the widowed among the females is nearly double that among the males. The reason for this is that women who become widows after forty consider themselves too old for remarriage; at least, males consider them so. Therefore even if a widow of 45 or so wants to remarry, few would be willing to take her hand in marriage. Again, women who are mothers of some children, and own some land, when they become widows do not seek remarriage on account of their interest in children and land. Most of the women who become widows after forty remain in that state only. So we find that 70 percent of the widows belong to 41 and above age-group. The low percentage of the widowed in the 26-30 age-group is due to remarriage of those who become widows. So great is the demand for young widows that generally no young widow remains unmarried unless she has special interests to safe-guard. Many of the widows of 26-30 age-group are those who have recently lost their husbands. Some others are those who have refrained from remarriage through the fear of forfeiting their right to the property of their deceased husbands. At any rate the number of widows in the early reproductive period is not very large; so also the percentage of the divorced.

**Frequency of marriage<sup>2</sup> :—**The statement No. 14<sup>3</sup> shows that among the married males every fifth person is one who has remarried. Females also remarry when they lose their

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1 Page 222, India Census Report, Part I, 1931.

2 Vide Table No. 5.

3 For statement No. 14, see next page.

first husband through death or divorce. But among the females the percentage of the remarried to the total married is less than that among the males. The reason for this is that many of the widows choose to remain as widows only.

No. 14—Statement showing the frequency of marriage of males and females according to classes.

Class	Of the males (in numbers)					Of females.	
	2nd	3rd	4th & above	Total	p. c. of re-married to all married	2nd & above	p. c. of re-married to all married
1 All	366	60	15	441	20.15	360	15.89
2 Owners	96	27	6	129	21.92	104	16.06
3 Tenants	69	6	...	75	20.27	55	14.52
4 Labourers	76	5	3	84	23.20	70	20.11
5 Traders	17	4	2	23	19.82	14	12.24
6 Artisans	35	9	2	46	18.71	40	14.98
7 Servants	29	3	...	32	19.16	26	13.34
8 Harijans	32	2	1	36	14.6	38	17.27
9 Rest	12	4	1	17	16.66	13	13.

#### (d) Division of Population into Families

**Size of the Family** :—9373 individuals under study are divided into 1592 families. In other words there are 5.9 persons in a family on an average. Average number of members per family for different classes is, 6.5 for cultivating owner; 6.7 for tenants; 4.6 for labourers; 6.4 for traders; 5.9 for artisans; 5.9 for servants; and 6.1 for Harijans.

**Size of the Family in Adult units<sup>1</sup> ;**—The average number of member per family in adult units is 4.3. The corresponding figure for different classes is, 4.5 for owners; 4.9 for tenants; 3.5 for labourers; 4 for traders; 4.3 for artisans and 4.4 for servants. These figures are to a slight extent under-estimates as, particularly in the case of owners, Harijans and servants the group of 'above 8' of Table No. 42 which is supposed as a group of '8-9' for purposes of calculations is more than what is supposed.

Table No. 6 shows the number of members in the family according to classes. It can be seen that 'two persons' families<sup>2</sup> form 8.3 percent of all families. Among labourers they form 15.2 percent and among traders 13 percent. Families of this size are comparatively few among owners and tenants. 'Three persons' families constitute 12 percent and four persons family 16.1 percent of all families. Among the labourers more than 20 percent of the families are 'four persons' families. Among owners, traders, servants and artisans, families of this size constitute more than 15 percent of all families in their group. It is only among tenants that these form only 10.7 percent. Five persons' families are more common among tenants; they form 21 percent of all the families in their class. Among labourers though families of this size are not as common as 'four persons' families, they form 17.6 percent; among traders they form 18.5 percent and among Harijans 12.6 percent.

Families of the biggest size are more common among cultivating owners. 4.4 percent of the families among owners have a membership of 16 and more. The percentage of families having a membership of 10 or more is 17.9 among owners and only 3.3 among labourers. In the case of tenants though families of the biggest size having a membership of 16 and more are not as common as among the owners, the percentage of families having a membership of ten or more is almost the same as that among owners. Among traders there are no families having a membership of 16 and more. 88.1 percent of

1. Vide Table No. 42—above 8 is taken as '8-9' group.

2. Family may mean a household.

the families among the traders have less than 10 members each. Among artisans, families with a membership of 10 or more constitute 11.0 percent and among servants they form 11.4 percent. Harijans like owners have many families of biggest size; among them families with a membership of 16 or more form 3.01 percent. But families having membership of 12, 13, 14, or 15 are not to be found among them.

### Composition of the Family

(a) **Number of Adults in the Family:**—Table No. 8 shows the composition of families. It can be seen that families with one man and one woman (with or without children) form 36.2 percent of all families. Among labourers, they account for 52.3 percent and among traders 44.6 percent. The corresponding figures for owners and tenants are low being 26.4 percent and 25.3 respectively. Next to 'one man and one woman' families, rank 'two men and one woman' (with or without children) families. They constitute 12 percent of all families. Among tenants they form 15.5 percent but among traders only 5.4 percent, 'One man and two women' (with or without children) families are also common, their percentage being 9.5 percent. Among owners they form 11.1 percent and among artisans 11.6 percent. The corresponding figures for labourers and Harijans are 8.8 percent and 8.4 percent respectively. 'Two men and two women' (with or without children) families are less common, forming 8.5 percent of all families. These families form 12 percent among tenants and 11.7 percent among servants. The percentage of these families is low among labourers, being only 4.2.

All these four kinds of families i. e. 'one man and one woman', 'two men and one woman', 'one man and two women', and 'two men and two women' together account for 66.3 percent of all families. They form 75.6 percent among labourers, 69.5 percent among artisans, 67.4 percent among traders, 66.1 percent among Harijans, 65.8 percent among servants, 63.9 percent among tenants and only 58 percent among owners.

Among owners 'three men and two women' families form 5.9 percent, 'three men and one woman' families, 4.6 percent and 'three men and three women' families, 4.4 percent. Many of the families which have more than six adult males with a varying number of females and children are found among owners only.

(b) **Percentage of Children in the Family:**—Table No. 7 shows the percentage of children to the total number of members in the family in different classes. Families without children form 17.5 percent of all families. Among labourers or traders the percentage of these families is high being 22.8 percent, whereas among tenants they form only 11.6 percent. Families which have a membership of 11-20 percent of children each, constitute only 5.58 percent and those with 21-30 percent each, constitute 9.48 percent. Among servants, 14.5 percent of the families have 21-30 percent of children each. Families with a membership of 31-40 percent or 41-50 percent of children each are more common, constituting 20.5 percent and 21.7 percent respectively. Among owners 48.4 percent and among tenants 43.9 percent of the families have a membership of 31-50 percent of children. Traders have 22.8 percent of their families with a membership of 31-40 percent of children and 17.7 percent with 41-50 percent of children each, 22.8 percent of the families among labourers and 22.3 percent among Harijans have a membership of 41-50 percent of children each. The percentage of families with a membership of 51-60 percent of children each is 12. The corresponding figure for traders is only 8.7 and for artisans 17.1. Families which have a membership of 61-70 or 71-80 percent of children are few, forming 7.1 percent and 5.4 percent respectively. Percentage of families which have a membership of 61-70 percent of children form 10.9 percent among traders, 9.8 percent among tenants and 9.4 percent among artisans. But among owners they form only 4.1 percent and among servants 6.1 percent. Families with a membership of 71-80 percent of children form 10.2 percent among Harijans and only 3.6 percent among owners.

No. 15—Statement showing the average age at first marriage of all females, of females in the grand-father generation, and of females married after 1930.

Economic Class.	Of all females	Of the females in the grand-father generation.	Of the females married after 1930.
	Years	Years	Years
For the whole group	7.82	7.68	9.34
Owners	7.57	7.62	9.12
Tenants	6.57	6.25	7.85
Labourers	7.10	7.50	8.53
Traders	10.12	10.50	12.37
Artisans	7.66	7.24	9.96
Servants	8.21	10.50	10.84
Harijans	7.75	7.68	9.02

(c) **Age of females at first marriage**<sup>1</sup>:—Females are married at an early age. Even child-marriages are not uncommon. 4.6 percent of the girls are married before they complete their first year, and 23 percent between 1-5 years. The average age of marriage for all females is only 7.82 years. Among traders it is slightly higher, being 10.5 years. Even among them, more than 45 percent of the girls are married before they complete 10 years. The percentage of girls married between 1-10 years is the highest among the tenants, being 80 percent of that age-group. This figure for all females is 70

<sup>1</sup> Vide Table No. 9, 10 and 11.



percent. Thus we see that only 30 percent of girls are married when they have completed 10 years. But the percentage of those who are married after 14 years is less than 6 percent. If the 14th year be taken as the age of puberty, the number of females who are married after their puberty is very small.

**Average age at first marriage of those married in the grand-father generation<sup>1</sup> :—**The figures of average age at first marriage of those married in the grand-father generation are calculated from meagre data. Though no great reliance can be put on them, still they are useful to the extent that they suggest that the average age at the 1st marriage in grand-father generation was not very low compared to that of all the married females living at present.

**Influence of the Sarda Act on the age at 1st marriage<sup>2</sup> :—**Sarda Act of marriage came into force in 1930. Figures given in the last column of the statement No. 15 show that the average age at 1st marriage of those who were married after the Act came into force is 9.34 years or 1.52 years more than that of all married females. These figures and the corresponding figures for individual classes prove that the Sarda Act has not influenced the age of marriage to any great extent.

**Causes of early marriage system :—**It is usually said that the belief of Hindus that a girl who attains puberty before marriage invites social obloquy and eternal damnation upon the parents, is the cause of early marriage. This might be the case with the Brahmans. But with a population consisting mostly of non-Brahmans who do not subscribe to this belief, it cannot be alleged as the cause. Among these people no attempts are made to screen the unmarried girl from public view if she attains puberty. On the other hand, puberty ceremonies are observed in the same manner as in the case of married girls. This clearly points out that child marriages were not so universal in the remote past as is usually supposed.

1 Vide Table No. 10.

2 Vide Table No. 11.

This can be even interpreted as indicating the prevalence of late marriages in those days. The factors responsible for the introduction of child-marriages in the recent past seem to be, (i) the social conception of the rural people that marriage is a necessity for every grown-up adult, (ii) the excess of males in the population. Our reasons for this supposition are as follows :—

It was pointed out in the discussion on civil condition that marriage is considered a social necessity. No adult acquires the full status of a gentleman till he enters upon the state of matrimony. An unmarried adult is looked down as a loafer engaged in the seduction of married girls or a poor person who deserves the pity of others. On account of this social attitude towards the unmarried, it is the sole ambition of the unmarried adult to get himself married before anything else. When this is the attitude of the society, for 1000 of the males in the reproductive period there are only 897 women. This figure for women would be considerably low if we exclude from it females who want to remain as widows or those that want to practise prostitution; and it would be lower still if males from 51 and above age group who intend to marry are included. Even if we suppose that there are 897 women for 1000 men, it means that 103 males cannot secure a female from the reproductive period. In other words, 103 males out of 1000 males who intend to get married must choose a girl from 1-15 age-group. Thus the high sex ratio of the males in the reproductive period indirectly gives rise to early marriages. This high sex ratio encourages early marriages in another way also. As the sex ratio of the males in the reproductive period is high, the supply of females in the same period is short of the demand for them. The prevalence of the practice of bride groom's side taking the initiative in mootng the marriage proposal is but an expression of this shortage of supply which fosters, competition among the males to secure a female. The usual forces of demand and supply operate and as the demand is greater than the supply, bride acquires money-value. Bride-price constitutes this price for the bride. Since marriage is a caste-matter bride-price varies from caste to caste. Bride-price in a particular caste is determined by the extent of short-

age of females on the one hand and the paying capacity of the 'marginal' bride-groom of the caste, on the other. But in individual cases bride-price varies according to the demand for individual girls. Generally, bride-price increases with the age of the girl to a certain limit. Greater the age, more is the bride-price demanded for her. So the poor bride-groom who cannot afford to pay more, chooses a minor girl. The parents who foresee that they would not be able to marry their son when he grows up, to a mature girl who would be a fit match for their son, marry him while still a boy to a girl a few years junior to him, as a precautionary measure. When many of the girls are married this way, few would be left for late marriages. As time rolls on, the number of people taking such precautionary measures increases on account of the economic advantage involved in it and consequently late marriages get less and less. Thus in course of time early marriages become universal. It appears that a similar process as the one described above might have been responsible for the introduction of early marriages.

Many ignore the action of the laws of demand and supply behind the system of bride-price. They allege that bride-price is only a customary payment. But they forget that no practice of payment becomes customary unless such a practice is brought into existence by some forces like those of demand and supply. Secondly no practice involving monetary expenditure continues to be customary for a long time unless the forces that gave rise to its existence continue their operation in the same way. About bride-price, we can say that it became a custom because payment for the girl became a practice on account of the shortage of girls and it has continued to be a custom because the shortage of girls still continues. It is already shown in the discussion of the sex-ratio that the sex-ratio for the whole population is tending more and more in favour of males. The study of bride-price also shows that it is on the increase. In the castes like the Kuda-Vakkalagers<sup>1</sup> among whom the number of females seems to be abnormally low, the price of a bride has risen to a thousand rupees. The price

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1. This caste is found in Yadwad area of Gokak Taluka.

of the 'widow-bride' has definitely exceeded the amount stipulated by custom in most of the castes. In castes like the Berads, the bride-price has exceeded the limits laid down by custom. Among the Uppars whose adherence to custom is more noticeable in some places, the bride-price has remained the same; but parents of the girl have begun to demand more costly presents, which means that the bride-groom has to pay a larger amount. All these instances stand as further evidence in support of our statement that bride-price is the result of the low sex-ratio of the females.

**Difference in Age between the Bride and Bride-groom:**—It can be gathered from Table No. 6 that the difference in age between the bride and the bride-groom is in some cases either undesirably small or undesirably great. In a few cases the girl-wife is even senior to her husband. 5 boys in the age-group of 1-5 are married to girls in 6-10 age-group. These persons would at the most find themselves boys when their wives would be mature women. The same may be said about 21 persons who have married girls from 1-5 age-group when they themselves have not seen five summers. This is also true of 23 persons of 6-10 age-group marrying girls of the same age-group. At the other end, we have 10 girls of 1-5 age-group married to men of 21 years and above. It is not possible to show with the meagre data we possess the effect of this too great or too small a difference between the husband and wife on the fertility of marriage. But it may be remarked that such differences in age between the husband and wife cannot be conducive to happy conjugal relations between the married couple and hence divorces become inevitable.

#### (iv) Fertility of the Population.

**Crude birth-rate:**—Birth statistics are defective in the sense that some of the births go unregistered. So the figure of total births obtained from these village records may at the most be called an understatement. Even these figures which may be in the nature of under-statements showed a crude birth-rate of 38.4 per 1000 population in 1931. The birth-rate of this year can be taken as more reliable for two reasons. It was a year free from any famine or epidemic. Again the

No. 16—Statement showing the population of Gokak Taluka, and total births and birth-rate, total deaths and death-rate and total survived and survival rate for years 1931-40.

Year	Population	Total born	Birth-rate per 1000	Total dead	Death-rate per 1000	Total survived	Rate of survival per 1000 of population.
1931	145083	5569	38.40	4010	28.32	1559	10.08
1932	146642	5653	38.55	3489	23.81	2164	14.74
1933	148806	5676	38.14	4346	29.20	1330	8.94
1934	150136	4902	32.67	4945	32.95	- 43	- 3
1935	150093	4997	33.33	4166	27.77	831	5.53
1936	150924	5536	36.69	3110	20.63	2426	16.05
1937	153350	6001	39.17	2961	19.33	3040	19.84
1938	156390	5665	36.24	3758	24.04	1907	12.20
1939	158297	5868	37.10	3833	24.23	2035	12.87
1940	160332	5596	34.95	3742	23.35	1854	11.60
Total		55463		38360		17103	

No. 17—Statement showing births and deaths in 1937, and 1938 in some villages.

Name of the village.	Population in 1931	Important Castes.	Births 1937	Births 1938	Deaths 1937	Deaths 1938
Melavanki	1872	Uppar	89	89	47	43
Upparhatti	1135	Uppar	56	67	34	40
Makkalgeri	1483	Berad,	64	83	49	49
		Uppar				
Ankalagi	2704	Berad,	118	122	51	78
		Muslim				
Hulikatti	623	Berad	34	38	14	29

population figure of 1931 is more correct as it is based on Census enumerations taken that year only. Though the annual increase in population is taken into consideration in the calculations of birth-rates for subsequent years, no allowance is made for immigration or emigration. The statement No. 16 shows that the lowest birth-rate was in 1934; this can be attributed to death of many pregnant women due to plague epidemic of the year. For a normal year the birth-rate does not go down below 34. Statement No. 17 shows the births and deaths in certain villages in which castes like Uppars or the Berads predominate in the population. From this statement if we can roughly calculate the crude birth-rate by supposing that the population increased from 1931-36 at the same rate as it increased in 1937, we see that none of these villages had a birth-rate of less than 40 in 1937 or 1938. A statement showing the crude birth-rates in 1931 for various countries is given below to suggest by contrast the high birth-rate of this taluka.

**No. 18—Statement showing crude birth-rates in different countries and Gokak in 1931.**

Name of the country.	Birth-rate.
United Kingdom	15.8
Sweedden	15.4
Average for the Western and Northern Europe	16.9
Bulgaria	31.3
Yugoslavia	33.6
India	31.1
Gokak,	38.1

**General fertility rate** :—Crude birth-rate is not an adequate measure of fertility since it is calculated without regard to the sex and the age composition of the population. So the better method of measuring fertility is to relate the births to the females in the reproductive period. If 16-50 be taken as the reproductive period, according to sample study 49.15 per cent of the female population is in this period. According to this basis we have 38,900<sup>1</sup> females in the child bearing age in the taluka for 1940; births for this year are 5596. The general fertility rate of the population would then come to 144. As the crude birth-rate for 1931-33 is higher than for 1940, the general fertility rates for those years would be considerably higher if they are calculated on the same basis. The general fertility rate for 1931 comes to 159. But even the general fertility rate of 144 of 1940 is very high when compared with 57 of England in 1931.

### Births according to months —

No. 19<sup>2</sup>.—Statement showing monthly births and deaths during 1931-40 and deviations from average number of births and deaths.

Month.	Births.	Deviation, from the average.	Deaths.	Deviation, from the average.
January	4235	—387	2795	—403
February	4037	—585	2223	—937
March	4900	278	2819	—379
April	4426	—196	2916	—272
May	4439	—183	3152	—46
June	4016	—606	3330	132
July	4501	—121	3527	329
August	4940	318	3508	310
September	5301	679	3593	395
October	5344	722	3684	486
November	4813	191	3539	341
December	4510	—112	3283	85
Total	55462		38369	
Average per month	4622	...	3198	...

1 Female population in 1931 was 71410.7928 females were added to the female population during 1931-40. So the female population in 1941 is 79,338 and 59.15 percent of this comes to 38,900.4.

2. Vide Table No. 1 and 2,

Statement No. 19 shows that the number of births is not the same for all the months. It can be seen from Table No. 1 that some months like August, September and October have uniformly a greater number of births during 1931-40 than some others like June or January. As an explanation of this it cannot be said that fertility of a woman increases during certain months; nor can it be claimed that there exists among human beings a definite 'breeding season' as there is among dogs. But it can be pointed out that in the rural areas frequency of intercourse is not uniform for all the months. The months of April and May are so hot that the married couple prefer to sleep apart in the open. On the other hand the cold of December and January induce the couple to sleep snugly together. It appears more probable that this variation in the frequency of intercourse is the cause of the variation in births. Decrease in frequency of intercourse during April and May decreases the chances of the woman getting pregnant during these months or the chances of delivery nine months later, that is, in January and February. So we have fewer births in these two months. In a similar manner increase in the frequency of intercourse during the cold season increases the chances of pregnancy in December and January or those of delivery in the months of August and September. The decrease in births in June is probably due to decrease in the frequency of intercourse during October-November when the husband and wife are very busy with the Khariff harvest.

**Fertility of marriage** :—Out of 1548<sup>1</sup> married females in the reproductive period 17 percent are childless. But nearly 67 percent of these childless females belong to 16-20 age-group. Many of the childless women between 16-20 are those who have not lived with their husbands. Among the married females of 21-30 age-group less than 11 percent have not borne any children. The percentage of childless women decreases to 5.2 in 31-40 age-group and further to 2.9 percent in 41-46 age-group. A statement showing the average number of children born to married females in different age-groups is given below.

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1. Vide Table No. 12.



No. 20.—Statement showing the average number of children born to married females in different age-groups.

Age-group.	Average children born.	Age-group	Average no. of children born.
16-20	.88	36-40	5.9*
21-25	2.4	41-45	7.2*
26-30	4.4	46-50	6.1*
31-35	4.4	above 50	5.2*
		for all	3.26

It can be seen from the statement that the average number of children born per woman in the quinquennial age-groups increases till 41-45 age-group. In the 46-50 age-group this number falls. To what extent the fall is real cannot be known. Because this fall can be partly attributed to the draw-back in the statistical devices used in calculating the average. The average number of children born per married woman is 3.26.

**Duration of Marriage and Children Born:**—Table No. 13 shows duration of married life and children born. Out of 1563 women who are living with their husbands 245 or 15.7 percent are childless. Out of these 245 childless women, 178 or 68 percent are those who have lived with their husbands for a period varying from a year to five years only. Out of 530 women who have lived with their husbands for 1-5 years, 33.6 percent are childless. Among females who have lived with their husbands for 5-10 years the percentage of childless is only 8.6. This figure is only 7.8 among females who have lived

\* For calculating the average, the group of 'above 8' (Vide Table No. 12) is taken as 9 only. So the averages we have for the age-groups of 36-40 and other higher ones are considerably lower than the real ones as many women might be having more than 9 children.

for 11-15 years and 2.8 among those who have lived for 16-20 years.

The average number of children born to women who have lived with their husbands for 1-5 years is 1.06; to those who have lived for 6-10 years it is 2.82; to those who have lived for 11-15 years it is 4.18; to those who have lived for 16-20 years, it is 5.41; and to those who have lived for over 20 years it is 6.5.<sup>1</sup> Thus we see that the number of children born to a woman increases with the number of years lived with the husband.

The average number of children born per year of married life to women who have lived for 1-5 years is .42. It is .37 to those who have lived for 6-10 years; .33 to those who have lived for 11-15 years; and .31 to those who have lived for 16-20 years. Thus we see that the average number of children born per year of married life decreases as the number of years lived with the husband increases.

**Death-rate:**—Death-rate varies from 19.33 per 1000 population in 1937 to 32.95 in 1934. The range of variation is wider in the case of death-rates than in that of birth-rates as the former is dependent upon factors like famine and epidemics. But in a normal year like that of 1931 the death-rate is 28.32. This rate is very high when compared to that of other countries. In a year of epidemic, the death-rate is always very high—higher than the birth-rate. The decrease in population during 1890-1901 suggests that during this period the death-rates were higher than the birth-rates. The average death-rate for 1931-40 is 26.36 for 1000 of population.

**Deaths according to Months:**—From the statement No. 19 it can be seen that death-rates are high in the months when birth-rates are also high. This is due to the greater mortality of the new born babies. But in the months of June and July the deaths are more than the average number of deaths though births are fewer than the average number of births. This can be attributed to prevalence of diseases like cholera and malaria engendered by the change in weather and the muddy drinking water during these months.

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1. Vide footnote to statement No. 20.

No. 21— Statement showing the average number of children dying and surviving for varying number of children born.

Children born	Average number of children dying	Average number of children surviving
1	.16	.84
2	.47	1.53
3	.77	2.23
4	1.09	2.91
5	1.51	3.49
6	1.95	4.05
7	2.48	4.52
8	2.82	5.18
average 3.26	average 1.12	average 2.14

Table No. 14 co-relates the number of children dead to the number of children born. Out of 253 women who had a child each, only 17 percent have lost their children. In other words, in the case of 83 percent of women who had a child each, the child born has survived. Percentage of women who have all the children surviving, decreases with the number of children born. In the case of 247 women who had two children each, 60 percent have all their children surviving; percentage of women who have all their children surviving decreases to 45.4 percent in the case of women who have three children each; to 23.7 percent in the case of those who had four children each; to 16.7 percent in the case of those who had five children each; 8.2 percent in the case of those who had seven children each; and to 1.9 percent in the case of those who had more than 9 children each.

Statement No. 21 shows the average number of children dying and surviving for varying number of children born. It

can be seen that the percentage of children dying increases with the number of children born. Average number of children dying is .16 when the number of children born is 1. It is .47 when the number of children born is 2 and 2.82 when the number of children born is 8. Out of 3.26 children born to a woman on an average 1.12 children die and 2.14 children survive on an average.

## CHAPTER III

### Rural Wealth.

#### Explanatory notes on the terms and method used :—

- (a) *Area of land owned* :—Only the area of land actually owned by the family is noted down. Land cultivated by a person in lieu of interest on a loan advanced is excluded but income from it is credited to his income and the amount lent is included in savings. But in cases when the person is having usufructuary mortgage for a certain period in lieu of the loan, the area of land so used is included. Lands owned by others but cultivated by the self are not included. The lands of the undivided family some of whose members are staying outside but have a claim to the land, are shared, and only the share of the person in question is taken down. Lands in dispute as regards ownership are not included.

Many of the villagers find it difficult to give one figure which stands for the area of land owned by them ; so it is found more convenient to ask the area of each kind of soil owned by the family. Some of the people cannot give the area in acres : They say that their lands is of two days' sowing or one where a thousand sugar cane seeds can be sown. Such primitive measurements are changed into acre measurements by approximation in consultation with the more intelligent villagers.

- (b) *Price of land* :—Price of land is one of the most difficult things to determine as there is nothing like reigning or equilibrium prices of land. Perfect competition which is taken as a matter of fact in Economics is completely absent in the transactions of land. Person who wants to sell, fails to get a good customer and finally has to dispose of it for a very low amount. On the other hand, quite a number of people who want to buy land find that

land-owners can be persuaded to part with their land, only for a big amount. The difficulty before the student of rural economics is, should the low amount for which the needy owner is prepared to sell be taken as the price of land or the high amount which the eager buyer is ready to give be taken as such? Owing to many practical difficulties involved, it was not possible to determine value of land owned by individual families. For the purpose of calculating wealth in land of families under study, Rs. 50 is taken as the value of land paying one rupee revenue. It is to be remembered that calculations made on this basis cannot claim to be very accurate.

- (c) *House* :—This term includes residence of the family, cattle shed, store-house, shop or any other building owned by the family.
- (d) *Live stock* :—This term includes domesticated animals of all description which have money value.
- (e) *Region* :—The names of regions are given elsewhere. But a village does not always belong to one region only. For example, there is not a single village, the whole area of which is under irrigation. Still a village is termed as irrigated if the majority of the people earn their bread directly or indirectly from irrigated land. So when a village belongs to more than one region, it is grouped under a region the characteristics of which it bears more prominently than those of any other.

Non-irrigated villages are further classified as :

- i. Poor
- ii. The rest,

- (f) *Utensils* :—To a rural family a water-pot made of brass or copper is a necessary thing. Those who say that they do not possess a water pot cannot be expected to have utensils worth more than Rs. 5. When the person said that he had a water pot, he was next asked whether he had a 'Hande' or water

storing or heating pot. Those who have a 'Hande' can be fairly supposed to own utensils worth Rs. 15. Those who owned more than a 'Hande' were asked to give the worth of all the utensils they owned.

- (g) *Savings* :—This term includes savings in cash and gold. Even petty ornaments of silver are included in the calculations in the following way. It is supposed that the minimum value of the ornaments which even the poorest woman possesses is Rs. 10. A family consisting of three women is supposed to possess ornaments of Rs. 30. As regards costly ornaments and other savings or hoarding in cash or gold, information was obtained in most of the cases from persons other than the persons concerned as the latter are not likely to state the facts.

**What is Wealth** :—Economists do not seem to agree on the definition of wealth. Some like Prof. Gide use this term in a broad sense to mean "anything of the nature to satisfy an economic desire".<sup>1</sup> On the other hand, some others like J. S. Mill use the term in a restricted sense. But many of the economists like Marshal and Ely use the term in two senses—personal wealth and social wealth. The definition of wealth given by Seligman is more in harmony with the usage of every-day life. According to him, "Since modern society is based on the interchange of possessions.....wealth is now-a-days anything that can be exchanged." So personal wealth can be said to consist of all those commodities which are exchangeable and which can be turned into private property. In popular parlance personal wealth and personal property are synonymous terms.

*Constituents of Wealth* :—Property of the rural man usually consists of :

- i. Some lands ;
- ii. Some live-stock ;
- iii. A house ;
- iv. Some utensils ;
- v. Savings, if any.

1. Pa. 41, Archibald's edition of Gide's Political Economy,'

These may also be called the constituents of his wealth.

*Amount of Total Wealth of Family*:—From table No. 21 we can roughly calculate the amount of total wealth of rural families. By supposing that a rupee of land revenue represents Rs. 50 of wealth in land and employing usual statistical devices, we can get the following statement showing the classification of families according to the amount of their total wealth.

Table No. 22—**Statement showing the classification of families according to wealth groups.**

Economic Class.	Wealth groups in rupees			Total families.
	1-500	501-200	above 200	
Owners	67 (17·4 p. c.)	215 (55·7 p. c.)	104 (26·6 p. c.)	386
Tenants	95 (42·2 p. c.)	101 (44·9 p. c.)	29 (12·9 p. c.)	225
Labourers	281 (85·4 p. c.)	48 (14·6 p. c.)	...	329
Traders	43 (46·9 p. c.)	33 (25·9 p. c.)	16 (17·4 p. c.)	92
Artisans	88 (46·6 p. c.)	77 (42·6 p. c.)	16 (8·8 p. c.)	161
Servants	66 (50·4 p. c.)	43 (32·8 p. c.)	22 (16·8 p. c.)	131
Harijans	160 (96·4 p. c.)	6 (2·4 p. c.)	...	166
All	340 (52·7 p. c.)	562 (35·3 p. c.)	190 (11·9 p. c.)	1592

From the statement No. 22 we see that the largest bulk of the Harijan families, all but 2·4 p. c. of them fall in the category of the lowest wealth group. They have none in the highest wealth group. The labourers too have no families in



the group of above Rs. 2000. They have 85.4 p. c. of their families in the lowest group only. Only 17.4 p. c. of owners are in this wealth group. 11.9 p. c. of families are in the highest wealth group. The percentage of families in this group is the largest among the owners, being 26.9 p. c. Traders come second with 17.4 percent and tenants, the third with 12.9 percent.

**No. 23—Statement showing the average amount of total wealth\* and its details, per family according to economic classes.**

Economic Class.	The average amount of wealth in rupees per family.					Average amount of total wealth per family.
	in <sup>1</sup> land	in live-stock	in House	in Ut-ensils	in Sav-ings	
Owners	1050	174	350	32	155	1711
Tenants	320	148	243	19	85	815
Labourers	105	28	84	11	47	275
Traders	240	35	299	43	531	1148
Artisans	235	34	197	22	168	656
Servants	605	62	235	28	217	1147
Harijans	95	19	67	7	23	211
All	425	88	230	21	161	925

*Average Amount of Total wealth per Family:—*Statement No. 23 shows that the average amount of total wealth per family is Rs. 925. The average amount of total wealth per

\* Vide Tables 17, 18, 19, 23.

(1) Average amount of wealth in land is calculated from the average amount of land revenue paid by supposing that a rupee of land revenue represents Rs. 50 of wealth in land.

Harijan family is the lowest being only 211 and that of a labourer's family is only Rs. 64 more than that for Harijans. With the owners, the average amount of total wealth per family is the largest being Rs. 1711 or nearly seven times as much as that for labourers. Traders and servants have almost the same average amount of total wealth per family. The average amount of total wealth per family of tenants is 815 or nearly half of that of owners. Artisans have Rs. 656 as the average amount of total wealth per family.

*Average Amount of Total wealth per Capita*:—The average amount of wealth per capita<sup>1</sup> is Rs. 157. This figure is the lowest for the Harijans, being Rs. 35 only. On account of the smaller number of members per family, the average amount of wealth per capita among labourers is  $\frac{1}{7}$ <sup>2</sup> times greater than that among Harijans, though the average amount of wealth per family among labourers is only  $\frac{9}{7}$  times greater than that among Harijans. The average amount of wealth per capita for owners is Rs. 263 which is less than five times that for labourers, whereas the average amount of wealth per family among owners is more than six times that among labourers. The average amount of wealth per capita for other classes is Rs. 195 for servants, Rs. 211 for traders, Rs. 122 for tenants and Rs. 111 for artisans.

## A Wealth in land.

i. *Importance of land*:—Land constitutes an important item of personal wealth of rural families. The average amount of wealth in land per family is Rs. 425 or 46 p. c. of the average amount of total wealth per family. It constitutes 61 p. c. in the case of owners, and 53 p. c. in the case of servants, of the average amount of total wealth per family of that group. In rural areas a family takes its social position according to its relation to land. Land lends both status and credit to the family, which increase with the area owned. Again, investment in land is safer and comparatively more paying for a longer

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1. Average amount of wealth per capita is obtained by dividing the average amount of wealth per family by the average number of members per family of that group.

period of time than in anything else. So all the rural classes excepting a few, invest in land all they can spare. Land owners always strive to buy more and more of land. To be a land-owner is the sole ambition of the labourer when once he is married. It is only the non-agricultural artisans like the weavers that do not go in for land even when they can afford. The reason for this is that as they are more liable to distress in times of famine, they must hold themselves in readiness to migrate at any time. So they do not invest in immovable property like land. Secondly by the very nature of their occupation they are unfit for agricultural life.

ii. *Area of land owned* :—Table No. 15<sup>1</sup> shows the area of land owned by different classes. It can be seen that 25.9 p. c. of the families have no land at all. The percentage of the land-less is the greatest among the artisan class. The reason for this is given above. In spite of all their efforts to be land-owners, 38.9 p. c. of the labourers are still landless. Large holdings are owned only by cultivating owners, 9.6 p. c. of whom own above 50 acres.

iii. *Average size of the holding per family* :—From Table No. 15 we can roughly calculate the average size of the holding. The cultivating owners have an average holding of 22.5 acres; servants 17.7; traders, 7.5; tenants, 6.5; labourers, 3.3; Harijans 2.5; average size of the holding per family on an average is 10.26. It is significant that the average holding for Gokak Taluka as given in the statistical Atlas of 1925, is 10.2.

The size of the holding per family is not a good measure of wealth in land, as one acre of land is not equal to another in value. An acre of irrigated land may fetch a greater amount than 4 acres of grass-land. So the classification of families according to the area of land owned is meaningless and even misleading. To give an instance, the lands of the Bengal Delta are so fertile that the economic holding suggested for the area by Prof. Panandikar in his book *Wealth and Welfare of Bengal Delta* is 2.4 acres. Even Harijans of Gokak have a holding of 2.5 acres. Does it mean that Harijans of

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1. Vide appendix of tables.

Gokak have an economic holding?—far from it. On the other hand, the holdings of most of the Harijans are useless for cultivation, as they are the grass land reclaimed from the forest area.

iv. *Land revenue paid*:—Rightly considered, the land revenue paid by the family is a better indicator of its land-wealth than the area owned. The Table No. 16 shows the classification of families according to the land revenue paid. Statement No. 24 presents Table No. 16 in a condensed form.

**No. 24 :—Statement showing the classification of families according to the amount of land revenue paid.**

Economic Class	Percentage distribution of families according to land revenue paid in rupee groups.			
	0	1-10	11-20	21
Owners	...	43.8	23.1	33.1
Tenants	16.9	68.4	11.1	3.5
Labourers	38.9	59.0	1.8	.3
Traders	36.9	50.0	9.7	3.3
Artisans	49.2	43.1	5.0	2.7
Servants	27.5	42.0	14.5	16.0
Harijans	37.3	60.8	1.8	...
All	26.1	53.0	10.4	10.5

The statement No. 24 shows that there are 33.1 p. c. among owners, who pay more than Rs. 21 as land revenue. On the other hand there are hardly 2 p. c. among the labourers or Harijans who pay more than Rs. 10. Among tenants the percentage of families who pay more than Rs. 10, is 14.6 and that among traders is 13.

The average amount of land revenue paid per family is Rs. 8.5; that paid by an owner is Rs. 21 and that by a tenant is Rs. 6.4 per family. Labourers whose average holding is half that of tenants, pay only Rs. 2.1 on an average. Traders whose average holding is 1/3rd that of owners, pay only Rs. 4.8 on an average. Servants whose size of the holding is 17.7 acres as against 6.5 acres of that of tenants, pay Rs. 12.1 as against Rs. 6.4 paid by the tenants. The average amount of land revenue paid per family by Harijans is 1.9.

### (B) Wealth in Live-stock.

The average worth of livestock owned per family is Rs. 88; 27.5 p. c. of families own live-stock worth more than Rs. 100, and 11.8 p. c. own live-stock worth more than Rs. 200.

From Table No. 17 it may be seen that 80 p. c. of the families have some kind of live-stock. This is because of the manifold uses of live-stock which are:—

(i) *Livestock is productive*:—It helps the cultivator to raise the crop.

(ii) *It is conducive to social status*—In villages the status of the cultivator is measured by the number of bullocks he owns. A family having the status of 4 bullocks tries to have matrimonial relations, only with a family of like status

(iii) *It is nutritive*:—Cow, she-buffalo, and goat give nutrition to its owner in the form of milk and its products.

(iv) *It is lucrative*—As a side-occupation rearing of live-stock is second to none. A reference will be made to this in the chapter on rural income.

(v) *It is a reserve fund*:—Live-stock constitutes a sort of reserve fund to the cultivator who can, at any time, exchange it for money, whenever he is in need. Agriculturists whenever they have some cash, they go to the cattle market and purchase some kind of live-stock. On the other hand, whenever they are in need, they go to the market again and sell a bull or buffalo. They find it more profitable to invest in cattle than depositing in the bank.

The kinds of livestock raised and the purpose of raising them differ greatly from class to class; so also the worth of live-stock owned.

i. *Owners* :—Bulls and bullocks are maintained by cultivating owners for cultivating their lands only. Cows are tended mainly for bulls, though its milk is sometimes consumed. She buffaloes are also reared by the owners who consume the greater part of the milk yielded by them. On the whole, owners tend different kinds of live-stock. The value of live-stock owned by owners is also great. The average worth of livestock owned is Rs. 174 per family; 26 p. c. of the families among the owners have livestock worth Rs. 200 and more. The cultivating owners of the irrigated region are richer in live-stock as they have to maintain stronger bulls to irrigate the lands. But the cultivators of the forest region are the poorest in live-stock.

ii. *Tenants* :—Tenants also own bullocks but they are not as sturdy as those of owners. As tenants cannot always depend upon income from land, they offer their bullocks for hire. She-buffaloes are also tended by the tenants, who unlike the owners sell most of the milk yielded by them. Cows and goats are also sometimes reared by tenants. But the worth of the livestock owned by tenants is considerably less than that of owners. The worth of live-stock owned on an average by a tenant family is Rs. 148. There is none among the tenants who owns livestock worth Rs. 701 and above. Percentage of those who own live-stock worth more than Rs. 300 is 7.1 among tenants as against 14.5 among owners.

iii. *Servants* :—Though the average area of the holding of the servants is only next to that of owners, the worth of livestock of the servants is disproportionately less. The p. c. of the landless among the servants is 27.4; but the p. c. of those who have no livestock is 42.7. The reason for this is that many of the servants who are land-owners are not cultivators of their land. They find it more profitable to lease out the land. Only some of the Patils and Kulkarnis get the lands cultivated under their own supervision. If we exclude these persons, none among the servants buys any bulls. Cows

are not also reared by many. Some maintain a she-buffalo for using the milk for domestic consumption. The poorer servants tend a goat or two. Most of the 68 p. c. of the servants who own livestock worth Rs. 1-10 are those who have satisfied themselves with the ownership of a goat. On an average, servants own livestock worth Rs. 62 per family. The average amount of livestock per family among servants constitutes only 5.5 p. c. of the average amount of total wealth.

iv. *Labourers* :—Among the labourers, bulls are owned only by those of the river-inundated region, who purchase the bulls, feed them for a season or two and then sell it at a profit. The kind of the livestock reared by the labourers is the goat ; because it can be had for a meagre amount and can be tended without much expense. They drink its milk, sell its kids, and finally—in many cases kill it and eat its flesh. Very few of the labourers keep a she-buffalo for the exclusive purpose of making money out of its milk or its products. The percentage of those who own no livestock is 25.8 and those who own more than Rs. 100 worth is 2.8 The worth of livestock owned by labourers is Rs. 28 on an average per family.

v. *Traders* :—Traders like the servants find it more convenient to hand over the cultivation of their lands to some tenant. So they need no bullocks. Again because of their business, they do not find time to look after cattle. So we see that 43.4 p. c. of the traders own no livestock at all and the average worth of livestock owned per family is Rs. 35 or 3 p. c. of the average amount of total wealth.

vi. *Artisans* :—For the same reasons, among the artisans also 34.2 p. c. have bought no livestock and very few own livestock worth more than Rs. 200. The worth of livestock owned on an average is Rs. 34 per family.

vii. *Harijans* :—Harijans are poor in livestock because of their limited means. Many of them tend a calf or two belonging to a land-lord on the understanding that they are to be paid half the price when it is sold or returned to the owner, 31.9 p. c. of the Harijans own no livestock and the average worth of livestock owned per family is Rs. 19.

**(C) Wealth in house.**

House is almost a necessity for many reasons. It is deemed as one of the factors contributing to social status. To be a man of high status one should have not only a large holding and many bullocks but also a large and spacious building. None can acquire a *locus standi* in village matters unless he is the owner of a house. Besides, house is a necessity for other things also viz. :—

i. for dwelling, ii. for housing cattle, iii. for storing the produce. To a rural man, house is a residence, cattle-shed and go-down combined in one. Some families have a separate building for cattle, but the number of such families is small.

From the Table No. 18 it can be seen that in the whole area nearly 10.3 p. c. of the families are houseless. In other words, one family in every ten cannot afford to have a house in spite of all its attempts to have one. Such families live in the houses given free by the local landlord, in the house of those who have migrated from the village, or in a spare house or cattle shed of a big cultivator. In many cases no rent is charged the condition being that the person residing is to keep the house in good order. But in other cases rent varying from a few annas to a rupee per month is charged. Only in the village of Shindikurabet which is just near the Gokak mills and in that of Mudalaji, a centre of cattle trade, the rents are higher. The percentage of rent payers is the greatest among the servants, 19 p. c. of whom have no houses of their own. Among the labourers the percentage of the houseless is as high as 16.7. Percentage of the houseless is also large among the Harijans. It is only among the owners that the number of houseless is very small. About tenants also, it cannot be said that the p. c. of the houseless is large. Leaving out families that have no house, we see that 20 p. c. of the population live in houses worth about Rs. 1-5-0 each. A building of so low a value can be better called a hut. 62.6 p. c. of Harijans and 29.7 p. c. of labourers live in such huts. Those who live in buildings worth Rs. 200 and above form less than 30 p. c. of all families.



The average worth of houses owned by a rural family is Rs. 230. Those owned by a family of cultivating owners are worth Rs. 350 on the average. The average worth of houses owned by Harijan family is Rs. 67 only and that by labourers is Rs. 84. Traders have houses which are worth Rs. 299 on an average. The average worth of houses owned by tenants is Rs. 243.

*Overcrowding* :—From what is said just above, an idea of overcrowding can be formed. It is not possible to have a three-room house for less than Rs. 200 particularly because of high price<sup>1</sup> of the open space in 'gavthan' or the village proper. Nearly 70 p. c. of the families live in houses worth Rs. 300 and less, that is, in houses which have not even three rooms. To put it the other way, most of the families live in one or two-rooms tenements. In this small building they have to keep their live-stock and store the produce. Practically no separate room remains for sleeping or for receiving the guests. On account of this, all the children of the family are to be huddled together in the same bed and married people have to share a common room with the unmarried.

#### (D) Wealth in Utensils.

Table No. 20 shows the classification of families according to the worth of the utensils owned. It can be seen that 35.2 p. c. of the families own utensils worth less than Rs. 11. Those who own utensils worth Rs. 30 and above is less than 20 p. c. The average worth of the utensils owned per family is Rs. 21. Corresponding figures for different classes are, for traders Rs. 43, for owners Rs. 32, for servants Rs. 28, for artisans Rs. 22, for tenants Rs. 19, for labourers Rs. 11 for Harijans Rs. 7.

#### (E) Wealth in Savings.

It was pointed out that the cultivating owners or tenants invest the cash they have in live-stock or in land, if the amount is sufficiently large. Labourers only, hoard their cash

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1. All villagers have a tendency to build the house in the village proper. The area of the village proper is limited but the increase in population and the growth of individualistic tendencies has increased the demand for sites to erect houses. So the value of the open space has increased,

to meet the expenses of a future social ceremony. Hoarding habit is also noticed among most of the artisan classes. It is difficult to persuade them to keep their savings in a bank. Firstly, they are doubtful as regards the stability of banks. Then the procedure of depositing and withdrawing appears very complicated to them. But the most important reason is that they are afraid that their savings may be known to the public.

Savings in gold or other valuable metals in the form of ornaments can be found with many families. Few are the families which have absolutely no ornaments. This is because,

- i. Ornaments are considered a social necessity.

Some articles like 'Mangala-sutra', the ear and nose ornament and waist-belt, even the poorest woman who is married is expected to possess.

- ii. Ornaments have the quality to enhance the beauty of the wearer. So women have a proverbial craze for them.

- iii. Ornaments increase the social status—in the female circle, the wealth of a woman or that of her husband is measured by the value of the ornaments worn by the woman. So women of richer classes wear more ornaments just to show off their economic superiority.

- iv. Ornaments act as provident fund.

Old women, particularly widows, turn all their assets into gold ornaments as they consider them as the only form of safe investment. Hoarding in gold ornaments is a tendency which is very prominent among weavers and some of the traders.

Average amount of wealth in savings per family is Rs. 161. It is the highest in the case of traders, being Rs. 531. In their case it forms nearly half the average amount of total wealth per family in their group. Average amount of wealth in savings per family in the case of servants is Rs. 217 and that in the case of artisans is Rs. 168.

Table No. 23 shows that 54.8 p. c. of the families have savings of less than Rs. 50. Really speaking this amount cannot be called savings in the sense that it cannot be availed

of to meet any expenditure, as it represents [the money value of petty ornaments which are not to be sold off. So savings 'of less than 50' are not included in the calculation of the average amount of wealth in savings. In the case of owners, tenants and servants who have a larger number of females per family than in any other class, even savings worth Rs. 51-200 can be supposed as representing in part, the ornaments which cannot be dispensed with. Considered this way, the percentage of families among owners who have savings worth the name (i. e. above Rs. 200) is 20·2. Even in the case of these 20·2 p. c. of the families, those that have hard cash are few and so these savings as they are mostly in the form of ornaments which ordinarily women are not ready to part with cannot be capitalized. Wealth of tenants in savings are smaller than that of owners. There are only 5·4 p. c. of families whose wealth in savings exceeds Rs. 400. Wealth of labourers in savings is very meagre—71·1 p. c. of families have savings of less than Rs. 50 and only 4·8 p. c., more than Rs. 200. Wealth of Harijans in savings is negligible : there are only 1·2 p. c. of families who have savings of more than Rs. 200.

The percentage of families who have savings of more than Rs. 400 is more in the case of traders and servants. 16·3 p. c. of families among traders have savings of more than Rs. 1000 and there are only 9·8 p. c. of families who have savings of less than Rs. 50. Among servants 26·5 p. c. have savings of more than Rs. 400.

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## APPENDIX IV

### Rural Income

**Introduction** :—There is hardly any difference of opinion among economists as regards the term, family income. Family income is usually taken as the net income of the family. But indistinctness still envelopes the line that divides net income of a family from its gross income. Difference is particularly more marked in the methods used in calculating family income from land. It is necessary therefore to explain the method used here in this connection.

When the land was 'jirayat' or dry crop one, the cultivator was asked to give the produce of the important crop grown by him. The amount that he received for that produce if he had sold it was taken down. If he had not sold the produce or a part of it, was changed into its money's worth according to the prices ruling on 1-1-1940, in order to maintain a uniform basis. Cereals grown by him by 'akdi'<sup>1</sup> method, that is, as a mixed crop were not computed. From the amount so obtained land revenue and expenses on manure were deducted. In the case of tenants rent paid instead of land revenue or both as the case may be were deducted.

In respect of irrigated lands inquiries into the details of the cost of production were made. Then from the gross income an amount equal to the depreciation and maintenance charges of bullocks was deducted. This deduction was considered necessary because:—(i) bullocks wear out soon, (ii) irrigated lands mostly grow commercial crops which yield no fodder which the cultivator has to buy to feed his bullocks, (iii) bullocks are engaged on the farm all the year round and cannot be plied for hire. Expenses on manure were also deducted from the gross income. Land revenue and irrigation cess were also deducted. The amount obtained after making all these deductions was taken as the income

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1. So much of cereals are grown by a cultivator as a mixed crop as is required for domestic consumption.

from land. This figure was further checked up by local inquiries.

*Implications of the method:*—i. In the case of 'jirayat' lands expenses on the maintenance and depreciation of bullocks, or expenses on ploughing, harrowing or hoeing are not included on the expenditure side. On the other hand, income from fodder, chaff, or grass is not included on the income-side. Usually no cultivator buys the things he feeds his bullocks with and a person who cannot produce sufficient fodder does not buy bullocks at all. Roughly speaking, expenses on the maintenance of bullocks and income from grass, fodder and chaff cancel each other and so neither of them is included in the calculations.

ii. Depreciation of bullocks is not debited; and the income from bulls born at home is not credited, as the two cancel each other.

iii. Expenses on seeds, sowing and weeding are not entered on the debit side; and the income from cereals grown as a mixed crop and vegetables are not entered on the income-side.

iv. Expenses on reaping are not included as reapers are paid in kind and

v. Similarly expenses on the repair of implements are not included as they are also paid in kind and that the figure of the total produce is given by the cultivator after making all these deductions.

vi. Expenditure on implements is not included as the wood used for most of the implements is invariably obtained from one's own field.

Thus the figure obtained by this method is not gross income because,

- i. it does not include income from cereals, fodder, vegetables etc.
- ii.        -do-                    -do-        ,, the produce paid in kind to reapers and hereditary artisans.

iii. it does not include income from indirect benefit accrued to the farmer from his farm.

It is not net income because,

- i. Deductions are not made for the labour of the family members.
- ii. " " " " for the free services of the relatives.
- iii. " " " " for maintenance and depreciation of cattle and manure produced at home and used on the farm.
- iv. Deductions are not made for the interest on the capital outlay.
- v. " " " " for profit or payment for the organizational ability of the cultivator.

Thus the figure so obtained constitutes: i. Wages for labour of the family. ii. Rent on his land (if he is a cultivating owner). iii. Interest for his capital investment in livestock, manure etc., iv. Remuneration for his organizational ability; and this figure coincides with what the rural people call 'income' from land.

*Factors influencing family income*—Factors that influence family income are many and vary from class to class and from family to family in the same class.

i. *Owners*:—Family income of a cultivating owner for any year mainly depends upon his income from land which in its turn is dependent upon innumerable factors the most important of which are the quality of the soil, season and prices. Natural region has also much influence on the income of cultivating owners. The owners of the irrigated region have

usually larger income, as the commercial crops grown by them are more paying.

ii. *Tenants* :—As regards tenants the rental system is an additional factor. Region has no special influence on the income of tenants who are charged rents according to the fertility of the soil. But nearness of forests or market places are definitely factors that contribute to the income of the tenants by affording them opportunities to offer their cart and bullocks for hire.

iii. *Labourers* :—Income of labourers depends upon numerous factors. The rate of wages and the period of employment available are the two important ones. In the irrigated region where the wages are higher and the period of employment longer, and labourers are better off than those in the non-irrigated region. In the forest region where employment in the forests is available the economic condition of labourers is not as bad as in non-irrigated regions. Availability of a side occupation for children in the inundated region is a distinct economic advantage which labourers of that region enjoy over those of others.

Then in the same village the following factors influence the family income and also account for the difference in the incomes of labourers of the same locality :

i. The nature, habits and health, of the person—a labourer of meek nature, robust health, and active habits stands better chances of continuous employment. ii. Skill—a skilled labourer can take the work on contract basis and earn more wages. iii. Matrimonial connections—a labourer having connections with a big land-owner can expect a longer period of employment. iv. Caste—Some castes like the Lingayat and the Reddis are preferred to others, Harijans are not usually employed as they are not considered fit labourers. v. Extent of contribution to family income by the wife—Usually the wife of a labourer, also goes out for work. But confinement comes in the way of her going to work for some time in a year or once in a few years. If there are frequent pregnancies and deliveries the wife's earnings are seriously curtailed and so also those of the family.

iv. *Traders* :—Income of traders depends upon—i. The amount of trade—which depends upon the capital of the trader, variety of articles kept, confidence of the people enjoyed by him and the population of the area. ii. Margin of profit he gets—which depends upon number of local shops and the nature of competition among them. The traders in villages in the interior can charge higher rates as there is less of competition and the people cannot know the latest prices unless they go to the market which is far off. iii. System of exchange—barter system is more profitable to the traders as the illiterate customers cannot easily calculate whether they have been paid the due exchange value. iv. System of transaction—Transaction on credit is profitable when the amount is likely to be realised. v. Caste—as trade has become the monopoly of some castes, a new entrant finds it difficult to compete with caste-traders.

v. *Artisans* :—(a) the income of the hereditary artisans receiving dues depends upon—

i. The number of clients and their economic position ;  
 ii. The nature of the harvest—as they are sharers of harvest, if the harvest is good, they also get a good share. (b) The income of weavers depends upon the working capacity of the weaver, his acquired skill in weaving finer fabrics, and the rates of wages. (c) Goldsmiths and Tailors—just like traders (see above) ; (d) Vaddars or stone-cutters—just like labourers.

vi. *Servants* :—(a) The superior servants—their income depends upon.

i. Their pay or the fertility of the lands they have been given for their services ; ii. amount of bribes they get.

(b) Inferior servants—i. Just like labourers. ii. Tips, if any.

vii *Harijans* :—Their income depends upon—i. The amount of dues they get in return for their free services ; ii. Scope for other forms of employment.



### Size of Family-Income.

No. 25 :—Statement showing average income per family and the income group of the majority<sup>1</sup> of families according to economic classes.

Economic Class	Average income per family in rupees	Income group of majority of families in rupees
Owners ... ..	296	101—300
Tenants ... ..	198	51—200
Labourers... ..	118	51--150
Traders ... ..	258	151—300
Artisans ... ..	239	101—300
Servants ... ..	276	101—400
Harijans ... ..	172	51—200
All ... ..	216	101—300

Average income per family is Rs. 216. The corresponding figure for owners is the highest being Rs. 296. It can be seen from Table No. 24 that in the higher income groups of Rs. 501 and above, families of owners' class are more numerous than those of any other one. The servants stand next to owners in respect of the largeness of average income per family. Though traders stand third with an average income of Rs. 258 per family, their number is second to none in the highest income-group of Rs. 1000 and above. Moreover they have 65.4 p. c. of their families in the income group of Rs. 151-300. Labourers and Harijans bear a striking contrast to traders in respect of distribution of families in income-groups. There are no families of labourers in the income-group of Rs. 501 and

1. More than 50 p. c.—Vide table No. 24.

those of Harijans in the income group of Rs. 601 and above. The average income per family of labourers is the lowest being only Rs. 118, 71·3 p.c. of families of this class are in the income group of Rs. 51-150, 45·3 p. c. of the families have an income below Rs. 100.

**Per Capita Income** :—Total income of a family does not indicate its economic condition as is generally supposed. To give an example, a big family of 20 members having an income of Rs. 1000 is in no way richer than a family of 6 persons having an income of Rs. 300 only. To suppose that higher income group reflects better economic condition of the families in that group is grossly inaccurate. Even families in the same income-group may not have the same economic condition. Futility of showing the economic condition of families by their total income or by grouping them in income-groups can be well illustrated by Table No. 25. Out of 268 families of 51-100 income-group, 14 families each, made up of one member only, are decidedly better off than 61 families of the same income-group which are made up of two members each. These 14 families are also better off than 355 families of 101-150 income-groups, which are made up of three or more members each.

The better way of indicating the economic condition of families is by relating their total income to the members in the family. In other words classification of families according to per capita income is the better way of showing their economic position.

It can be seen from Statement No. 26 that the average income per capita is Rs. 38. 20·2 p. c. of the families have a per capita income of above Rs. 50 and 28·7 p. c. below Rs. 25. Though traders are next to owners and servants in respect of largeness of family income they stand first as far as the average per capita income in the family is concerned. In the highest per capita income-group of Rs. 51 and above only the traders have as large a percentage of families as 40·2. On the other hand, the percentage of families having a per capita income of Rs. 25 or less is the least among the traders, being 7·6. Servants stand next to traders with Rs. 48 as average per capita

No. 26 :—Statement<sup>1</sup> showing the average per capita income and the distribution of families according to per capita income groups.

Economic Class	Average per capita income	Percentage distribution of families according to per capita income-groups in rupees		
		1-25	26-50	Above 50
Owners ...	46	11.4	58.0	30.6
Tenants ...	31	36.0	55.1	8.9
Labourers ...	28	50.4	46.0	3.6
Traders ...	52	7.6	52.2	40.2
Artisans ...	43	14.4	59.2	26.4
Servants ...	48	24.4	37.4	38.2
Harijans ...	29	46.4	44.6	9.0
Total ...	38	28.7	51.1	20.2

income and owners the third though the average income per family among owners is greater than in any other class. In the per capita income group of Rs. 51 and above or in that of below Rs. 26 servants are more numerous than owners who are better distributed in the three per capita income groups. The reason is that, the servants are made up of two classes, the well-paid servants which include superior Government servants and mill servants and inferior ones which include low-paid domestics and village servants. The average per capita

1. The average income per capita is calculated from Table<sup>1</sup> No. 27. This can be also calculated by dividing the average income by the average number of members per family. The figures so obtained are, Rs. 37 for all ; Rs. 46 for owners, Rs. 30 for tenants, Rs. 26 for labourers, Rs. 48 for traders, 41 for artisans, Rs. 47 for servants, Rs. 28 for Harijans. The divergence between corresponding figures obtained by the two methods is slight and it may be attributed to the drawbacks in the methods used.

income of superior servants is Rs. 66 and that of mill servants is Rs. 51.65. 1 p. c. of superior servants have a per capita income of above Rs. 50. On the other hand the average per capita among inferior servants is Rs. 31 and the percentage of families in the lowest per capita income-group of Rs. 1-25 is 53.8.

The average per capita income of artisans is Rs. 3 less than that of owners or Rs. 5 more than that for all. In the per capita income group of Rs. 26-50 artisans are more numerous than any other class. Among the sub classes of artisans weavers are better off. Weavers have an average per capita income as high as that of traders and 78.6 p. c. of the families among them have a per capita income of Rs. 51 or more.

The average per capita income is the lowest in the case of labourers being Rs. 28 only. Almost half (50.4) p. c. of families among labourers have a per capita income of less than Rs. 26 and only 3.6 p. c. more than Rs. 50.

The average per capita income of Harijans is a rupee more than that of labourers. Among the Harijans there are many families working in the mills. The average per capita income of these families is Rs. 40. If these mill-working families are excluded, the average per capita income for Harijans is Rs. 26 or Rs. 2 less than that of labourers.

Among the remaining classes, the shepherds have a per capita income of Rs. 49 on an average and priests have Rs. 32.

### **Relation between Wealth, Capital and Income.**

Capital plays an important role in increasing production and also the total income. But it is to be noted that all wealth is not capital. Only that part of wealth which is actually used in production constitutes capital. Out of the constituents of wealth of rural families only land, live-stock and that part of savings which is actually used in production can be called capital. Further, there is no direct relation between the total income of an individual and his capital. It can be seen from statement No. 27 that traders

have a larger average per capita income than owners though the average per capita capital among the latter exceeds that

No. 27 :—Statement showing the average wealth per capita, average capital per capita<sup>1</sup> and average income per capita, according to classes.

Economic Class.	Average wealth per capita.	Average capital per capita.	Average income per capita.
Owners ...	263	212	46
Tenants ...	122	82	31
Labourers ...	60	41	28
Traders ...	211	149	52
Artisans ...	111	74	43
Servants ...	195	150	48
Harijans ...	35	23	29
Total ...	157	114	38

of the former by Rs. 63. This is because the capital of the owner invested in land does not yield as much income as that invested in trade. Again the trader on account of his greater intelligence can make better use of his capital and earn more than an average cultivator. Labourers who depend for income more on their labour have an average per capita income which is more than half that of owners, though the average per capita capital of the latter is more than twice as large as that of the former. In short income of an individual or of family is the outcome of the four factors of production of which capital is one and the others on are land, labour, organization.

1. Average capital per capita is obtained by adding figures of wealth in land, live-stock and savings ( vide statement No. 23 ) and dividing it by the average number of members in the family of that class.

### Per Capita Income and Region.

No. 28—Statement showing the influence of region on per capita income.

Economic class and Region	Percentage distribution of families according to income groups in rupees			Average per capita income
	1-25	26-50	Above 50	
Owners ... (irrigated)	6.2	66.7	27.1	46
Owners ... (non-irrigated)	15.2	51.8	33	46
Tenants ... (irrigated)	32.6	58.4	9	33
Tenants ... (non-irrigated)	36.8	54.4	8.8	30
Labourers ... (irrigated)	37.4	56.1	6.5	31
Labourers ... (non-irrigated)	60	38.4	1.6	25

Statement No. 28 shows that the average per capita income in the family among owners is the same in the irrigated and non-irrigated region. But it can be seen that the percentage of families in the lowest per capita income group is smaller in the irrigated region. The average per capita income of tenants of the irrigated region is slightly larger than that of the non-irrigated region partly on account of the better scope for carrying on side-occupation which the former enjoy. Average per capita income of labourers of the irrigated region is 24 per cent more than that for the non-irrigated region. The high prices prevailing in the irrigated region is the cause of this.

**Percentage of children in the family and per capita income.**

No. 29—Statement showing the average per capita income for varying percentage of children in the family.

Percentage of children in the family	Average per capita income
0	55
11-20	44.7
21-30	44
31-40	38.9
41-50	37.9
51-60	31.7
61-70	28.6
71-80	27.7

It can be concluded from Statement No. 29 that the average per capita income of the family falls as the percentage of children in the family increases.

**Average Income per Adult<sup>2</sup> Unit.** The average income per adult unit is Rs. 50.2. The corresponding figures for other classes are Rs. 65.7 for owners, Rs. 64.5 for traders, Rs. 62.8 for servants, Rs. 55.6 for artisans, Rs. 40.4 for tenants, Rs. 39.2 for Harijans, and Rs. 33.7 for labourers. Again, owners, who are second to traders as far as the per capita income is concerned have the largest average income per adult unit.

1. This statement is prepared from Table No. 26.

2. The average income per adult unit is obtained by dividing the average income per family by the average number of members in adult units per family of that class.

No. 30—Statement showing the average percentage income of economic classes from important sources.

Economic Class.	The sources of income and the average percentage income from each								
	Land	Live-stock	Casual labour	Trader	Artisan's work	Cart-rent	Interest	Service	Bribes
Owners	67.3	8.8	5	2	...	2.8	1.8	...	...
Tenants	50.1	11.1	21.1	2.7	...	5.8	1.4	1.4	...
Labourers	11.7	9.2	71	1.1	...	...	...	1.1	...
Traders	13.9	3.6	7.1	61.6	...	...	3.8	3.1	...
Artisans	11.6	2.7	3.8	.9	69.3	...	.8	1.3	...
Servants	24.7	2	6.9	...	...	...	.8	52.1	4.4
Harijans	5.5	7.5	36.8	...	...	...	...	20.8	...

**Sources of Income :—**1. *Land*—Land is an important source of income with most of the economic classes. In the case of owners and tenants all families have at least a part of their income from land. The percentage of families which have land as a source of their income is 67.1 among servants, 66.2 among labourers, 63.1 among traders, 53 among Harijans and 50.8 among artisans.

2. *Live-Stock* :—Next to land, live-stock is the important source of income. The percentage of families which have live-stock as the source of income is 70.3 among owners, 70.2 among tenants, 59.6 among labourers, 25.9 among artisans, 20.6 among traders, 16 among servants, 51.2 among Harijans.

Income from live-stock is obtained in many ways viz. from milk, curds, butter, dung, manure, eggs, kids, wool, or appreciation in price.



Importance of live-stock as a constituent of wealth is pointed out elsewhere. As a side-occupation also, live-stock is second to none. With an investment of Rs. 50 on a she-buffalo, a cultivator who has not to buy fodder can earn Rs. 4 per month on an average. If there is market for milk or curds this income is definitely not less than Rs. 8 per month. Those who can spare more time to graze the she-buffalo and wash her daily can earn even more. An average family can, after consuming dairy products in sufficient quantities, earn enough to meet their bazar expenses. Most of the families maintain she-buffalo so that the bazar expenses may be defrayed from its income. In actual practice, in a family having a she-buffalo, the head of the family does not contribute anything towards bazar expenses. So the housewife regulates domestic consumption of dairy products in accordance with the purchases to be made next week.

Investment on cows is equally lucrative. A bull-calf born of a cow worth Rs. 50 easily fetches Rs. 23 at the end of the year. After two years the same calf can be sold for Rs. 50 and after three years for Rs. 80. Tending of cows for their breed is more paying in the inundated region. A bull of one year of this region sells for Rs. 75 and that of 3 years for Rs. 150.

Tending of bulls as a side-occupation is equally paying. Many families of inundated and forest region buy emaciated bulls for about Rs. 34-40, graze and feed them for 3-4 months and sell them again for Rs. 60-70.

Investment on goats is also paying. A goat costing about Rs. 10 brings forth two kids a year which can be sold for Rs. 4. So the poorer families who have not the money to buy a she-buffalo or the lands to feed her, tend a goat or two.

Poultry keeping is also paying provided that measurers are taken to guard them from disease, hawk and thief. A cock and hen costing Rs. 1-8 produce 96 eggs per year. These eggs can be sold for Rs. 1-3 and if they are hatched into chicken more than Rs. 2 can be obtained at the end of the year, as a chicken of a year is worth 3-6 annas.

Sheep-rearing is paying only when it is followed as the principal occupation. A family can maintain itself decently on a hundred sheep worth about Rs. 500. These yield wool worth Rs. 30 per year, butter worth 6 annas per week and manure worth 2 seers of corn per day; besides, a hundred kids worth about Rs. 100 per year. But such a family has to lead a nomadic life.

Now-a-days even tending pigs has become a paying proposition as the price of a pig has risen to Rs. 5.

3. *Casual Labour*: Casual labour in the fields or elsewhere is one of the important sources of income. The percentage of families which have casual labour as a source of income is 100 p. c. among labourers, 58.2 p. c. among tenants, 32.8 among servants, 23.9 among traders, 15.4 among artisans, 10.6 among owners, and among 70.5 Harijans.

Agricultural operations involve various forms of labour and in a measure which cannot be coped with by the owner of the land. So labourers are employed on daily payment system. The payment is usually in kind. Roughly speaking, an agricultural labourer of the non-irrigated region is paid per day 2 annas or corn worth that amount during the off season. The wages in the irrigated region are higher varying between 3-4 annas. During the harvest season the payments are invariably in kind and are in proportion to labour. So a good labourer can hope to earn 8 annas very easily. Even women earn 6-8 annas during this season.

In the irrigated region employment is available all the year round but in the non-irrigated region, there is work only for 4-6 months depending upon the cultivable area of the village and the number of labourers. During the slack season many of the poor families go to the neighbouring villages in search of employment. During the harvest season in particular the movement of labour population from one village to another is noticeable.

There is no great scope for non-agricultural employment in the rural areas. Only a few who are more strong and skilled than ordinary field labourers get non-agricultural work

and that too for some time in a year. The important among the forms of non-agricultural labour are, wall-building, road-repair in villages near metalled roads, quarrying, tree-felling, making of charcoal and other similar work in forests in villages of the forest region, rail-road repair in villages near railways, 'hamali' in villages near market places etc.

Most of these forms of labour are undertaken on contract basis and the payment is in cash. A good-builder earns per day 8-12 annas, a good road repairer 6-8 annas, a tree feller 5-7 annas, a rail-road repairer 4-6 annas, etc.

4. *Trader* :—Trade as a source of income is not so important as land, livestock or casual labour. It forms a source of income with 100 p. c. of traders, 9.3 p. c. of tenants, 8.5 p. c. of owners, 6.5 p. c. of servants, 4.4 p. c. of artisans and 3.3 p. c. of labourers.

With traders, trade is the principal occupation. But others carry on trade as a side occupation in various things and on various occasions like the following :—

1. Selling of sundry things on bazar days.
2. Selling of sundry things in the fair.
3. Selling of sundry things at holy places and on holy days.
4. Conducting tea or bidi shops during the harvest seasons.
5. Buying butter, wood, vegetables, fruits or eggs in the village and selling them in the market.
6. Buying of bangles, oil, or other articles in the bazar and selling them to the villagers.
7. Buying of agricultural crops like cotton, chilly, country sugar etc. during the harvest from the villagers and selling them in the town.
8. Buying of cattle in the market and selling them the same or the next week.
9. Acting as a commission agent for buying or selling of cattle.

The margin of profit is not prescribed. The trader tries to get as much profit as he can conveniently get without losing his business reputation.

5. *Cart-rent* :—Cart-rent is a source of income with 27.5 p. c. of tenants, 16.5 p. c. of owners and 1.1 p. c. of artisans. As bullocks are not owned by families of other classes, cart-

rent is not a source of their income. Cart as a passenger conveyance has been almost replaced by motor. Richer classes travel by motor only and poorer ones on foot when the distance to be travelled is not much. It is on occasions when a person cannot go on foot and that a motor is not available that a cart is hired. The rates of the cart are 8 annas for a journey of 8 miles or a rupee for a day's return journey of 12-20 miles.

Carts are generally used to transport agricultural produce, wood or forest products to the market. The usual rates are Rs. 2 per day when the return journey is of a day and the loading is done one way only. When loading is done both while going and coming Rs. 3 are charged for a day's return journey of about 20 miles.

6. *Agricultural dues* :—It is customary in the rural areas for the cultivator to pay for the services of many artisans in kind once a year at the time of harvest. Artisans who receive dues are called 'aygars'. The important among the aygars are the blacksmith, the carpenter, the barber and the Holeyā or Harijan. The blacksmith is to supply all the small iron or steel implements required by the cultivator. The carpenter has to do all repair work of wooden implements and barber is to shave whenever his services are demanded. The Holeyā is to supply 'new shoes and repair old ones. Again he is one of the village public servants whose duty is to carry post of the village officials and render menial service. The recent tendency is to avoid paying Holeyā for his public duties.

The rates of payment to the 'ayagar' are not fixed. The quantity paid depends upon the harvest, the nature of the cultivator and the amount of the actual services rendered by the aygar. Generally a blacksmith gets from a cultivator owing two bullocks, about 26 seers of jowar or bajri, 64 seers of ground-nuts and 4-6 seers of wheat. The carpenter and the barber also get about the same amount. But payments to the holeyā are less. Aygars have a claim to a share in every thing grown by his cultivator. Besides, they can at any time bring vegetables and grass in required quantities—from the fields of

their client. It is roughly estimated that an aygar can have a decent living if he has 20-25 clients.

There are some other aygars also. The Dhor or tanner is one of them. He is one of the important aygars in villages irrigated by wells. He is to supply all the leather instruments required for water drawing arrangement. He is paid 80 maunds of country sugar if sugar-cane is grown or 30-40 srs. of corn.

*Boatman* :—Many cultivators instead of paying ferry crossing charges every time while crossing promise, the boatman to pay dues at the time of harvest.

*Potter* :—At some places potter is also paid dues for the pots supplied

*Tailors* :—Some of the tailors are also paid dues.

*Washerman* :—Is also paid dues at some places. But there are many other persons who claim dues without rendering any service to cultivator. Among such aygars are the gurav or the local priest, koravar or the musician of the local temple, the family priest, the 'halab' or village servant, beggars etc.

7. *Interest* :—Though there are few who can be called regular money-lenders, there are many who lend small amounts to their friends or relatives to assist them in their difficulties. The percentage of families who have interest as a source of their income is 9.7 among traders, 8.5 among owners, .8 among tenants, 4.9 among artisans, 4.6 among servants, 1.2 among labourers and nil among Harijans.

8. *Service* :—Service is of three kinds, viz. Government service, service in a mill or institution, and private service. The Patil, Kulkasni, the 'halabs' and the teacher are all Government servants. The services of the first three are paid with the grant of land. Kulkarni is given some honorarium at places where irrigation dues are to be collected. The pay of the teacher is regulated by the scale of pay determined by the Government. Mill servants are paid Rs. 15-45 ordinarily according to individual merits. In places where there is a co-operative society a secretary is maintained on a pay of

Rs. 5-15 and a peon on Rs. 8-10. In bigger villages there is the postmaster and a secretary of the Gram-panchayat.

There are many engaged in private service. 6.5 p. c. of Harijan families and 5.9 p. c. of labourer families have private service as a source of income. Many of the Harijan boys work as cow-herds on an annual pay of Rs. 4-8 with free boarding, lodging and clothing. Some of the big cultivators employ field labourers on a monthly pay of Rs. 6-10. Some of the traders employ clerks on Rs. 8-10 per month. Many boys are employed in tea shops or as domestics on a pay of Rs. 1-2 per month with free boarding. Before the harvest season, persons are engaged on Rs. 4-8 per month to watch the crops.

The percentage of families which have service as a source of income is 4.9 among owners, 3.5 among tenants, 3.3 among labourers, 9.7 among traders, 3.8 among artisans, 100 p. c. among servants and 29.5 among Harijans.

9. *Crafts* :—(a) *Weaving* :—Weaving is an important craft but it has ceased to be as paying as it once was. Weaver is paid Rs. 4 if he weaves 8 saries from yarn of 30 number. A man can weave 4 saries week on an average. If the person has capital of his own to buy yarn there is an additional profit of 4 ans. per sari. Those who are strong and skilled earn Rs. 4-5 per week. Women of weavers do subsidiary work of winding the thread, arranging the loom etc. and earn 2-4 annas a day.

Weaving as a side occupation is followed by a few families only.

(b) *Tailoring* :—Tailor is also one of the 'aygars.' The tailor charges to those who are not his customers paying dues, 2 annas for a half shirt, 2½ ans for a full shirt and 12 annas for a coat. He earns about a rupee per day during the harvest time and during the days just preceding important holidays. In the rainy season his average earnings are 6-8 annas.

(c) *Shaving* :—Barber is one of the aygars. But he charges non-agriculturists at the rate of Rs. 1-8 per year or an anna for a shave,

(d) *Pot-making* :—Potter charges an anna for a pot, 3 annas for a vessel of 4 gallons, and 4 annas for a good water carrying pot. Charges of other articles vary according to size and shape. An experienced potter can earn about a rupee per day by working full time, but earnings per day on an average are not more than 8 annas.

(e) *Carpentry* :—A carpenter charges Rs. 12 for preparing a new wheel of wood, if wood is supplied. Re. 1 is charged for making a chair. Carpenter is paid dues and he does not get many orders to be executed for cash.

(f) *Smithy* :—A blacksmith charges Rs. 2 for fitting the wheels of a cart with rails; 2-4 annas for a lock. He generally works for his agriculturist—customers who pay him dues.

(g) *Stone-cutter* :—Stone-cutters are usually of vaddar caste. Those who blow up stones from rocky mountains charge Rs. 2-8 for 100 big stones which can be used in house building. These persons earn 12—16 ans a day. Some of the Vaddars manufacture grinding stones. A grinding stone which can be sold at a profit of Rs. 2 can be made in two days. Some other Vaddars who break stones in pebbles for being used in metalling roads earn about 7 annas a day of 8 hours. Their women who work for about 5 hours a day earn 3.5 annas.

(h) *Shoe-making* :—Shoes are supplied to the cultivator in exchange for dues. To non-cultivators, shoe-maker charges about Rs. 2 for shoes which last for two years. For ordinary shoes a rupee is charged. Shoe-makers can earn 8 annas per day by preparing shoes.

(i) *Goldsmithy* :—Goldsmiths of the rural areas are required to prepare mostly silver ornaments. An honest goldsmith cannot earn more than 8 annas a day. But it is said that goldsmiths are never honest. In spite of the free use of underhand means, goldsmiths are finding it impossible to depend solely on their profession. So goldsmithy is becoming a side occupation.

(j) *Playing on musical instruments* :—A party of Korvars or musicians charge Rs. 2-4 per day to play on instruments

during marriage. As the party consists of 4-5 persons, each gets about 8 annas per day. Korvars are usually attached to some temple and they get some honorarium for this service and in addition they collect dues at the time of harvest.

10. *Spinning*: Spinning was once universal in the taluka. It was one of the duties of the house-wife to see that clothing requirements of the family were met with from the home-spun yarn only. But now, only in old-fashioned houses that some old women can be seen working on the spinning wheel. Importance of spinning as a side-occupation has lately been impressed upon the people by political propaganda. A yarn collecting centre is opened in the taluka and some families have begun to spin in their spare hours with a view to increase their income. The percentage of families which have spinning as a source of income is 3 among servants, 2.7 among labourers, 2.3 among tenants, 2.1 among traders, 1.5 among owners, and nil among artisans and Harijans.

It is said that even a beginner can earn  $1\frac{1}{2}$  annas in 7 hours by spinning a seer of ginned cotton into No. 16 thread. The more experienced few can spin 4000 yards in 8 hours and can get 4 aṅs net by selling it to the yarn collecting centre.

Spinning of wool is not done by many partly because there is no demand for it and partly because of the low payment. Only a rupee is paid for spinning of 2 srs. of wool which requires 15 days' full work. There are only 15 families which have wool-spinning as a source of income.

11. *Ginning*:—Ginning is mostly done in the ginning mills only. Formerly it was exclusively done by Pinjars—a Muslim caste. A Pinjar is paid  $\frac{1}{2}$  anna when 10 srs. of seeds are ginned out of cotton; this is a work of 3 hours.

12. *Fire-wood Selling*:—Many families collect branches and plants and sell at the rate of 2 annas per head-load. 6 p. c. of the Harijan and 3.7 p. c. of labourers have fire-wood selling as a source of income. Selling of firewood is an important side-occupation among the villagers living near the town. Those living in the forest region, carry fuel to the town in



carts and sell them for Rs. 3-6 per cart according to the load and the quality of the fuel. This business is done mostly by tenants when their bullocks and cart have no other work.

13. *Menial work* :—All sorts of menial work are undertaken by poorer families to subsidize their income. The following are some of them.

- (i) *Washing clothes* :—Some families engage a maid servant to wash clothes. The payment is not more than Rs. 1-6-0 per month for the clothes of an average family. (ii) *Cleaning vessels* :—The payment for cleaning vessels of every day use of a family is about a rupee per month. (iii) *Bringing Water* :—As the water source is sometimes far away from the village proper some families engage a boy for bringing water. The payment is according to the number of water-pots brought, the rate of payment being an anna for five pots or so. (iv) *Grinding* :—Grinding of corn is done by the housewife only. But on occasions like marriage when the house wife cannot spare time or on other days when she cannot do the work, grinding is entrusted to poor women who are paid at the rate of a pice or two per seer of corn. (v) *Smearing with dung* :—On holidays some women are employed to smear the floor with cow-dung. The payment is about 2 annas per day. (vi) *Gleaning of corn* :—Pounding and gleaning of 'navani' corn is followed as a side occupation by many families, particularly in the 'Kunarnad' region. They buy navani corn of a rupee, pound and glean it and sell it at a profit of an anna and a half. A woman on an average can earn 3-4 annas a week. (vii) *Cow-dung selling* :—Some poor women collect cow-dung, dry it into cakes, and sell them at a rate of 2 ans for hundred cakes. (viii) *Stitching or repair of Clothes* :—Some women particularly of the Das caste repair old clothes and stitch bodice for women. They also stitch together pieces of old clothes into a big sheet called 'kaundi'. These women earn about 4 annas a day. (ix) *Bidi Making* :—In the village Ankalagi where there is a big bidi-producing firm, many women are engaged in manufacturing bidies. A woman earns 1-2 annas a day by working in her spare time for about 4 hours. (x) *Selling of Grass* :—Some women reap grass of

the public ground and sell them in the market and earn 3 annas a day.

14. *Basket Making* :—Korvars and Harijans make baskets and sell them for 2-3 annas, each. A basket-maker can earn 6-8 annas. per day if he works full-time. But the demand for basket is not so great as to give full-time work.

15. *Rope Making* :—Rope-making for selling is done by Korvars and Harijans. 3-4 annas can be earned by rope-making.

16. *Begging* :—Begging is a source of income with the priests, Das people, 'jogati' or untouchable prostitutes and all others who go for begging. Priests are served with a handful of jowar or jowar flour and 'jogatis' with a pice. Other beggars are given a pice.

17. *Miscellaneous Sources of Income* :—

Name of the Source	No. of families. ( of 1592 families )
i. Bribes ... ..	47
ii. Bone-collection (among Harijans)	37
iii. Prostitution or debauchery ...	35
iv. Stealing grass, corn etc. ( among Berads and Das ) ...	23
v. Getting money from relatives employed elsewhere ...	22
vi. Acting as a go-between for lovers	15
vii. Drum beating ( only Harijans ) ...	10
viii. Acting as a physician...	6
ix. Astrology and palmistry ...	3
x. Offering oneself as a witness in suits ... ..	2
xi. Intimidating and getting money from others ... ..	2
xii. Wrestling ... ..	1
xiii. Snuff-making ... ..	1

18. *Percentage of Income from different Sources*

i. *Cultivating Owners* :—With owners income from land occupies a major place, the average percentage income from this source being 67.3. It can be seen from Table No. 28 that 16.3 p. c. of families have more than 90 p. c. and 60 p.c. more than 60 p. c. of their income from land only. On the other hand, those who get less than 30 p. c. of their income from land form only 5 p. c. In the irrigated region there are only 3.5 p. c. of the families who get less than 30 p. c. of their income from land. In the higher income-group of Rs. 501 and above the percentage of income from land is also high, the average percentage being 84.5.

Income from other sources forms only a small part. Among other sources income from live-stock is very important; the average percentage of income from live-stock is 9.8. There are only 1.5 p. c. families who get more than 50 p. c. of their income from this source and 34.7 p. c. families get no income at all. Income from live-stock is considerable only in the lower income groups.<sup>1</sup> The reason for this is that families with large incomes consider it below their dignity to sell dairy products and they do not sell home-bred bulls as they require them for cultivation of their fields.

Casual labour does not contribute much to the family income of cultivating owners; the average percentage income from casual labour is only 5. Table No. 31 clearly shows that in the case of families having an income of Rs. 501 and above income from casual labour is nil or negligible. For, the rich consider it derogatory to their social status to work on daily wages. Secondly as they have to mind their own fields of many acres they cannot spare time. But we can find 34.5 p. c. of families in the comparatively large income-group of 300-500 who get a part of their income from casual labour. This is because as there is scarcity of labour during the harvest season, it is customary for the wives of the big cultivators to request their female relatives to help them in reaping and the latter usually accept on condition that they should be helped in the like manner. The relatives who are thus invited are paid

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1. Vide Table No. 29,

according to the custom of the locality. In this way even rich families sometimes get a part of their income from casual labour. But the families having poorer income have to go for casual labour not to help their relatives but to subsidize their meagre earnings. So we notice that in the case of families in the income group of Rs. 300 and below, percentage income from casual labour forms an important part, the average percentage income being 6.

In the case of owners the average percentage income from cart-rent is 2-8 and that from trade is 2. 4-6 p. c. of the families get more than 20 p. c. of their income from cart-hire. Percentage Income from other sources is very small.

ii. *Tenants*:—Though land forms a source of income with cent percent of tenant families, percentage income from land is considerably less than that for owners. The average percentage of income from land is 50-1. Only 31 p. c. of the families have more than 60 p. c. of their income from land. Among tenants of the non-irrigated region the percentage of families having more than 60 p. c. of their income from land is only 24. On the other hand, families which get less than 30 p. c. of their income from land constitute 20-8 p.c., which is nearly 4 times as much as the corresponding figure for owners. In the non-irrigated region the percentage of families having less than 30 p. c. of their income from land is 26-5.

As income from land is not sufficient, tenants have to fall back upon other sources of income. Many of the tenants go to work as labourers when they have no work in their own fields. The average percentage income from casual labour is 11-1. 53-2 p. c. of the tenants get more than 20 p. c. of their income from casual labour. The percentage of families getting more than 40 p. c. from this source is 24-4.

Income from live-stock is also considerable, the average percentage income from this source is 11-1. Those who get more than 10 p. c. of their income from live-stock form 46-6 and these getting more than 30 p. c. form 8 p. c.

Next to live-stock comes cart-hire as an important source of income. It contributes more than 15 p. c. of the income in the case of 17-8 p. c. of the families.

Interest and trade do not seem to contribute appreciably to the income of tenants. The average percentage income from trade is 2.7 and that from interest is 1.4.

3. *Labourers* :—With labourers, the average percentage income from labour is 71. In the case of 20.3 p. c. of the families it is almost the only source contributing more than 90 p. c. to the total income. Among labourers those who get more than 50 p. c. of their income from labour from 80 p. c.

Though income from land does not constitute the major part of the income of labourers, it is an important source, next only to labour. The average percentage income from land is 11.7. 8.6 p. c. of the families get more than 30 p. c. of their income from land and 27.4 p. c. of the families get 16.30 p. c.

Livestock is another important source of income. The average percentage income from livestock is 9.2. Income from other sources is unimportant.

4. *Traders* :—Table No. 37 shows that income from trade contributes largely to the income of traders. The average percentage income from trade is 61.6. 22.8 p. c. of the families have more than 90 p. c. of their income from this source and 76 p. c. of families have more than 50 p. c.

Income of traders from land is also considerable. The average percentage income from land is 13.9. 25.1 p. c. of the families have 16.30 p. c. of their income from this source. But there are 37 p. c. of families who are not dependent upon land for their income. In the case of 56 p. c. of the families the percentage of income from land is less than 11 p. c. only 2.2 p. c. of the families get more than 50 p. c. of their income from this source.

Income from livestock forms only 3.6 p. c. of the total income on an average. Most of the traders rear livestock to procure dairy products for domestic consumption. This is evident from the fact that only 20 p. c. of the families have livestock as their source of income whereas the percentage of families owning livestock is 56.6.

Casual labour is more important to traders as a source of income than livestock. The average percentage income

from casual labour is 7.1. This may sound strange. But the fact is that some of the traders are part-time traders only. They work in the fields as labourers in the morning and conduct their shop in the evening. 10.9 p. c. of the families which have more than 30 p. c. of their income from casual labour are traders of this type. 13 p. c. of the families which get less than 30 p. c. of their income from this source are usually those whose female members do casual labour during the harvest season.

Traders have a greater percentage of income from interest than any other class. 9.8 p. c. of the families are doing money-lending business. In the case of 3.3 p. c. of the families which have more than 50 p. c. of their income from interest money-lending is the real profession though apparently they are traders. The average percentage income from interest is 3.8.

Among other sources of income service is the important one, the average percentage income being 3.1.

5. *Artisaas*.—Table No. 38 shows the percentage income of artisans from different sources. It can be seen that no other class is so much dependent upon its principal occupation. 30 p. c. of the families get more than 90 p. c. of their income from their main occupation. In the case of weavers those who got more than 90 p. c. of their income from their main occupation form 49 p. c. among stone-cutter, it is 63 p. c. The average percentage income from the main occupation for this class is 69.3. Only the Korvars or musicians are not much dependent on their main occupation for their livelihood.

As a contributory factor of income, land is unimportant with many of the sub-classes of the artisans like weavers vaddars, and korvars. Though the average percentage income from land is 11.6, it is an important source of income only with the hereditary artisans receiving dues and with the goldsmiths and tailors. Among the former 44 p. c. of the families and among the latter 69 p. c. get more than 10 p. c. of their income from this source. In this class as a whole the percentage of families getting more than 30 p.c. from land is only 14.9.

Income from casual labour and livestock is important only in the case of hereditary artisans. The average percentage income from casual labour is 3.8 and that from livestock is 2.7. Other sources of income like interest, trade and service are of minor importance.

6. *Servants*:—The sanadis or village servants who are given lands permanently instead of cash payments at regular intervals, have greater part of their income from land only, at the average percentage being 60. With superior servants also, income from land forms a considerable part of their total income. The average percentage income from land for servant class as a whole is 24.7,

Service occupies 52.1 p. c. of the total income of servants on an average. In the case of domestic and mill servants there are only 5 p. c. of the families which get less than 41 p. c. of their income from service. 43 p. c. of the families among these two sub-classes have more than 80 p. c. of their income from service. But among the superior servants there are 26 p. c. of the families which get less than 41 p. c. of their income from service. The reason for this is that some of the superior servants like Patils have been given land for their services.

The average percentage income from casual labour is 6.9. Among superior servants no family has any income from this source. On the other hand among inferior servants there are 43 p. c. of the families which get 20-70 p. c. of their income from casual labour.

Among superior servants bribes is an important source of income. The average percentage income from this source is 4.4.

7. *Harijans*:—Sources of income of Harijans are many. Some of them are:—agricultural dues from cultivators, livestock, casual labour, service, shoe-making, shoe-repair, bone-collection, selling of hides, fire-wood and ropes, making of charcoal and baskets, begging, beating of drums and prostitution. It is difficult to determine the percentage income from each of these sources separately. Table No. 39 gives the percentage income from important sources only.

Casual labour is the most important source of income, the average percentage income being 36.8. 27.1 p. c. of the families have more than 60 p. c. of their income from this source only.

Service is the next important source of income contributing 20.8 p. c. on an average. This high percentage is partly due to the employment of many Harijans in the Gokak Mills Ltd.

The average percentage income from livestock is 7.5. But there are no families getting more than 50 p. c. of their income from this source.

Land contributes 5.5 p. c. to the total income on an average. 21.7 p. c. of the families get more than 10 p. c. from land but no family gets more than 60 p. c. of its income from this source.

The average percentage income from agricultural dues is 10.9. 28.3 p. c. of the families get 16.30 p. c. of their income from this source.

Shoe-making is not an important source of income though the average percentage income from this source is 6. 81.7 p.c. of the families have no income from shoe-making at all.

The average percentage income from miscellaneous sources is 12.4.



## CHAPTER V

### Rural Consumption.

**Scope of the chapter:**—This chapter is intended to serve as an introduction to the study of rural expenditure. An attempt has been made here to detail all the items of rural expenditure and to give the per capita consumption when the item of expenditure is one which is eaten or to indicate the extent of consumption when quantitative measurements cannot be given. When the item of expenditure is not a thing which is eaten, the amount spent on it by an adult or a family is given or indicated. Variations in consumption have also been explained in the fullest details. Data for this chapter have been directly obtained by intensive study of consumption of many rural families. When the item was one whose consumption did not show great variations, conclusions have been drawn from the data obtained from 20–25 families. When the item was one whose consumption showed great variations it was considered necessary to base the conclusions on a wider sample. Investigation was not brought to a close nor were the conclusions drawn till the author was convinced that all variations in consumption of that item had been covered by the data collected. Though complete accuracy for the figures given in the chapter cannot be claimed, it can be asserted that they are fairly reliable and that most of the variations in consumption have been accounted for.

**(A) Consumption of the staple food:**—(a) Kind of the grain used:—The cultivator usually uses as staple food the food-corn that he produces. The labourers use the corn that they receive as wages. The hereditary artisans make use of the corn that they are given as their dues. The landless families choose the food-corn that is grown locally. The kind of the grain used as staple-food is also largely dictated by prices. As wants are competitive, the cheaper corn is substituted for the dearer one.

In Gokak Taluka people generally use jowar as the staple food. Rabi jowar is preferred as it is very tasty though a bit

costly. Poorer sections of the people who cannot afford Rabi jowar, use Kharif jowar. Bajri is not generally selected as it is less tasty though the price is more or less the same as that of jowar. But when the price of jowar goes up, bajri is used as the cheaper substitute. In the irrigated areas maize is consumed as the staple food. In some villages, it completely replaces jowar on account of its cheapness. Wheat is the only crop which is not generally used even when it is produced locally. The main reason is its higher price for which it can be exchanged. Even when it gets cheaper it is not given preference as (i) its preparation into bread (i. e. Chapatis) requires more time which the busy house-wife cannot spare (ii) oil is considered necessary for preparing 'Chapatis' and when it is included in the cost of production, jowar bread becomes cheaper in spite of the higher price of jowar, (iii) jowar bread is eaten with 'chutney' of bare chillies and salt. But wheat bread—the people say—cannot be well relished without sugar or some sweet dish which makes the cost of wheat bread prohibitive. Rice has never found favour with the people who complain that it makes light food over and above its high price. Rice is used as a subsidiary food by the Brahmins and other well-to-do people who eat boiled rice with butter-milk and milk after finishing up the bread. People consider rice-eating a luxury. In the Kundarnad region 'navani' corn is used by the poor people in the same way as rice by the rich. But in other parts staple grain is used for bread and for nucchu<sup>1</sup> which is used as a subsidiary food like rice and also sometimes as vegetables for bread.

(b) Per capita consumption of the food grain. The amount of grain consumed by an individual depends upon various factors:—(i) The health of the individual:—It is needless to say that the amount consumed increases proportionately with the health or digesting capacity of the person. (ii) Habits of the person:—One accustomed to the habit of drinking tea which decreases the digestive power cannot eat more. (iii) Occupation:—Amount consumed can be easily determined from the occupation of the person. The labour-

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1 It is a kind of 'second dish'—vide glossary.

ing classes require more food than the land-lord, the trader or the goldsmith for example. (iv) Other habits like eating fruits, sweetmeats etc. before meals :—People who are in the habit of eating before meals cannot consume more of bread, though their total consumption amounts to the same. (v) Quantity of vegetables :—If more of vegetables are served, less of bread is eaten. (vi) Kind of grain used :—Light and tasty grain like rice is consumed in greater quantities than heavy or tasteless grain. (vii) Form of preparation :—If dry bread is prepared a greater quantity of grain is consumed than when a liquid preparation of the grain is served. Poor families when they have not the sufficient stock of grain use gruel instead of 'nuchchu'. (viii) Season :—In summer as more water is drunk, less food is taken. It is also alleged that digestive capacity is influenced to some extent by the seasons. (ix) Properties of the water used :—Some waters have the distinctive drawback of spoiling the digestive power. In the river inundated villages where muddy water alone is used for cooking and drinking, people tell that their per capita consumption is less in the rainy season, as they feel less hungry on account of the muddy water.

Normally a healthy adult male consumes a seer<sup>1</sup> of grain per day. Eight breads are prepared from the flour of one seer of jowar and an adult eats six breads a day, at the rate of two breads a time and  $\frac{1}{4}$  seer is consumed in the form of 'Nuchchu.' A healthy adult female consumes  $1\frac{1}{2}$  breads a time, three times a day with 'nuchchu' of  $\frac{1}{4}$  seer. Thus the total consumption of grain of a healthy female adult comes to .8 seer. This figure fluctuates greatly under the influence of one or more of the factors that are enumerated above from .4 sr. to 1.2 srs., the average being .7 sr.

**Total consumption of the food-grains by a family :—**Total consumption of the staple grain by a family is not exactly commensurate with its membership and is dependent on the following additional factors :—

- (i) Capacity for consumption of individual members.
- (ii) The number of outsiders that are present for meals. In a

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<sup>1</sup> A seer is of 80 tolas in measure.

family having many relatives, there is always an attendance of some guests for meals. (iii) Number of members who are absent at meals. (iv) Number of cattle—some bread is given to cattle. If there are dogs, they are fed with some pieces. (v) General habits—if the house-wife is miserly, the members are not fed fully. On the other hand a house-wife with wasteful habits requires more quantities of grain.

**(B) Cereals and Vegetables.** *Cereals*:—The cultivator uses those kinds of cereals which he produces in his own field. Only the land-less families have to buy them.

Cereals are boiled with water and spices and used as savoury to give taste to the staple food. Some kinds of cereals like pigeon pea are cooked in water with some spices to make 'sar' or broth.

The amount of cereals consumed varies with the stock lying with the family. Cultivator who grows more makes a greater use of them. On the other hand those who have to buy them consume the minimum possible quantity. The per capita consumption of cereals per annum varies immensely from a few seers to as many as 100 seers.

*Green Vegetables*:—A variety of vegetables is cultivated in the rainy season. The agriculturist grows them in ample quantities. Labourers pick the vegetables they want, from the fields where they go for working. Hereditary artisans have the customary right to take away as much vegetables as they need from their customers. Other people get them on a request to the cultivator. So none buys vegetables in the rainy season. In summer, most of the villages have to go without vegetables. Some others can get only brinjals on payment. In the poorer villages, 'chutney' of chillies, salt and garlic is used for nine months. Only the irrigated villages get vegetables for the greater part of the year. It is very difficult to determine the quantity of vegetables consumed by an individual per year. The amount consumed varies much more than cereals.

*Consumption of unripe corn*:—When the food-crops are getting ripe, the cultivator takes his friends or relatives to his field where the ears of unripe or partially ripe corn are chop-

ped off their stalks, baked in the fire kindled with thorns from the field and eaten. In the irrigated areas such eating of un-ripe maize is very common. Un-ripe wheat and jowar are also eaten in this way.

On an average a man gets 10-12 such occasions of eating these things free, in a year.

**(C) Condiments, spices and the like :—**

**Chillies :—**Chilly is as indispensable as salt. Like salt too, its per capita consumption does not show great variations. Poorer people require more of chillies as they get less of vegetables. Non-vegetarians also consume more. Those who do not use dairy products need more of chillies. But on an average a man consumes 10 lbs. of chillies per year. Only in some cases this figure is 12.5 lbs., the minimum being 4.8 lbs.

**Onions :—**Onions are popularly eaten both in its raw and cooked form. The amount consumed by a person depends upon its price or the amount produced at home. Growers of onion eat as much as 3-5 lbs. per head per month and those who have to buy eat not more than 1 lb. a month per head.

**Garlic :—**Garlic is primarily used to flavour the spice-powder or the 'chutney.' About .3-1 lb. are consumed by an adult on an average in a year.

**Country sugar :—**In fact country sugar does not form an item of consumption on ordinary days. Those who have to buy it, do not use it or use it in small quantities. Only those who grow sugarcane use it liberally while drinking water, or eating groundnuts.

Refined sugar is rarely used by rural families except in the preparation of tea.

**Tamarind :—**Tamarind is used mostly to give a sour taste to broth and in the 'chutney.' It is also used in very small quantities in vegetables. It is very difficult to estimate its consumption per capita ; it appears that 3-5 lbs. is the per capita annual consumption of an adult,

**Copra** :—Copra is not used by 90 per cent of people. Most of the families make use of the cocoanut broken before the God on holidays. Copra is consumed by some in small quantities ; the per capita consumption is not more than 3 lbs. per annum.

**Spices** :—Spices form one of the most necessary articles of consumption. They are available in the powder form and many people find it convenient to buy this powder. But some bring the ingredients<sup>1</sup> separately and prepare the powder at home. This is then mixed up with powder of chillies and then used to prepare pulse broth or to cook vegetables. The proportion in which spice powder is mixed with chilly powder reflects the economic condition of the family concerned. Amount of spice powder mixed increases with the richness of the family. The poorer people mix 3-5 annas worth of spices with 4 lbs. of chilly powder, whereas an average family requires 11-12 annas of spices for the same quantity of chilly powder. The rich require no less than a rupee. The poorest people exclude from their spice-powder all the costly ingredients to minimise the expenditure and the destitutes use only garlic. Thus each family adjusts the expenses on spices to its own financial position. For a family of 6 members (2 men, 2 women and 2 children) 4 annas of spices constitutes the minimum ; 8 annas the average ; and 1 Rupee the maximum expenditure per month.

**(D) Salt** :—Salt is one of the very few articles which no family can dispense with or produce it at home. Usually it is purchased once a week in the bazar, and deficiency in supply is supplemented by local purchases.

Per capita consumption of salt does not vary widely. According to the rough calculation of the villagers, an adult male requires as much amount of salt per month as that of grain he needs per day. Thus one seer becomes the per capita consumption of salt per month. As hinted already this estimate is rough and facts show that this figure represents the

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<sup>1</sup> Ingredients are coriander, garlic, cinamon, sesamum, turmeric, copra, gram, mustard, oloves, chillies, nutmeg and its leaves, Khus etc.

maximum per capita consumption, the average being .7 srs. (1 sr. equal to 80 tolas in measure) and minimum is .5 srs.

Per capita consumption of salt is the highest with non-vegetarians who require more for their preparations. Poorer classes who get less of vegetables use more of salt with chillies and tamarind. Brahmins are found to consume less as they serve salt on the plate instead of mixing it with 'nuchchu' as non-Brahmins do.

**(E) Oils:**—Oil is used to fry vegetables, to flavour broth or any other thing with condiments, or to fry certain articles of consumption. Formerly safflower oil was exclusively used. Now groundnut oil which is cheaper has completely replaced the former. Some of the rich cultivators who grow safflower get the oil pressed for them from the local ghani or the oil pressers. But groundnut oil is not locally manufactured as it is cheaper to import it.

Amount of the oil consumed by a family increases with its purchasing power. Many of the poorest people use no vegetables and hence do not need oil every day. Some others of the same class do not use oil or use it in negligible quantities; they boil the vegetable simply with water and spiced chilly powder. The amount of oil consumed per head varies from .2 seers (1 sr. equal to 80 Tolas in measure) to 1.5 srs. a month. Only the Brahmins and the well-to-do class consume 1.5 srs. per head per month, the average is somewhere between .5 to .7 srs.

**Cocoanut oil:**—Cocoanut oil is used only for applying to the head or body. Males do not use this oil for their head except on rare occasions such as when the head is shaved. There is practically no expense on oil in a family consisting of male members only. Cocoanut oil is used by Brahmin ladies every day while combing the hair. Many of non-Brahmin women comb once in 5-6 days. In their case as they draw the end of the sari over their head, malarrangement of hair is not exposed even though they do not comb every day. The poorest women require oil only once a month for applying it to the whole body before taking a bath at the end of monthly

menstrual period. Children are applied oil to their head for a year or so.

The per capita use of cocoanut oil per adult male is nil. A woman of non-Brabmin class uses minimum .3 sr. (1 seer equal 80 Tolas in measure), average .5 sr. maximum .8 sr. and for each child minimum .1 sr., average .3 sr. and maximum .5 sr. per month.

**Kerosene oil** :—Kerosine oil is used for burning lamps which are small tin vessels with a broad bottom and a small elongated top with a cloth wick. Lanterns are lately making their appearance. The brass lamp of the old-world has gone out of fashion now. Oil of an inferior variety is used by the people.

Expenditure on oil is not the same for all the families and is directly dependent upon the (i) number of lamps used (ii) and the duration of burning of each lamp. In a middle-sized family of four persons only one lamp, is used. Bigger families have to maintain two or three lamps. Those who have more than one building require many lamps.

Duration of burning is the shortest with the labourers who go to bed early and get up after day break. When there is moon-light, lamp is not lighted at all by many poor people. Poorest still pass their night in the light of the burning cinders of the hearth. But usually an average family has to keep the lamp burning for  $2\frac{1}{2}$  hours in the evening and  $\frac{1}{2}$  hour in the morning while grinding. For such a family, one bottle of kerosene is sufficient for 16-20 days. Cultivating owners have more than one lamp and duration of burning is also greater. The house wife has to wait with a lamp for an hour late till the milk cools down to be turned into curds. Again she has to get up early in the morning to do the work of grinding or that of cleaning the cattle shed. A big cultivator requires 3-4 kerosine tins per year but for an average family 2 tins are sufficient.

(F) **Match-box** :—Match-box is generally used only for lighting a lamp or kindling fire in the hearth. The poorer people get their lamps lighted at their neighbour's house and



borrow cinders to kindle fire. Ordinarily not more than 4 match-sticks are used by 50 per cent of the families per day. Usually one match box is included in the weekly budget of an average family. Those who use one match-box a month form not less than 8 per cent of the families. Cultivators require more as they have to get up twice or thrice at night to feed the cattle. Most of the tobacco smokers use 'chakamaki' or flame generated in the cotton piece through the friction of a steel rod against a stone-piece. Bidi smokers use cinders or the flame of a lamp,

**(G) Dairy products** :—Villagers rarely buy dairy products for consumption. On the other hand the growing tendency is to sell all they produce. Milk is having an increasing demand from the tea-shops. Those who cannot sell off their stock of milk, turn it into curds which are churned into butter-milk and butter is sold. The number of families which consume all the dairy products that they produce is very small. The owners of cows do not milk their animal if the calf is a bull-calf. Those who maintain a she-buffalo, sell as much of milk or curds as they possibly can, and consume as little as possible. Only butter-milk is used liberally. It is also given free to the neighbours on request. With most of the families that own a she-buffalo, the per capita consumption of milk is not more than a 'cup' per day, and that of butter is not more than 2 lbs. per year. It is only the milk of the goat that is freely used as it commands no market. The poor people in particular maintain a goat or two and use its milk.

**(H) Meat** :—The Lingayats, the Brahmins and Panchals are vegetarians. Among the rest of the castes the Harijans and some poor families use beef as it is available at cheap rates. Those who can afford prefer mutton, particularly that of a goat. Hens and cocks are reared by many of the non-vegetarian families to be ultimately butchered and consumed. The Korvars and some families of other castes eat the flesh of pigs. Vaddars, the Chchattris and the Berads go occasionally to hunt deer and wild fowls. The Korvars, the Uppars and the Gondaligas can be seen angling for fish in the waters of rivers or ponds.

It is not possible to calculate the amount of flesh consumed by an adult on an average.

**Eggs** :—Many of the persons who keep hens, consume eggs. But number of eggs consumed by a person on an average cannot be determined.

**(I) Stimulants and intoxicants : Tea-drinking** :—Tea-drinking is threatening to be universal in rural areas. With many it has grown into a habit. Tea is available at the rate of 2 pices a 'cup' or a pice for a 'single' or half a cup. Many prepare it at home only. They buy a pice worth of tea-powder mixed with sugar and use it to prepare three cups of tea. Poorer people add goat's milk to the decoction and quaff it off from their brass plates which they otherwise use for eating. Usually women do not drink tea except among the Brahmins. But so great is the fascination for this drink that it is alleged that even women drink tea in the absence of their husbands. Many youngsters consider it a fashion to drink tea and no male who goes to the town or the bazar ever returns without having sipped a 'single' tea.

**Tobacco** :—Smoking of tobacco through the pipes is very common. Among the adults those who do not smoke are very few. But 'bidis' are not used by many. About 50 per cent of the smokers require  $\frac{1}{2}$  lb. of tobacco per week and for about 25 per cent, this quantity is sufficient for a fortnight.

**Betel-nut** :—Betel-nut is chewed by many people but only a few do so regularly. It is customary for the host to offer pieces of betel-nut to the guest after meals or tiffin. But the amount consumed cannot be easily estimated.

**Betel-nut and Leaves** :—Betel-nut and leaves are chewed only by some people. It is considered indecent for a woman to chew betel-nut and leaves. Average expenditure of those who use them is an anna per week on an average.

**Snuff** :—Snuff is used by a negligible number of persons.

**Ganja** :—The use of ganja is more marked among those who profess themselves as religious leaders or mendicants and

their followers. Not many people are addicted to this habit.

**Opium** :—Opium is used only by a few.

**Shindi** :—Shindi is an intoxicant which is tapped out of shindi trees that grow in the taluka. This is cheaper than 'Shere' and is largely used by the poorer people. It is said that it has a cooling effect and so it is not drunk during the rainy-season.

**'Shere'** :—'Shere' is another intoxicant which is drunk in summer by 'Shindi' drinkers and all the year round by richer people addicted to drink.

(J) **Clothes**.<sup>1</sup> :—The dress of the people is very simple. Men wear a 'shirt,' a dhoti and a turban. Coats are used by a few only.

(a) Expenditure per annum on the clothing of an adult male is as follows :—

	Minimum Rs.	Average Rs.	Maximum Rs.
2 shirts	1-4-0	3 shirts 2-1-0	1 coat 3-0-0
2 dhotis	1-4-0	3 dhotis 2-12-0	3 dhotis 4-8-0
Blanket, turban, rest	1-8-0	1 turban 1-8-0	4 shirts 4-0-0
		Blanket & rest 1-0-0	1 turban 2-8-0
			Blanket 1-8-0
Total ...	3-12-0	7-5-0	15-8-0

The terms 'minimum,' 'average' and 'maximum' are not used in their absolute sense. There are many people who spend more than the amount specified here. The amount represents what the people think as 'minimum,' 'average' or 'maximum.' Rs. 15-8-0 is spent by not more than 10 per cent of the total males and Rs. 3-12-0 by not less than 20 per cent.

Poor people do not buy a separate turban. They use their old dhoti to wrap the head with.

<sup>1</sup> The prices given here are those that were ruling on 1-1-1940.

## (b) Clothing expenses of a woman :—

	Minimum Rs.	Average Rs.	Maximum Rs.
2 saris of (Rs. 2 each lasting for 1½ years)	3-3-0	2 saris 5-0-0 4 bodices 1-4-0	3 saris 12-0-0 4 bodices 1-8-0
3 bodices	0-12-0		
Total ...	<hr/> 3-15-0	<hr/> 6-4-0	<hr/> 13-8-0

Rs. 3-15-0 are spent by nearly 10 per cent of the women ;  
Rs. 13.8-0 by about 10 per cent.

## (c) Average expenses of a boy under 10 years are :—

2 shirts	Rs. 0 12 0
2 old dhotis	Rs. 0 8 0
1 new dhoti	Rs. 0 12 0
	<hr/>
Total	Rs. 1 14 0

## (d) Expenses of a girl below 12 years :—

Minimum Rs. 2	Average Rs. 3	Maximum Rs. 6
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## (e) Average expenses on clothing of a family consisting of husband, wife and two children :—

i. that of the husband	7 5 0
ii. that of the wife	6 4 0
iii. that of two children	4 14 0
iv. one mat	0 6 0
v. one ' Kaundi ' or sheet for covering	1 0 0
	<hr/>
Total ...	19 13 0

These expenses get proportionately less as the number of members increases. Younger brother is given the shirt of the elder who in his turn receives one from his elder. Expense on 'Kaundi' does not increase with members as increased number of children are accommodated in the same Kaundi.

(K) Religious expenses :—(i) Contribution to fairs or festivals of local deities :—Every village has its village festi-

vals. Funds are collected from the residents to be spent on the festival day. Contributions are in cash, kind or both. Amount contributed is proportional to the social and economic status of the family. Usually the amount is fixed for a class. Those owning bullocks are charged double that of the labourers. At some places merchants are charged the highest. It is only in a few villages that the amount to be paid is left to the option of the giver. In most of the villages the average amount that a labourer's family has to pay is 8 annas. For a cultivating owner or tenant, this amount is Rs. 2-3 on an average. But the bigger cultivators, the landlords, and the Vatandars have to contribute not less than Rs. 5. The lower castes like the Harijans, the Vaddars, etc. are exempted from payment.

(ii) Contribution to Swamis or religious heads of monasteries:—Fixed income of many of the 'Swamis' is not large. Greater part of their income comes from the doles they receive from their devotees. During some months in a year they go on tour in villages to collect contributions. Amount contributed by a family is in keeping with its status and its devotion to the Swami. Every Swami has his own sphere of influence where he fares better than elsewhere. So he visits the village where he is likely to get good response. The amount paid to Swamis in villages under study is as given below :—

Amount paid in during 1940	No. of villages
Those that did not pay	5
Rs. 1-100	8
Rs. 101-200	7
Above Rs. 201	4

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(iii) Contributions to Guruswami or the religious head of the caste :—Only some castes like the Navis, the Das and the Korvars have their religious heads of the caste who are to be given some amount in cash or kind every year. The

Brahmins have also their Swami who sends his representative to collect dues for him. Amount to be paid is not fixed.

(iv) Offerings to Gods :—On all important holidays the house-wife has to take a portion of the dishes and offer them to the priest or put them in the baskets, specially kept for the purpose. In some castes like the Das, the Harijans, and the Uppars ( in some places ), every family is to arrange a feast to its caste-men in honour of the family deity every year or once in a few years. In some villages it is a custom that for every transaction in a she-buffalo the buyer and the seller have to place 'Nevedya' or the offerings worth a rupee before the local God and then distribute it among friends. On the occasion of the local fair, special offerings are made to God. In a village it is a rule that a family should throw at least one cocoanut on the chariot of the God when it is being drawn. In another village, on a single day of the fair, more than Rs. 300 worth of dates are hurled on the palanquin of the God. During the festival of lights in Kartika many families offer oil to be burnt before God. Besides these, innumerable presents are made with a specific aim.

*Beggars* :—Beggars of various description and designation visit the village. They can be classified as (i) the regular beggars and (ii) the occasional visitors.

Among the regular beggars the Ayya of the Lingayat priest comes first. He is to be served with a handful of jowar every-day. In some villages there are two or three such priests and few families serve all of them. In some villages the Muslim mendicant also visits the houses for alms. The Gurav or the priest of the village temple gives the flower 'prasad' of the temple-God to the people and collects his dues weekly. In some places he is paid dues annually like the hereditary artisans.

The Das and the Konchikorvars of ~~the~~ locality go about begging in the village. They are given pieces of bread only by those who have an unnecessary stock of stale-ones.

The Helvas maintain the geneological history of their client families. Each Helva visits his client once a year and

praises the ancestors of his client. He is given corn, old clothes and other articles.

(ii) Beggars who occasionally visit the village:—The jogatis or untouchable prostitutes visit the village particularly during the harvest season and beg a pice or  $\frac{1}{2}$  seer of corn for a song. Then there are host of other beggars. Some of them are:—the palmists, astrologers, santas or devotees of God Vithoba, jangams who are sooth-sayers, the Gollas who exhibit the feats of monkeys or snakes, persons with a bear or a bull, the Gondalingas, the Bavas or muslim mendicants, the Deshavari Brahmins or those Brahmins of the Shrine who tour a begging etc. Even a poor man has to set apart a seer of corn per month to be given to beggars. An average family requires 2 srs. of grain a month on an average.

(L) **Consumption on holidays**:—Hindu holidays<sup>1</sup>—Holidays are a source of an additional expenditure in as much as some extra dish is to be prepared on that day. Expenditure on holidays increases directly with the number of holidays observed. Brahmins observe all the holidays numbering 63<sup>2</sup> which are included in the Hindu Calender. In other words, a Brahmin family has a feast once in less than 6 days on an average. But the Lingayats do not observe all full-moon or no-moon days. Only the no-moon days of Chaitra, Shravana, Aswin, Margashirsha, Magh and Falghuna and the full-moon days of Jyestha, Ashwin, Magha, Falghuna and Chaitra are observed by them. The other holidays observed by them are Naga-Panchami, Ganesh Chaturthi, Dasara, and Basaveswar Jayanti. These 15 are the major holidays which even a poor Lingayat has to observe. Some well-to-do Lingayats observe minor holidays also. Non-vegetarian castes observe in addition to 15 given above two 'Beti' days. Some low castes like the Das and the Vaddar observe only the most important holidays of Yugadi, 'Kar-hunnive', Naga-Panchami, 'Bharat-hunnive' and 'Holi hunnive'.

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1 For details refer to Hindu holidays included in the chapter on religious life.

2 Vide critical review of Hindu holidays.

Items of consumption on holidays :—The main items of expenditure on a holiday are : wheat, gram, rice, sugar, oil, butter, extra-spices, cocoanut, camphor.

(i) *Wheat* :—Wheat is required to prepare chapatis, to cover the 'holige'<sup>1</sup> over, and to prepare 'Huggi'<sup>2</sup>. In regions where it is grown the per capita consumption of wheat varies from 6-10 srs. per annum. But in places where it is not grown the figure is as low as 4-6 srs. (ii) *Grams* :—Pulses of grams are used exclusively to prepare 'holiges'. It is grown all over the Taluka and its consumption per capita varies from 4 srs. minimum—7 srs. average and 10 srs. maximum. (iii) *Country sugar* :—Consumption of sugar is very elastic. People who produce it make a free use of it on holidays and others use as much as they badly want. Consumption of sugar is as high as 50 lbs. in sugar-producing families and as low as 4lbs. the average being 10 lbs. per adult. (iv) *Oil* :—Oil is used for frying 'holiges' or other articles. Its consumption is more or less the same, the per capita consumption being 4-5 srs. Only those who burn the lamp before God for nine days preceding Dasara require an additional quantity. (v) *Rice* :—Poor people use rice, only on major holidays. The per capita consumption of rice shows a great variation from 2 srs. to 10 srs. (vi) '*Navani*' corn :—it is used to prepare 'Tambittu'<sup>3</sup> only on the Nag-Panchami day. About 2-3 srs. are consumed by an average person. (vii) *Spices* :—Special kind of spices to give a better flavour to the broth are used on some of the holidays. Its expense is not more than a pice per family per holiday. (viii) *Cocoanuts* :—Cocoanuts are not used in day-to-day preparations. They are exclusively used as offerings to God. Usually every family breaks one cocoanut on every no-moon day and on all important holidays that it observes. But some are in the habit of breaking cocoanut on every Monday. Again a few people break as many cocoanuts on a holiday as the total number of important Gods in the locality, one before each. On special holidays like the Dasara and Yugadi, some families break as

1 Pulse-cake, vide glossary.

2 A kind kind of sweet dish, vide glossary.

3 Vide glossary.



many as three or four cocoanuts before each of the Gods. Thus the number of cocoanuts broken before God and then consumed by a family in a year varies from a minimum of 15 cocoanuts to a maximum of about 100, the average lying somewhere near 25. (ix) Butter :—Only the rich consume ghee on holidays. Amount of ghee consumed depends on the economic position of the family. A family of six members requires at least half a seer on each holiday. (x) Camphor :—Average expenses per family on camphor come to 3 annas per annum. (xi) Miscellaneous :—The other items of expenditure are the fire-works during Ganesh Chaturthi festival.

**Total consumption of an adult on a major holiday :—**

<i>Kind of the article</i>	<i>For the cultivating class</i>	<i>For the non-cultivating class</i>
i. gram	1/3 sr.	1/5 sr.
ii. wheat	1/3 sr.	1/6 sr.
iii. country sugar	·6 lb.	·4 lb.
iv. rice	1/6 sr.	1/6 sr.
v. oil	1/6 sr.	1/6 sr.
vi. 'navani' corn	1/12 sr.	1/20 sr.
vii. spices	1 pice	1 pice
viii. ghee	5 tolas	8 tolas
ix. cocoanut	1	1
x. camphor	3 pies	3 pies

The actual amount spent by an agriculturist of the irrigated region who produces articles Nos. i, ii, iii, vi comes to 16 pies for the cocoanut and camphor. The agriculturist who does not grow wheat or produce sugar, has to spend 2 annas plus 15 pies for camphor and sugar.

**(M) Miscellaneous items:—** (1) *Expenses on fairs* :— A fair is held in many villages annually or once in a few years. Fair increases the expenditure in many ways.

(i) The friends and the relatives who come to the village to witness the fair are to be entertained to a feast. (ii) Female guests are to be presented with bangles, a bodice, or a sari. (iii) Members of the family are to be given a few coins each to

enable them to buy the things they want. (iv) Children of the family and of the guests are to be given some sweets.

Expenses on a fair are as high as Rs. 50 for a family which has numerous relations. Even a poor family has to spend about Rs. 2.

**Expenses on guests** are not very considerable. Special dishes are made only when the guest is a prominent one like the son-in-law or a rich relative. Otherwise the guest is served jowar bread and some vegetables.

**Sweet-meats**:—As most of the people are poor, few sweet-meats are prepared at home. Majority of children do not get anything beyond jowar bread. Some fortunate few get 'Chirmuri' or fried rice or 'chirmuri' pressed into balls with country sugar. These balls are brought for the children by the parents from the bazar. Some other kinds of cheap sweet-meats are also brought for giving them to children. Consumption of sweet-meats cannot be said to be great. Still a child can expect to get one pice worth of some sweet thing on the bazar day from its parents.

2. *Shaving*:—Barbar is one of the hereditary artisans who is paid in kind for his work at the time of the harvest. The member of the non-agricultural community has to pay a lump sum of a rupee and a half per year or one anna for a shave of the head or beard.

3. *Shoes*:—Shoe-maker is also one of the hereditary artisans. So the cultivator has not to pay the shoe-maker in cash. Males and females who own no land can get a pair of shoes at a rate varying from 12 annas—Rs. 1-8-0 which lasts for a year and a half. Children of the non-cultivating family go without shoes.

4. *Bangles*:—Bangles are a necessity to women as it is considered a sign of 'Soubhagya' or the state of having a husband, though widows also use them. Moreover they are considered as accessories of feminine embellishment. Women put on at least 4—6 bangles on each wrist. Village fair is the occasion when they buy new bangles. Bangles are sold at high prices and so even a poor woman requires per year 4

annas worth of bangles, the average amount required being 12 annas.

5. *Combs and other articles* :—(i) One or two combs costing an anna each are necessary per year. (ii) An anna more is required for the 'Kunkum' or the red powder which is used to mark the brow. The Brahmin and the Panchal woman who use Kumkum daily require about 2 annas for the same. (iii) Women who are mothers of some children apply 'jatuli' or black-tooth powder to their teeth to strengthen them as they say. Such women require about 2 annas for this powder per year. (iv) Women buy beads of various colour and size but the expenditure on them is not much.

6. *House repair* :—As walls of the houses are usually built of mud, they have to be smeared with mud-water every year to render them proof against cracking. Labourers do this work themselves and others engage labourers. Expenses of repair do not exceed a rupee or two.

7. *Utensils* :—In the ordinary course no family buys any metal utensils. Only earthen pots are purchased when the old ones give way. Expenses on new pots come to about 12 annas for most of the families. A few families buy cups or pails of brass at the fair. But the majority of families do not spend much on metal utensils.

8. *House rent* :—Most of the people own their own houses. Others put up in a spare house of their relative or friend. Only in some places where people from outside come to do some business or seek a job that houses can fetch some rents varying from a few annas to a rupee per month according to the size of the building.

9. *Fuel* :—No agricultural family buys any fuel. They use cotton or chillies' stalks, cow-dung-cakes, roots of jowar stalks, thorny bushes and the like. Only the land-less rich buy fuel. A cart of fuel which is sufficient for three months for an average family costs Rs. 3. Loads of fuel are also sold by Harijans for 2 annas a load; but it is not preferred as it consists of a few thorny sticks or branches.

10. *Soap*:—90 per cent of the people do not use soap for washing. Women wash their hair with maize-powder solution, tamarind juice, gram powder or washing soda. Males do not apply anything to the body. They rub the body clean with a soft stone or with their bare hands only. For washing the sari, no soap is made use of. The tendency to clean the clothes with washing soap is increasing among the males and particularly among the youths. Tablets of soap available for a pice or two are usually purchased instead of a bar; one tablet is used to wash a shirt, a dhoti and a turban. On an average nobody spends more than 2 annas a month on soap. Only in one village where more than 50 families use white Khaddar dhoties, the expenses on soap are 4 annas per head.

11. *Washing of cloth*:—Most of the families wash their own clothes. In places where there are washermen, their services are engaged only by rich cultivators or land-lords who give them bread everyday and dues at the time of the harvest.

12. *Grinding*:—Grinding of corn is done by the housewife only. Only the rich get this work done by others for a payment at the rate of a pice per seer. Recently grinding-Mills have been set up in four of the villages under study and they are becoming very popular. These mills undertake the grinding work at the rate of a pice per seer.

13. *Medicine*:—It is rarely that medicines are taken by the villagers on the first appearance of illness, and when they decide to take medicine they go in for those that are given free by the Government. It is doubtful whether annual expenses on medicine by a family ever exceed 8 annas on an average.

14. *Postage*:—Expenditure on post can be said to be negligible with the majority of the families.

15. *Education*:—Illiteracy in the village is proverbial. Education is not an item in the expenditure-sheets of most of the families and a few who send their children to School have to bear the following expenses according to the standard in

which their children are learning. Instruction is free in the schools of the Taluka.

## (i) Infant class

1 3 Slates	Rs. 0-9-0
2 Primer	0-1-0
	<u>0-10-0</u>

## (ii) Ist standard

1 Slate one	Rs. 0-3-0
2 Drawing papers	0-1-0
3 Pencils	0-1-0
4 Text books	0-2-6
5 Blank papers	0-1-6
	<u>0-9-0</u>

## (iii) IInd standard

1 Text book	0-2-6
2 Arithmetic book	0-4-0
3 Geography book	0-4-0
4 Map-note book	0-1-6
5 Drawing paper	0-1-6
6 Ink and pencil	0-2-0
7 Blank papers	0-5-0
	<u>1-4-6</u>

## (iv) IIIrd standard

1 Text book	0-3-6
2 Geography book	0-5-0
3 Arithmetic book	0-5-0
4 Drawing paper	0-2-0
5 Blank papers	0-6-0
6 Pencil and ink	0-2-0
	<u>1-7-6</u>

## (v) IVth standard

1 Text book	0-8-0	5 Grammar	0-3-6
2 Geography book	0-8-0	6 Blank papers	0-8-0
3 History book	0-8-0	7 Drawing paper	0-2-6
4 Arithmetic	0-6-0	8 Exercise books	0-3-0
	<u>1-14-0</u>		
		+	<u>1-1-0</u>
			=2-15-0

## (vi) Vth standard

Total expenses are Rs. 3-8-0

## (vii) VIth standard

" " 4-0-0

## (viii) VIIth standard

" " 15-0-0

(including examination fee)

16. *Self-gratification*:—Few people visit professional prostitutes regularly. Married women who consent to establish illicit connections do not charge their lovers, much. Most of them are pleased with the present of a bodice-cloth, a sari being the biggest offer that is made to placate even an intractable adulterous woman. But the lover besides giving a present has to feast his lady-love with some sweet-meats occasionally to keep her pleased. On the whole the amount spent on gratification through immoral ways cannot be said very great.

17. *Amusement and entertainment*:—Very few people actually spend on means of diversion like cinema, circus or dramas. In most of the cases the amount spent does not exceed a rupee per year.

## CHAPTER VI

### Rural Expenditure.

#### Explanatory notes on the terms and the method used :—

1. *Expenditure on staple food* :—It is the universal practice in the rural areas to grind in the morning so much corn as is required for the day to prepare bread and 'uuchchu.' So by a simple question the consumption of staple corn per day was obtained. From this, yearly consumption was calculated which was further changed into its money's worth at a uniform rate of 18 srs. a rupee which represents the average rate of jowar per rupee for the period of 1-1-1940 to 1-6-1940

2. It is said earlier that the house-wife goes to the weekly bazar or market place to make purchases of her weekly requirements of miscellaneous articles which are not produced at home. The things usually purchased in the bazar are spices, oils, match-box etc. The amount spent on these articles varies from family to family according to its purchasing power, standard of living and membership. These weekly expenses which are known in popular parlance as 'bazar' expenses vary from two annas in case of poor families to Rs. 3- in the case of the richer few. But in the case of the same family the bazar expenses do not vary much from week to week. Only during the harvest season the expenses are a bit higher but during the rains they are lower than the average. The family was asked its bazar expenses of the harvest time and those during the rains. The average is taken as the bazar expenses, of that family.

3. *Dairy products* :—Only the dairy-products which are paid for are included.

4. *Stimulant* :—This include expenditure on tea and sugar, tobacco and match-box, bidis, betel-nut and leaves, and snuff. Firstly the number of tea-drinkers in the family was ascertained and then the place of their drinking. When the place of drinking was the teashop, amount spent on tea was calculated at the rate of 2 pice a day per person ; the rate of a

pice per day per person is taken when tea was prepared at home. When a person was suspected to be a hard drinker, the amount was calculated after knowing from him the number of times he takes tea in a day and his average expenditure. Expenditure on tobacco, snuff and betel-nut and leaves was found out by asking for the amount spent on each per week.

5. *Meat* :—Includes meat of any animal that is eaten. Monthly expenses were asked and from that annual expenses were calculated.

6. *Intoxicants* :—These include ganja, opium, shindi and shere. We cannot expect the person addicted to intoxicants to confess his weakness. Much less to give us the actual amount spent by him during the year. This information had to be collected from others only and so cannot be claimed to be very reliable.

7. *Clothes* :—Include 'shirt,' dhoti, and 'coat' of the adult male, the sari and bodice of the adult female, and dress of small children. Other clothing requirements of the family, namely, blankets, jamakhana or carpet, mats, 'chaddars' and 'kaundi' are also included.

By a question or two it was ascertained whether the family used the 'maximum,' 'average' or 'minimum' clothing. Then the amount spent was calculated according to the scale given elsewhere.<sup>1</sup> Only when it was doubted that the family was using more than the 'maximum' that the detailed inquiry was made before the amount was entered in the schedule.

*Interest* :—Amount actually paid as interest is included.

8. *Group of miscellaneous items* :—These include: (i) Expenses on feasts and festivals, (ii) Religious expenses, (iii) Repair and replacement, (iv) Fairs, (v) Any other not included under any other head.

It is supposed that every family observes the holidays that are considered as the minimum.<sup>2</sup> By asking a question or two

1. Vide chapter on consumption.

2. Vide chapter on consumption.

it was found out as to how many of the holidays other than those that were included in the minimum, were observed by the family. Taking 16 pies as the expenses on a feast on a major holiday per adult unit and 15 as the number of minimum holidays observed, one rupee is roughly calculated as the expenses on feasts per year of a cultivator who grows country sugar, wheat, gram, and navni corn. The corresponding figure for those who do not produce sugar, wheat or gram is supposed as 2 Rs. For those who grow all things but sugar the figure accepted is 1—8—0 and for those who do not grow gram or wheat, the figure accepted is 1—12—0. According to these rates, expenses on feasts of a family are calculated according to the strength of the family in adult units. To the figure so obtained an amount of one rupee is added as expenditure on cocoanuts and camphor.

But in all cases in which expenditure seemed to be unusually large, special inquiries were made.

Religious and other expenses are separately calculated for each family.

*The term 'expenditure':*—From the explanatory notes given above it can be gathered that the term expenditure is used for the amount actually spent on consumption—goods by the family. It does not include the money value of goods, if the staple food is excepted, which were produced at home or were obtained free. Thus expenditure represents money value of that part of consumption only, that was actually paid for. This meaning of the term is to be borne in mind while interpreting statistical figures relating to this chapter.

Secondly, it is also to be remembered that 'expenditure' is used to mean only 'ordinary' expenditure as distinct from extra-ordinary expenditure. The characteristic of the latter can be said to be, (i) that it is not incurred to meet every day needs, (ii) that it is not a regular feature of annual expenditure of a family, (iii) that this kind of expenditure is usually heavy—generally more than the family can afford. To give concrete instances, the following kinds of expenses can be classed as extra-ordinary expenditure :—(i) marriage expenses,



(ii) expenses on bed ceremony or on any other ceremony, (iii) expenses incurred to effect wholesale improvements in land, (iv) expenses on building a new house, (v) expenses on digging a new well, (vi) expenses on agricultural tools, implements or live-stock (if the amount exceeded Rs. 190 in each of the cases), (vii) expenses on serious illness, (viii) expenses on higher education, (ix) maternity expenses (exception :— in the cases of joint families as maternity expenses are incurred every year, they are considered as ordinary expenditure). Extra-ordinary expenditure is not included in the total expenditure of the family, and is shown separately.

**Scope and utility of the Chapter :—**Details about rural consumption are dealt with in the last chapter. As the villagers do not pay for all they consume, it is not possible to determine expenditure of families on the basis of actual consumption unless day-to-day accounts of articles consumed by each member is maintained. When budgets of many families are to be studied, it is well nigh impossible for one man to collect his data on the basis of consumption only. On account of these difficulties the student of rural family budgets is forced to satisfy himself with the data about expenditure in terms of actual amounts spent. Expenditure figures of this type are open to serious objections on account of their imperfect nature. But it can be pointed out that this element of imperfectness is unavoidable as long as the rural man does not buy or keep an account of all he consumes. In spite of defective nature of these expenditure figures, a study of them has its own utility. Firstly, it discloses the factors which influence expenditure of rural families. When compared with the figures representing income, expenditure figures point out the nature of the budget, whether a surplus or a deficit one. Moreover, a study of the percentage expenditure on different items gives an insight into the nature of rural poverty and the extent to which expenditure is distributed equi-marginally by the rural people towards the satisfaction of different wants.

To make comparisons between classes more effective attempts are made in this Chapter to work out expenditure figures representing the standard of life of each class.

**No. 31:—Statement showing the average expenditure per family and distribution of families according to expenditure groups.**

Economic class	Average expenditure per family	Percentage distribution of families according to expenditure groups in rupees		
		1-150	151-400	Above 400
Owners ...	242	32.4	51.1	13.5
Tenants ...	201	41.7	53.9	4.4
Labourers ...	109	86.4	13.6	—
Traders ...	239	41.3	40.2	18.5
Artisans ...	219	31.5	62.9	6.6
Servants ...	249	36.6	49.7	13.7
Harijans ...	173	53.	44.	3.
All ...	198	50.2	42.5	7.3

**Expenditure per family:**—From statement No. 31 it can be seen that the average expenditure per family is Rs. 198. The average expenditure per family is the highest among the servants and the least among the labourers. In the highest expenditure group of Rs. 40 and above traders are more numerous. It is very striking that there are no families in the highest expenditure group among the labourers most of whom spend less than Rs. 150. Compared with the labourers, the Harijans are better distributed in the three expenditure groups. Artisans are more numerous in the expenditure group of Rs. 151-400 but in the group of Rs 1-150, their percentage is the least when compared to other classes.

**Real Expenditure per family:**—Statement No. 32 shows the average extra-ordinary expenditure per family per annum.

If these are added to the average expenditure per family of that class we get the average real expenditure as follows :—

Rs. 215 for all, Rs. 285 for owners, 224 for tenants,

Rs. 118 for labourers, Rs. 270 for traders, Rs. 236 for artisans.

Rs. 277 for servants, Rs. 179.5 for Harijans.

No. 32 :—Statement giving the estimated average extraordinary expenditure per family per year according to classes.

Description of extraordinary expenditure	Expenditure in rupees							
	All	Owners	Tenants	Labourers	Traders	Artisans	Servants	Harijans
Marriage and bed ceremony ...	10	30	15	5	15	10	15	5
Maternity expenses ...	1	1	2	1	2	2	3	5
Illness ...	1	2	1	1	3	1	3	—
House ...	2	4	2	1	5	2	3	—
Miscellaneous ...	3	6	3	1	6	2	4	1
All ...	17	43	23	9	31	17	28	6.5

**Per Capita expenditure :—**The criticism made against the method of indicating the economic condition of families by their total income holds good in respect of the usual method of showing the spending habits of a family by its total expenditure or those of families by expenditure groups. The better method, here too, is to classify families according to the per capita expenditure of their members and statement No. 33 gives information about this.

No. 33 :—Statement showing the average per capita expenditure and distribution of families according to per capita expenditure groups.

Economic class	Average expenditure per capita <sup>1</sup>	Percentage distribution of families according to per capita expenditure groups in rupees		
		1-25	26-50	above 50
Owners ...	38.1	15.1	59.4	15.5
Tenants ...	30	36.4	59.6	4.0
Labourers ...	25.2	56.4	42.4	1.2
Traders ...	43.8	9.8	61.9	28.3
Artisans ...	38	15.9	69.8	14.3
Servants ...	42.9	20.6	55.8	23.6
Harijans ...	29.6	44.	47.6	8.4
All ...	33.6	31.6	57.4	11

The per capita expenditure is Rs. 33.6. 11 p. c. of the families have a per capita expenditure of Rs. 51 and above. The per capita expenditure is the highest among the traders. 28.3 p. c. of the traders have a per capita expenditure of Rs. 51 and above and 9.8 p. c. less than Rs. 26. The per capita expenditure is the least among the labourers, 5.4 p. c. of whom spend less than Rs. 26 per head the average being Rs. 25.2. Harijans spend more than the labourers, the average per capita expenditure among them being Rs. 29.6. 8.4 p. c. of the Harijan families have a per capita expenditure of above

1. This is calculated from Table No. 41. Figures for the per capita income in the family obtained by dividing the average expenditure per family by the average number of members in the family of that class are 37.2 for owners, 30.2 for tenants, 24 for labourers, 43.8 for traders, 42.2 for servants, 28.4 for Harijans, and 33.6 for all.

Rs. 50 whereas there are only 1.2 p.c. families among labourers, who spend this amount per head. Servants are next to traders as far as per capita expenditure is concerned. 55.9 p. c. of the families among servants have a per capita expenditure of Rs. 25-50. Among the artisans the percentage of families spending Rs. 26-50 per head is 69.8.

**Average Expenditure per Adult Unit.**—Average expenditure per adult unit<sup>1</sup> in a family is Rs. 46. The corresponding figures for different classes are Rs. 54, for owners, Rs. 41, for tenants, Rs. 31, for labourers, Rs. 60, for traders, Rs. 51, for artisans, Rs. 57, for servants, Rs. 39 for Harijans and Rs. 60, for mill servants.

The meaning of the 'term' as it is used in the chapter should be kept before view in drawing conclusions from these figures. Because, the expenditure figure of artisans which is higher than that of owners should not be mistaken as indicating greater consumption by the former. As the artisans have to buy many things like fuel and vegetables which owners generally get free the expenditure of the former is high only apparently. Comparisons cannot be made unless expenditure figures are made to represent consumption to the same extent in the case of both. To make comparison effective an attempt is made below to work out the expenditure figures for each class on the basis of consumption taking the expenditure figures for the mill-servants as the standard. This standard is specially chosen as it is the class which buys articles consumed by it to a larger extent than any other class.

Statement No. 34 gives the approximate money value of things consumed by an adult unit of each class but not accounted in the expenditure figures. If these figures are added to expenditure figures we get the adjusted expenditure figures for an adult unit of each class as follows:—Rs. 60 for mill-hands, Rs. 87 for owners, Rs. 69 for traders, Rs. 67 for servants, Rs. 58.9 for artisans, Rs. 59 for tenants, Rs. 45 for Harijans, Rs. 41 for labourers. It can be seen from these

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1. These figures are obtained by dividing the average expenditure per family by the average number of adult units in a family of that class.

figures that the standard of life of the owners is the highest and that of the labourers is the lowest. Even Harijans spend more than the labourers, but it would be seen later that the greater expenditure of Harijans is due to their greater expenditure on intoxicants. Taking mill-hands as the standard we find that if owners, traders and servants are excepted all other classes lead a standard of life which is lower to that of mill-hands.

No. 34 :—Statement showing the approximate money-value of things consumed by an adult of each class but not accounted in expenditure figures.

Name of the thing consumed	Approximate money value in rupees						
	Owners	Tenants	Labourers	Traders	Artisans	Servants	Harijans
Cereals ... ..	8	5	1	2	2	2	...
Vegetables ... ..	6	3	3	1	1	1.5	.5
Chilly ... ..	1.5	1.5	1	.5	.5	1	.5
Onions ... ..	.5	.5	...	.5	...	...	...
Green corn ... ..	1.0	1	2	...	1	1	.5
Fuel ... ..	1.0	1	1	...	1	.5	1
Dairy products ... ..	8	3	2	3	1	3	.5
Shaving ... ..	1	1	...	...	.4	...	1
Shoes ... ..	1	...	...	...	...	...	1
Miscellaneous ... ..	5	2	1	2	1	1	1
Total ... ..	33	18	11	9	7.9	10	6

No. 35 :—Statement showing the influence of region on the per capita expenditure.

Economic class and region	Average per capita expenditure	Percentage distribution of families according to expenditure groups in rupees		
		1-25	26-50	Above 50
Owners ... (irrigated)	44.6	10.5	69.	23.5
Owners ... (non-irrigated)	36.2	17.1	69.1	13.8
Tenants ... (irrigated)	30.4	33.7	62.9	3.4
Tenants ... (non-irrigated)	29.5	38.2	57.4	4.4
Labourers ... (irrigated)	28.7	49.7	48.8	1.5
Labourers ... (non-irrigated)	30	51.5	41.2	7.4

**Per capita expenditure and region:**—From statement No. 35 it can be seen that the per capita expenditure of owners of the irrigated region is 23 p. c. more than that of the non-irrigated one. 20.5 p. c. of the families of owners class of the irrigated region spend more than Rs. 50 per capita. There is no considerable difference between the per capita expenditure of the tenants of the irrigated and non-irrigated region. In the case of labourers, figures show that average expenditure is more in the non-irrigated region than in the irrigated one. Only 1.5 p. c. families of the irrigated region among labourers spend more than Rs. 50 per capita whereas there are 7.4 p. c. families in the non-irrigated region who spend the same amount. But it can also be noticed that the percentage of families in the lowest per capita expenditure group of

Rs. 1-25 is lowest in the irrigated region than in the non-irrigated one.

**Average per capita expenditure and percentage of children in the family.**—No. 36, Statement shows the average expenditure per capita for varying percentage of children in the family.

**No. 36 :—Statement<sup>1</sup> showing the average expenditure per capita for varying percentage of children in the family.**

Percentage of children in the family	Average per capita expenditure
0	45.2
1-50	37.8
11-20	37.1
21-30	40
41-50	34.2
51-60	30.3
61-70	26.8
71-80	24.9
81-90	...
91-100	...

Conclusions from Statement No. 36 are :—(i) The average per capita expenditure is the highest when there are no children in the family. (ii) It is the least when there are 70-80 p. c. of children. (iii) The average per capita income falls as the per centage of children in the family increases.

1. Statement is prepared from Table No. 43.



No. 37 :—**Statement<sup>1</sup>** showing the average percentage of expenditure on different items according to classes.

Economic Class	Average percentage expenditure						
	Staple food	Bazar expenses	Meat	Stimulants and in-toxicants	Clothes	Interest	Miscellaneous
All ...	43.3	12	1.9	7.8	13.6	3.5	15.8
Owners ...	38.6	12.9	.9	5.6	14.1	4.7	18.9
Tenants ...	45.1	11.1	2.1	5.9	14.8	4.2	15.7
Labourers ...	50	13.6	1.8	6	13.5	2.2	11
Traders ...	27.9	13.8	1.4	10.9	16.4	2.4	20.4
Artisans ...	35.6	13.3	1.9	11.8	12.6	2.5	16.3
Servants ...	32.9	13.2	2	9.9	15.7	3.5	17.9
Harijans ...	45.8	7.5	5.3	11.4	9.1	5.5	8.5

But when the percentage of children is 21–30 or 41–50, there is an increase, contrary to the general rule.

*Percentage expenditure on different items :—*

**1 Staple food :—**The average percentage expenditure on staple food is 43.3. In the case of labourers it is as high as 50. Among them 64.1 p. c. of the families spend more than 50 p. c. of their total expenditure on staple food. Among Harijans also the percentage of families spending more than 50 p. c. of their total expenditure on staple food is high, being 41.5. The average percentage expenditure is 45.8. There is no family among labourers or Harijans whose percentage expenditure

1. Statement is prepared from Table Nos. 44–49.

Percentage expenditure on dairy products is not included as it is of minor importance.

on staple food is less than 15. In the case of traders the average percentage expenditure on staple food is the least, being 32.9. Among them there are 6.5 p. c. families who spend less than 15 p. c. of their expenditure on staple food and there are no families which spend more than 60 p. c. If economic condition may be ascertained by the percentage expenditure on staple food, traders can be said to have the highest standard of life and servants rank next to traders. Among servants no family spends more than 70 p. c. of its expenditure on staple food, but there are 8.4 p. c. families which spend less than 15 p. c. Tenants like Harijans spend 45.1 p. c. of their expenditure on this item on an average. 29.3 p. c. among them have a percentage expenditure of more than 50 on staple food and there are only .8 p. c. families who spend less than 20 p. c.

**2 Bazar Expenses :—**It seems from Statement No. 37 that average percentage expenditure on bazar expenses does not vary much. In the case of Harijans only, the average percentage expenditure on bazar expenses is 7.5 whereas in other classes it varies from 12-14. There are not many families whose expenditure exceeds 20 p. c. Only in the case of artisans who have to buy many things which the cultivators grow for themselves, there are 13.8 p. c. families whose percentage expenditure on bazar expenses is above 20.

**3 Meat :—**Percentage expenditure on meat is very small, the average being 1.9. 66.8 p. c. of the families do not spend anything on meat. As cultivating owners primarily belong to vegetarian castes the percentage of families spending nothing on meat among them is 88.4. The Harijans being non-vegetarians there are only 4.2 p. c. of the families which do not spend anything on meat. The average percentage expenditure on meat among Harijans is 5.3. It seems that even non-vegetarians do not spend much on meat. There are only .19 p. c. families who spend more than 20 p. c. of their total expenditure on meat.

**4 Stimulants and Intoxicants :—**Average percentage expenditure on stimulants and intoxicants is 7.8. There are only 10.3 p. c. families who do not spend anything on these items. In case of traders who are largely addicted to stimulants,

the percentage expenditure on stimulants and intoxicants is being 10.9 on an average. More is spent on these items by artisans than by any other class the average percentage expenditure being 11.8. 16.8 p. c. of artisans spend more than 20 p. c. of their expenditure on these items. In the case of servants, 12.9 p. c. of the families spend more than 20 p. c. of their expenditure on these items. Among Harijans who are given to drinking, these items account for 11.4 p. c. of the total expenditure on an average. With them these constitute an important item of expenditure only next to staple-food.

**5 Clothes :—**The average expenditure on clothes is 13.6. In the case of 65.9 p. c. of the families expenditure on clothes does not exceed 15 p. c. of their total expenditure. Only traders and servants spend more on clothes. The average percentage expenditure on clothes is 16.4 among traders and 15.7 among servants. 19.6 p. c. of the families among traders and 15.3 p. c. among servants spend more than 20 p. c. of their expenditure on clothes. But there are no families among Harijans who spend more than 20 p. c. on clothes. The average percentage expenditure on clothes among Harijans is also low being only 9.1.

**6 Interest :—**The average percentage expenditure on interest is 3.5. In the case of Harijans it is 5.5. Owners also spend 4.7 p.c. their total expenditure on interest on an average. 22 p. c. of the owners spend more than 10 p. c. of their expenditure on this item. Among tenants interest accounts for 21.2 p. c. of the total expenditure on an average and the percentage of families who spend more than 10 p. c. of their total expenditure is 18.7. But in the case of traders the percentage of families spending more than 10 p. c. on interest is only 9. Among servants there are no families who spend more than 20 p. c. on this item and the average percentage expenditure is 3.5.

**7 Group of Miscellaneous items :—**Percentage expenditure on the group of miscellaneous items can be taken as a good indicator of the standard of life. Because, the poorer classes cannot spare much to be spent on these items and only classes

like the owners and traders who are comparatively better off can spend more on these items. The average percentage expenditure on miscellaneous items is 15.8. But in the case of labourers and Harijans it is 11 and 8.5 respectively. On the other hand, traders spend 20.4 p. c. and owners 18.9 p. c. of their total expenditure on an average. The percentage of families spending more than 30 p. c. of their expenditure on this is 14 among owners, 11 among servants and 9 among traders.

**Nature of Budgets:**—Figures of income and expenditure per family on an average for different classes is given elsewhere. It can be seen from these figures that the balance of income over expenditure of a family is Rs. + 54 in the case of owners, Rs. - 3 for tenants, + 9 for labourers, + 19 for traders, + 20 for artisans, + 27 for servants, - 1 for Harijans and + 18 for all.

It seems from these figures that an average family has no deficit. In this respect the average is very misleading as it misrepresents facts. Table No. 51 shows that only 57.1 p. c. of the families have surplus budgets, the average surplus being Rs. 47. The percentage of families having deficit budgets is 28.3 and the average deficit is Rs. 22. The percentage of families having deficit is 21 among owners, 47.1 among tenants, 26.7 among labourers, 19.6 among traders, 19.9 among artisans, 28.2 among servants, 26.5 among Harijans.

For calculating the surplus we have taken into consideration only the ordinary expenditure. But every family has to incur extraordinary expenditure every now and then. So while determining the nature of the budget, extraordinary expenditure as given in statement No. 32 must also be included in the expenditure figures. When a balance is struck between the average income and average 'real' expenditure per family we get as follows:— + 1 for all, + 11 for owners, - 25 for tenants, 0 for labourers, - 12 for traders, + 3 for artisans, - 1 for servants and - 7.5 for Harijans.

If provision for extra-ordinary budget is to be made then 75 p. c. of the families among the owners' class who are having

ordinarily a surplus of less than Rs. 50 can be classed as those having no surplus. In the case of tenants, traders and servants if Rs. 25 be roughly taken as the average extra-ordinary expenditure per year the then percentage of families with real surplus budgets comes to 14, 45.7 and 35.1 respectively. If Rs. 12 be roughly supposed as average extra-ordinary expenditure per year in the case of labourers, and artisans and Rs. 5 in the case of Harijans then the percentage of families with surplus budgets comes to 39 for labourers, 58 for artisans and 38.6 for Harijans.

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## CHAPTER VIII

### Rural Indebtedness.

**Percentage of indebted families :—**It can be seen from table No. 50 that 54·8 p. c. of the families are indebted. The percentage of indebted families is the largest among the Harijans being 77·7. Indebtedness is also common among tenants, 59·6 p. c. of the families among whom are indebted. The percentage of indebted families among servants is 56·5 and that among owners is 53·4. Among labourers 50·2 p. c. of the families are indebted. Percentage of indebted families is the lowest among traders, being 40·2 only. Among artisans also indebtedness is not so wide spread and only 47·5 p. c. of the families are indebted.

**No. 38 ;—Statement showing the average<sup>1</sup> debt per family, per indebted family and per capita among economic classes**

Economic class.	Indebtedness in rupees		
	per family	per indebted family	per capita
Owner ...	293	499	40
Tenant ...	188	316	28
Labourer ...	88	176	19
Trader ...	113	274	23
Artisan ...	107	226	18
Servant ...	223	395	38
Harijan ...	81	104	13
All ...	149	272	25

<sup>1</sup> Vide Table No. 50.

**Extent of indebtedness** :—Statement No. 38 shows that the average amount of debt per family is Rs. 149. In the case of Harijans, the average amount of debt per family is Rs. 81 only and that for labourers is Rs. 7 more than that for Harijans. The average amount of debt per family among artisans and traders is Rs. 107 and Rs. 113 respectively. Owners stand first in respect of the largeness of the average amount of debt per family and servants, the second. The average amount of debt per family among owners is nearly thrice as large as that among artisans and that among servants is more than twice as large as among the labourers.

Owners are more heavily indebted than any other class. 13·7 p. c. of families in this class are indebted to the extent of more than Rs. 600. Next to owners, is the servants' class which can be considered as heavily indebted. The percentage of families in this class who owe more than the average amount of debt per family of this class is about 26·5 and the families which owe more than Rs. 600 constitute 11·7 p. c. In the case of tenants though Rs. 188 is the average amount of debt per family, 25·3 p. c. of families are indebted to the extent of more than Rs. 200. The percentage of families who owe more than Rs. 800 is only 4·9 in this class as against 11·4 in the owners' class. Among traders there is no family which has debts of more than Rs. 1500. 26·1 p. c. of families or about 65 p. c. of the indebted families of this class owe less than Rs. 200. Poorer classes like labourers and Harijans have also got many of their indebted families in the lower indebtedness groups. Though 50·1 p. c. of the families among labourers are indebted, hardly 3 p. c. of families have debts exceeding Rs. 400 and none has debts exceeding Rs. 1500. In the case of Harijans, 47·6 p. c. of families or 61·3 p. c. of indebted families of the class are in the indebtedness group of Rs. 1-100 and there is no family which is indebted to more than Rs. 600. The average amount of debt per family in this class is the lowest in spite of the fact that the percentage of indebted families is the largest.

**Average amount of debt per indebted family**.—The average amount of debt per indebted family is the lowest in the case

of Harijans and that for labourers is Rs. 72 more than that for Harijans, whereas the difference between the average amount of debt per family among labourers and Harijans is only Rs. 7. Among labourers the average amount of debt per indebted family is exactly double the average amount of debt per family. The average amount of debt per indebted family among owners is Rs. 499 which is nearly five times as much as that among the Harijans. In the case of servants and tenants the average amount of debt per indebted family is Rs. 395 and Rs. 316 respectively.

**Indebtedness per capita:**—The average per capita indebtedness among owners is the largest among the owners being Rs. 40 and that among Harijans is the lowest being Rs. 13. The average indebtedness per capita is Rs. 25. The corresponding figures for different provinces as given in the Provincial Banking Enquiry Reports are : Bombay, Rs. 36; Madras; Rs. 32; Assam, Rs. 24; Central Provinces, Rs. 23; United Provinces, Rs. 25; Bengal, Rs. 20; the Punjab, Rs. 57.

**Kinds of debts:**—Debts can be classified as follows according as the duration of the loans and the objects for which they are borrowed.

(i) Borrowings:—Small debts are contracted to meet day-to-day needs and are generally in the form of small borrowings. The things borrowed are usually food stuffs or a few rupees and the person from whom they are borrowed is a friend, a relative or the local trader. No interest is usually charged on the amount borrowed. But in the case of a trader, though he does not charge interest directly on the things given on credit he overrates them, so, to the borrower the difference between the current prices and the prices he is actually charged is a form of interest.

Most of the debts of Rs. 50<sup>1</sup> and less can be considered as current debts. An idea of the current debts which customers owe to traders can be found from the amounts of arrears which are due. Inquiry in some market places showed that the merchants of one market had outstandings of Rs. 27,000 with their customers; those of another, Rs. 25,000; those of a third

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(1) Vide Table No. 50.



Rs. 16,000. If the amount is calculated on population basis of that area, it comes to about a rupee per head.

(ii) Seasonal debts:—These consist of the amounts borrowed to finance the agricultural operations of the tilling season or for maintaining the family during the months from July to November. The cultivators of the commercial crops require a large amount to meet the cost of cultivation which includes charges on manures, bullocks etc. As few of the cultivators have capital of their own, most of them have to borrow in May from the Taluka money-lender or from commission agents on a promise - which is usually in the form of mortgage of the next year's produce - to repay during the harvest season.

Secondly, not a small proportion of the rural families find that they are short of food - stuffs before the harvest, either because they did not grow enough of foodstuffs or that they had sold them without keeping sufficient stocks. Such families usually borrow corn in July on a promise to repay  $\frac{5}{4}$ th borrowed quantity in November when the khariff harvest is ready. This kind of debt in grain is also contracted in September on condition of repayment, at Rabi harvest. The rate is as high as 200 p. c. when the party borrowing is not very sound. The percentage of families who borrow grain is the least among the cultivating owners and tenants and it is high among other classes, if traders are excepted. Nearly 10 p. c. of all the families borrow on such a condition. This percentage is higher in the poorer regions. It is the highest among Harijans irrespective of place or region.

(iii) Short-term debts:—Short-term debts are usually contracted to meet expenses in part or in whole of such social ceremonies as that of marriage, death etc. They are sometimes contracted to effect improvements on land or for building a house. Those who have tangible credit in land obtain this amount from the Co-operative Credit Society of the locality. Some others who have security in gold get the amount from a money-lender by pawning them. A few others who have no solid assets to mortgage but who enjoy the confidence of the lender obtain it on a promissory note. The amount borrowed in all such cases is of a few hundred rupees. Debts

of Rs. 51,400 can be called debts of this type. In fact most of the debtors borrow for short-term only. Later on, they find they cannot repay the amount in time ; so in course of time the debt becomes a long-standing one.

(iv) *Long-term debts* :—There is not much difference between a short-term debt and a long-term debt except that in the latter case the amount borrowed is larger and the object of borrowing in some cases at least is to pay off old debts. The time-limit for repayment is also longer. Long-term loans are invariably secured and in most of such cases the debtor is unable to pay back the amount.

**Agencies of rural finance** :—(i) *Co-operative Society* :—Co-operative Credit Societies which are now established in most of the major villages are one of the important agencies of rural finance. It must be said to their credit that inspite of their many shortcomings, they have been responsible in bringing down the rates of interest. Credit is offered by these societies cheap and on favourable terms. Advances are usually made for productive purposes. On account of certain glaring defects which are inherent in democratic management of the societies, some people prefer to remain outside. Instances of reckless finance and mismanagement in the working are not few. Members of the society have their own ways and means of overreaching all the beneficial restrictions placed on borrowings. However, attempts are being made to minimize the defects. The credit is now linked up with marketing to serve the real interests of the members. The credit Societies are rendering useful service and are becoming increasingly popular.

(ii) *Money-lender* :—Money-lender finances nearly 60 p. c. of the debts. There are very few people in villages who carry on the regular business of money-lending. Most of the money-lenders from whom the villagers borrow come from the taluka place. Some of them are traders : some are land-lords and not a few are gold-smiths. Formerly money-lenders use to lend freely on personal security and on promissory notes only. But the innumerable legal restrictions that are placed

lately on their practices of lending have made them shy of lending. Still they continue to be the leading source of finance.

(iii) *Relatives and friends* :—Money-lending is carried on a small scale by many people who have hard cash. Those who have no tangible security borrow from their friends or relatives on personal credit only. It is difficult to estimate the extent of finance from this source but it can be roughly said that nearly 15 p. c. of the total debts are financed by them.

(iv) *The Pathan* :—There were Pathans in some of the villages. But now they are being driven out from most of the villages. In one village only a few families of Korwar and Harijan caste have borrowed some amount from the Pathans.

(v) *Among other agencies of finance may be mentioned* :—  
(i) Government which advances Tagai loans : (ii) Land Mortgage Banks which provide long term credit.

**Rate of interest** :—Rate of interest charged depends upon :  
(i) The kind of debt ; (ii) The security of the borrower ;  
(iii) and the kind of the financial agency. Co-operative Credit Societies charge a rate varying from 7-10 p. c. The money-lenders charge about 7-10 p. c. on loans that are secured by gold and 9-18 p. c. on unsecured loans. No interest is sometimes charged when the lender is a personal friend or a near relative. The rate of interest is the highest in the case of small debts. It was pointed out that the borrower of corn has to return  $\frac{5}{4}$ th the quantity after about 4 months ; it means that the rate of interest charged is 75<sup>1</sup> p. c. per annum. When the amount borrowed is a few rupees, a rate of one pice per rupee per month is usually charged. The rate of interest charged is higher in the case of borrowers who are poor, for, the risk involved in lending to such persons is great.

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1. As the price of grain is lower at the harvest time when the grain is returned, when considered in terms of money value of grain returned, the rate of interest is less than 75 p. c.

No. 39—Statement showing the number and indebtedness group of families which are paying interest, those paying partly and those not paying.

Indebtedness group in rupees.	Total No. of indebted families.	Families not paying.	Families paying partly.	Families fully paying.
1—50	156	66	2	88
51—100	165	71	7	87
101—200	215	78	21	116
201—400	162	54	19	89
401—600	56	17	11	28
601—800	34	14	11	9
801—1000	39	26	7	6
1001—1500	19	12	4	3
1501—2000	16	8	6	2
2001	10	6	4	0
Total ...	872	352	92	428

**Number of families not paying interest or paying it partly :—**

Statement No. 39 shows that out of 872 families which are indebted, 352 families or 40.4 p. c. are not paying interest and 92 families or 10.5 p. c. of families pay it partly. In other words 49.1 p. c. of indebted families pay interest fully. It can be seen that the percentage of families which pay interest is small in the higher indebtedness groups. None of the 10 families which are indebted to more than Rs. 2000 pays any interest. Out of 118 families which owe more than Rs. 600, only 20 families are paying interest. But in the case of families in the

lower indebtedness groups the percentage of families paying interest is larger. Out of 156 families which are indebted to less than Rs. 51, 58 p. c. are paying interest. The percentage of families paying interest is more than 50 in the case of those which are indebted to Rs. 1-600.

Reasons for not paying interest fully : —

No 40.—The statement showing the reasons for non-payment of interest, (in the case of owners, tenants and labourers only.)

Indebtedness group in Rupees.	Reasons for not paying interest (in numbers which are explained below)					Total of families.
	1	2	3	4	5	
Less than 100	25	7	3	3	47	85
101—200	7	7	7	2	27	50
201—400	3	10	3	...	38	54
401—600	1	10	4	...	5	20
601—1000	...	9	...	2	25	36
above 1000	...	6	3	1	21	31
Total ...	36	49	20	8	163	276

i. Column No. 1 in the statement above shows the number of families who do not pay interest because their debt does not bear any interest at all.

ii. Column No. 2 shows the number of families who do not pay interest because the debt is 'ancestral' debt.

The characteristics of an ancestral debt are:—(i) It is made up of accumulated interest and sometimes it is only interest

transmuted into a new loan. (ii) It is contracted many years back by the father or grand-father of the present debtor. (iii) The creditor already received in the past a large amount in the form of interest. (iv) Creditor is not sure of proving his claim if he goes to the Court; so asks the debtor occasionally for interest, but never presses for it or takes legal action.

iii. Column No. 3 shows the number of families who do not pay interest purposely. The reason may be (i) the debtor may not be on good terms with the creditor; (ii) the case may be pending before the Court.

iv. Column No. 4 shows the number of families who have made a usufructuary mortgage of their land in lieu of interest.

v. Column No. 5 shows the number of families who cannot pay interest.

The following conclusions can be drawn from statement No. 40:—(i) In the case of families of lower indebtedness groups interest is not paid because debts of a large p. c. of families do not bear interest. Some others do not pay because they have already given the use of their lands in lieu of interest. The number of families who do not pay purposely for some reason or the other is also large. (ii) In the higher indebtedness groups Rs. 601 and above the reason for non-payment of interest is, in case of nearly 25 p. c. of the families, that their debt is of the 'ancestral' type. (iii) The most important reason for non-payment of interest in the case of families of each and all indebtedness groups is that the families are too poor to pay.

**Causes of indebtedness** :—Table No. 51 shows that a very large number of families have deficit budgets. This kind of deficits may be called ordinary deficits as they are the outcome of ordinary income being lower than ordinary expenditure. When a deficit occurs due to extra-ordinary expenditure,<sup>1</sup> it may be termed extra-ordinary deficit. Whenever a deficit, whether ordinary or extra-ordinary occurs, it can be met in two ways (i) by selling a part of the capital resources (ii) or by borrowing a loan. So a loan is taken only to meet the deficit. The causes of indebtedness then can be stated to be two.

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1 For the meaning of 'extraordinary expenditure' refer to chapter on expenditure.

(i) the ordinary deficit (ii) the extraordinary deficit. In the case of all 325 indebted families which are shown under the column of deficit budgets in table No. 51, ordinary deficit may be considered as the cause.<sup>1</sup> In the case of other 404 families who are indebted, though they have surplus budgets, the extraordinary deficit may be presumed as the cause. It is difficult to say in the absence of detailed information what might be the cause of indebtedness in the case of 143 families who have neither surplus nor deficit in their budgets.

To speak broadly, 37.3 p. c. of the indebted families incurred debts to meet their day-to-day needs ; and 46.3 p. c. have incurred debts to meet extraordinary expenditure.

**Productive and unproductive debts** :—Debts are commonly classified as productive or unproductive according as the objects of their borrowing. Those debts which are contracted for an object which does not directly concern production are considered unproductive by economists. According to this definition debts incurred for marriage or for any other ceremony are unproductive. To a great extent this distinction is not true for the following reasons :—

(i) Many of these social ceremonies have an economic significance. Rural economy of India is largely dominated by custom which is so powerful that in many places it even obliterates the working of economic forces. The economic status of a person or that of a family in the rural areas is invariably bound up with his or its social position. The social or economic status of a person is dependent upon the conformation of his behaviour to the existing customs and manners. To give an example, custom lays down that the village land-lord is to give a feast to the villagers whenever a marriage is celebrated in his house. If he does not do it, his social position is lowered and his economic position would also suffer, as his tenants would not give him the same service as they were wont to give. So if he contracts a debt to arrange the feast, it is productive in the sense that it was utilized for maintaining his social as well as economic status. This kind of debt can find an analogy in the expenditure of an

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1 This is only a likely conclusion.

Insurance Company which arranges a garden party to a distinguished guest with a borrowed sum. It does not seem that any economist would call this debt of the company unproductive. There is no reason then, why expenditure on social ceremonies be looked upon as such.

(ii) The term 'unproductive' implies waste. Socially speaking is the money spent on ceremonies a waste? Does it not satisfy a social want? Does not the spender believe that it is his duty to spend on such occasions? Does the spender consider it a waste? Inquiries of the author show that all those who spend, really believe that they are not wasting money. The very fact that villagers incur debts on these occasions though they are fully conscious of pangs that indebtedness inflicts, show that they feel that money expended on these occasions is well-spent. For the villagers, expenses on ceremonies have a social utility. When judged from this point of view debts incurred for social ceremonies are not intended for wasteful ends. As long as social utilities remain unchanged, it is wrong to class debts on ceremonies as waste. Further, the loss of self esteem by non-performance of these in the standard form, and gain in self-esteem by their adequate performance ought to be a relevant consideration in the classification of debts.

**Repaying capacity:**—A debt can be repaid in two ways: (i) from the surplus of income over expenditure; (ii) or by selling a part or whole of the capital resources.

From Table No. 51 we can roughly estimate the number of debtors who can repay their debts within 5 years, from their surplus only.

325 families which have deficit budgets can never be expected to repay the principal they borrowed; so also 143 indebted families who have no surplus or deficit in their budgets. Then as regards indebted families which are in surplus groups, out of 110 families in the surplus group of Rs. 5-12, only 24 families which are in the indebtedness group of Rs. 1-50, can repay their debts within 5 years. Then out of 121 families in the surplus group of Rs. 13-25, only 49 families can repay within 5 years; out of 97 families in the surplus



group of Rs. 26-50, about 60 families which are in the indebtedness group of Rs. 1,200, can repay; out of 47 families in the surplus group of Rs. 51,100, 31 families which are in the indebtedness group of Rs. 1,400 can repay, and out of 29 families in the indebtedness group of above Rs. 1,000, about 11 families can repay. So it can be seen that only 175 families out of the total 872 indebted families can hope to repay the debt in 5 years, provided that they continue to get the same surplus and secondly that no extra-ordinary expenditure is incurred during this period. Since it is rarely that a family can remain without incurring any extraordinary expenditure for 5 years, our figure is definitely an over-estimate. On the whole, it can be said that the percentage of families which can repay their debts from their budget surpluses is very small. It means in other words that most of the debtors can hope to repay their debts by selling their capital resources or transferring them over to the creditor. Intensive inquiries reveal that a transfer of the ownership of land from the debtor class which is a cultivating class to the money-lending class has been going on, on account of the poor repaying capacity of the debtor to pay off debts from surplus only. It is difficult to obtain accurate statistics as regards this for all the classes. But a fair idea of the extent of this process can be formed from the statement No. 41 which gives the number of families among the labourers, who have lost their land during the last 10 years owing to indebtedness.

No. 41—**Statement showing the number of labourer families in different acre-groups, who lost all, more than half or less than half of the area of land owned.**

Total area owned in acres.	Those who lost all.	Lost more than half.	Lost less than half.
1-5	25	2	2
6-10	3	...	3
15-25	2	...	...

30 families have lost all their land. As the number of families among the labourers, who own land, is very small this figure is indeed very high.

There is every reason to suppose that the number of cultivating owners who have lost a part of their land must be equally great. In fact many of the tenants are those who cultivate the lands of others as they lost their own in debts. Some of the persons who are now labourers were once cultivating owners of their land which was taken over by their creditors.

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## CONCLUSION TO PART I

Statistics given in the foregoing pages prove beyond doubt that the per capita income in the rural areas is very low being only Rs. 38. This amount is not sufficient to meet all the needs of a decent life. Some families find it difficult to satisfy even their primary needs. 43 p. c. of the total expenditure is on the staple food only. Most of the classes with the exception of the cultivating owners, traders and servants have a standard of life which is lower than that of mill-hands. To be a mill hand on Rs. 10-15 a month is an aspiration with all the labourers living near about the mills. As daily wages are nowhere more than 4 annas a day, and employment not regular, the subsistence wages which the mill-owners hold forth is more than an attraction to the rural people. The condition of the Harijans is worse. To say that they are breathing will be more appropriate than to describe them as living in this world. Even the cultivating owners are finding it increasingly difficult to depend upon land for their income. With the tenants land is more a subsidiary source of income than the main occupation on account of the heavy rents that they have to pay to the landlord. Every rural family has to strive in many directions and all the year round before it can earn sufficient to make the both ends meet. Struggle for existence is so keen that even children and old men have to toil in the morning, if they want bread in the afternoon. In spite of their best efforts to earn more and spend less more than 50 p.c. of the families find themselves with deficit budgets. 28.3 p. c. of the families cannot meet even ordinary expenditure without outside borrowings or selling a part of their capital resources. This shortage of income over expenditure has landed 54.8 p. c. of rural families in debts. The presence of 40.4 p. c. of debtors who have defaulted interest primarily on account of their insufficient earnings speaks eloquently of the stage, the state of poverty has reached in the rural areas.

When this is the economic state, the birth rate gives room for alarm. Population of the taluka has increased in

spite of the operation of natural checks and it threatens to grow at the same rate, nay, even at a higher rate. For, no attempts have been so far made to control birth-rate in any way. On the other hand, plans and programmes are being chalked out to lower the death-rate. It must be said that any amount of success that attends to these would accelerate the growth of population and accentuate poverty.

The rural problem, as it stands at present, is essentially, one of decreasing the population and of increasing the per capita income.

The first problem is purely a social one and can be solved only by a suitable propaganda by the State and the public. The failure of the Sarda Act of marriage shows that legal enactments are futile to achieve healthy social reforms. Firstly, attempts have to be made to impress upon the people the importance of controlling births. Then the belief of the rural people that children are god's gifts which human beings have to welcome as they are born has to be done away with. Age at consummation of marriage has to be postponed to two or three years after puberty of the girl and arrangements have to be made to make the cheap means of artificial birth control available to the married people.

The problem of increasing the income is very complex and difficult to solve. Agriculture at present is a gamble in rains as well as in prices. Ways and means of increasing production and of maintenance of a fair price which should remunerate the producer have to be devised by the State, if success in this matter is to be achieved. This forms a subject for a specialized study. But it can be observed that this problem cannot be solved by haphazard and sporadic attempts at reform. No amount of patch-work, as it is done at present can give substantial relief to the rural people. Unless our rural economy is rightly planned and earnestly carried out, there shall be no appreciable improvement in the condition of the rural people in the near future.

## CHAPTER VIII

### The Religious Life

**Scope of the Chapter :—**Religious practices and beliefs are many. Full justice to the subject of religious life can be done only by a specialized study. As, such a study is not the purpose of this chapter, only some of the salient aspects of religious life of the rural people are dwelt upon here.

**Relation between religion and worship :—**The inexplicable still exists in the world. So also the element of chance. Spheres are still remaining which have not yet been penetrated by scientific knowledge. With rural man the domain of inexplicability is vast and the sphere of knowledge very restricted. Many things, which the educated man of the urban areas looks upon as obvious, appear mysterious to the rural people. The villager attributes all phenomena, which are beyond his control or understanding, to the operations of some agency which is not human. In other words, he believes in the existence of some super-natural agency which rules over human destinies. He considers that his fortunes are determined for him by these powers. It is his conviction that these powers must be kept pleased by him to get good fortune or to avoid bad fortune. Worship is supposed to be a potent means of keeping these powers pleased. Thus there is a close relation between the belief in the existence of supernatural powers and their worship. This relation between the two is no where closer than in the case of rural persons. A non-worshipper is called an atheist or a person who is sure to incur the wrath of gods. Such a person is shunned and hated. As nobody is prepared to incur social obloquy, or is in a position to bear it, it is not possible to find people in the rural areas who are not worshippers of common gods.

**Objects worshipped :—**Objects worshipped can be classified as 1 Nature, 2 Animals, 3 Idols.

**1. Worship of nature :—**Worship of elements like Air (Vāyu), Water (Āp), Light (Tejas) and Fire (Agni) is conspicuous

among Brahmins who follow vedic rites. Non-Brahmins do not worship these elements to any remarkable degree.

Among the trees, the Pippal, the Bilva, the Bunyan, the Audumbar and the Shami tree are worshipped.

**2 Worship of Animals** :—Among the animals bull, horse, cow, serpent, elephant and rat are worshipped on particular occasions.

**3 Worship of Idols** :—The idols worshipped are ( a ) the local Gods ( b ) the Sectional Gods ( c ) the family Gods.

( a ) Local Gods:—**1 Hanuman** :—Among the local Gods (that is, Gods who are worshipped by all the people of the locality) Hanuman is very prominent. His temples are more numerous than those of any other God and many of the oldest Hindu temples in rural Karnatak are of this God. In mythology he is identified with Air and is described as a monkey-chief, who freed Sita from her bondage in Lanka. He is known by various names, viz. Balabhima, Maruti, Hanumanta. His temple is usually situated outside the village proper, with a low entrance. The priest of this God is usually Chchatri. He is a bachelor-God and is considered as the God of strength, and the guardian of the village. He is credited with many powers the most important of which is that of conferring children on ladies. It is supposed that he can be pleased with an oil-bath. Saturday is 'His' special day, people come to his temple on this day in particular. An 'Okali' festival is held once a year in many of the villages in the name of this God. On this day, a pit is dug in front of this Temple and it is filled with red coloured water. Some strong public women of the Domber caste worship the pit and sprinkle some water on the God and the people. Then some men get into the pit, and begin playfully dashing water against the Domber women who beat them with reeds. This mock fight lasts for many hours.

**2 Lakkavva**<sup>1</sup> :—Goddess Lakkavva is as prominent as God Hanuman. Lakkavva, it appears, is different from Lakshmi, the Goddess of wealth and wife of Vishnu, though a woman

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1 Avvā, Ammā or Tayi means mother, and is used in practice in an honorific sense.

having the name of Lakshmi is called Lakkavva. It seems for the following reasons that Lakkavva is Grāma-Devata or village deity and not Lakshmi :—( i ) At some places there are two temples, one of Lakshmi and the other of Lakkavva and the latter is worshipped by all; (ii) Temple of Lakshmi contains an idol of Narayan and Lakshmi-temples are known in many places as those of Lakshmi-Narayan; (iii) At some places in the temple of Lakkavva, blood sacrifice is given; ( iv ) caste of Lakkavva's priest varies from place to place. Among the priests, there are Bedars, Kurubars, Uppars and even Talvars, ( v ) Temples of Lakkavva are older than those of Lakshmi.

**3 God Shiva** :—God Shiva worshipped by all and by Shai-vites in particular. The image of this God is a 'Linga' or a cylindrical stone, fixed in the ground. Shiva is known also as Iswara, Somalinga, Kala-linga, Ramalingeswar etc. Gods whose name has the suffix of 'Iswara' or 'Linga' are generally to be taken as God Shiva only. The priest of this God is a Brahmin, a Gurava or Lingayat. An 'utsav' of this God is held in all villages on Mahashivaratri day.

**4 Yellamma** :—Goddess Yellamma is not so important a deity as Lakkavva. She is one of the local Gods, and is more worshipped by the lower castes like the Berads, Uppars, Kurubars etc. Devotees visit the temple on Tuesdays or Fridays. On the full moon day of the Magh, untouchable prostitutes break their bangles in front of the Goddess, and on the fullmoon day of the next month, they put on new bangles. On both of these occasions devotional songs are sung. A renowned temple of Yellamma is at Saudatti, in Belgaum District. Yellamma has some Muslim devotees also.

(b) Sectional Gods :—Among the sectional Gods of Lingayats Basavanna<sup>1</sup> is the most important.

**Kurubars** :—Kurubars have many Gods. Some of them are Bānusidda<sup>2</sup>, Mardisidda<sup>3</sup>, Hāllappa<sup>4</sup>, Huttappa<sup>5</sup>, Kariyappa<sup>6</sup>,

1 Basava means bull, aṇṇā, means brother; but this term is used in honorific sense.

2 Bānu means sky, Sidda means omnipresent.

Mardi means grassland.

4 Hālu means milk; Appa, means father and is used in honorific sense.

5 Hutta means mount hill,

6 Kari means black.

Kariyavva, Keriappa,<sup>1</sup> Giriappa,<sup>2</sup> Revasidda, Birappa, Bharamappa, Vittappa.

**Berads** :—Uddavva,<sup>3</sup> Holeyavva,<sup>4</sup> Uddappa.

**Harijans** :—Durgavva, Santavva, Talidavva, Dyamavva.

**Chchatri** :—Mayavva, Siddaramappa.

**Vaddar** :—Karevva, Durgavva.

**Uppar** :—Maliraya.

(c) **Family Gods** :—Besides local and sectional Gods there are other Gods, which individuals worship at home only. Local or sectional Gods have temples and the priests. They are more or less public Gods. But many families have Gods of their own whom they worship themselves at home. Many of the families particularly those of lower castes do not maintain Gods in their house and adore only the local or sectional Gods.

Family Gods are usually idol-Gods brought from a holy place. When a person goes on a pilgrimage he brings the Gods of that place and worships them in the house. As Pandharpur is a popular place of pilgrimage many families have Idol of Vithoba and Rukhmini. Family-Gods among Lingayats are Shiva, Veerbhadra, Mallikārjuna. Among Pānchals they are Kalamā, Devammā; among Uppars it is Venkataramana of Tirupati.

**Ways of appeasing** :—The aims of worship, as pointed out above, are mainly two, viz. (i) to keep the God pleased so that he may not send ill-luck. (ii) To appease God so that he may confer good fortune.

When the person does not pray for the fulfilment of any special desire, no special ways of appeasement are considered necessary. Only general ways of appeasement are under-taken. They consist in visiting the temple, breaking the cocoanut before the God, giving food offerings on holidays, taking part in the festivals and offering prayers to him.

When the fulfilment of some particular desire is aimed at, general ways of appeasement are not considered effective. Some

1 Keri means tank. 2 Giri means mountain. 3 Udda means long. 4 Hole means river.



special ways are resorted to. The one way of appeasing is of promising offerings of special kind like that of flowers, sweet-meats, cocoanuts, plaintains, oil. Such offerings necessarily involve expenditure of money. It is to be noted that actual offerings are made only when the desire is fulfilled. The amount spent on the offerings is more or less proportionate to the importance of fulfilment to the person and his economic condition. The kind of the offering promised varies according to the supposed likes and dislikes of the particular God, the sex of the God, and the objects of his desire. Every God is credited with some likings. God Ganesh is supposed to like sweet-meats more, and God Hanuman, an oil-bath. Then offerings are in keeping with the sex of the God. A Goddess is usually promised a bodice-cloth, a sari or a nose ring. Lastly, the object of the desire also determines the kind of the offering. If a child is desired, a cradle or sugar or cocoanuts equal to the weight of the child is promised. For the cure of husband's illness a promise of a 'saubhagya chinha' or a metal piece of the size of the red mark on the forehead of a non-widow to a Goddess is considered a proper offer. The second way of appeasing consists in self-torture. The person fasts and observes what are commonly known as 'vratas' or vows. The third way is of performing special kinds of worship of the God to be appeased under the direction of the experts.

God is not only invoked to grant some desires but also is requested to give his opinion in certain matters. God is consulted while taking decisions on all important subjects, viz., buying new lands, building a house, selecting a bride. The most common form of consulting is by what is known as 'prasād' method. Some flowers wet with water are applied to the Idol, the flower which falls first is supposed to convey the opinion of the God. Interpretation of falling of flowers is an occult science by itself best known to the priests. The other method of eliciting the opinion of God is of 'drawing lots.' Some slips of paper with 'yes' and 'no' written on them are placed before the Idol and one of them is picked up. At some places, the priest gets 'possessed' and gives out oracles.

## Superstitions :

(a) **Good and bad moments** :—People believe that certain moments are auspicious and others inauspicious. Anything begun at an inauspicious moment is supposed to end in failure. So the rural people choose the auspicious moment only for doing anything new or important. The Joshi or the astrologer is consulted before sowing, ploughing, reaping, or starting on a journey etc.

(a) **Omens** :—People believe that some signs, incidents, and objects forebode good or evil. Below are given some of the omens with their popular interpretation.

(i) Existence of a 'Atti' tree in the gate of the village is good to the Patil and bad to the people. (ii) Residence of a barber in front of one's house is bad. (iii) If the light is put out while one is taking meals it is bad. (iv) If a person sneezes once it is bad ; if he does it twice, it is good. (v) It is good if one sees the face of a Kurubar on getting up in the morning. (vi) It is bad for the person if he sees the copulation of serpents. To nullify the effects, he must throw his turban on them or raise a false rumour that he is dead. (vii) It is bad if the inkstand tumbles down while writing. (viii) If a part of a sari gets burnt it is bad for the woman. To nullify the effects, she is not to use that sari. (ix) While a person is setting out on some business the following omens forebode 'failure.' (a) If children weep or obstruct the way, (b) if his leg stumbles against the door, (c) if the door is shut with a bang, (d) if anybody inquires as to the place of going, (e) if the right eye in the case of females and left eye in the case of males throbs, (f) if the crow flies from right to left or a cat passes from right to left, (g) if he sees a barbar, oilman, widow, or a person with a bare head, (h) if somebody is carrying milk, cowdung-cakes, fire-wood, basket, broomstick or pounding mortar.

(b) **Following omens fore-bode 'success'** :—(a) if he sees a kurubar non-widow, or the tail of a fox, (b) if goats flap their ears, (c) if a worship is going on in the temple, (d) if right eye in the case of males and left eye in the case of females throbs, (e) if a male passes him from left to right or a female

from right to left, (f) if he sees a non-widow carrying water on her head, (g) if somebody is carrying curds before him, (h) if he has 'shami' leaves in his turban or carrots in his pocket.

(c). **The evil eye** :—Rural people believe that the sight of some eye has the power to do some 'evil' to the persons on whom it is cast. Every fair-looking object, particularly, a healthy child, a well built adult, a bride, a bride-groom or a pregnant woman is supposed to be the target of the evil eye. Even good bulls are not free from its attack. When the evil eye falls on these objects it produces certain evil effects. If the evil eye falls on a child the latter weeps too much, refuses to take food and gradually gets emaciated without any obvious disease. If it falls on a person taking meals, he gets an attack of diarrhoea or loses his appetite. Cattle stand still and do not graze when the evil eye attacks them.

The following precautionary measures are taken against the evil eye :—(i) Veiling the object, (ii) applying black pigments to the object, (iii) tying some amulets, (iv) making the object appear ugly in some ways. Remedies against the evil eye are (i) waving of water mixed with vermilion, (ii) waving of rice balls and throwing them off, (iii) waving of chillies, salt and mustard and then throwing them into fire, (iv) applying holy ashes obtained from a priest, (v) engaging the services of an expert who professes to cure.

Among other beliefs, that in ghosts, black magic, astrology, palmistry are important.

### **Hindu Holidays :**

1. **Yugadi** :—1st of Chaitra (March-April) is called Yugadi or beginning of an era. This being a new year day of the Shalivahan era is a new year day for the Deccanis. Yugadi is considered as one of the three and half luckiest days in the year. "A pole is set up in front of each Madhwa's house, a piece of cloth is tied to the end of the pole and over the cloth is fastened a silver or other metal vessel." In the morning people take a bath of water heated with neem leaves. Brahmins have a feast of cakes and non-brahmins that of

'shyavige'. In the evening, people go to the leading temple where the reading of new year's almanac is being conducted. The estimates of rain, crops, and other general conditions of the village for the ensuing year are made out by the priests from the almanac and all people hear these from them. When the reading is completed rice reddened with vermilion is thrown on the almanac. 'Prasad' made up of tamarind quash, country sugar, gram, and neem leaves is distributed.

**2. Beti:**—On the next day of Yugadi there is Beti or hunting. Non-vegetarian castes like the *Chchattris*, the Maratbas and the Kurubars get up early in the morning and start to some scrub plains for hunting. People of other castes accompany them to enjoy the game. After hunting for the whole day, the booty obtained is divided equally among all who take part in the hunting. The party returns in the evening. It first goes to the Chavdi or village Office to pay respects to the village officials and land-lords who give some 'Khusali' or tips to the party. At night they enjoy a feast of 'Holige' and meat.

**3. Gouri Puja or Worship of Gouri:**—On the third day of Chaitra Brahmin ladies perform worship of Gouri. An Idol having the shape of a female is carved out of wood and is called Goddess Gouri. A recess in the wall is usually selected as a seat for the Goddess. This place is smeared with cow-dung and decorated with chalk powder designs. Its sides are painted with vermilion. A canopy of neem or mango leaves is suspended before it. After taking a bath, the house-wife keeps the Idol inside dressed in a sari. To the right of this Idol, Kalasha or metal pot containing water is kept and is called Goddess Gange. Wreathes prepared from pure cotton lint are put round each of them; 'Arti' is then waved in worship without accompaniment of any bells. At this time songs referring to mythological incidents of Gange and Gouri are sung by other women. Then dishes prepared that day are placed before them as 'Nevedya' or food offerings. In the after-noon non-widows are invited and their laps are filled by the host with rice, wheat, ground nuts, grams and some carrots. Turmeric powder is applied to their cheeks and 'Kunkum' or red powder to their forehead. From this day

onwards for a month, only the newly married girls visit the house of a non-widow every day to wash her feet and fill her laps with things like sugar-cane pieces, bananas, sweet-balls etc.

**4. Rama Navami:**—Ninth day of Chaitra is considered the birth day of God Ram and is observed by Brahmins and Marathas. Those who have an Idol of Rama worship it. Birth-day festivity or 'Utsav' is celebrated in the temple of Rama if there be one in the village. The Idol of Rama is put in a small cradle and devotees rock it one by one and throw a few coins in a box kept in front. In the evening the God is taken round the temple in a palanquin.

**5. Hanuman-Jayanti:**—On the full-moon day of Chaitra 'Utsav' is arranged in the temple of Hanuman to celebrate his birth-day. Devotees of this God prepare a feast at home and give 'food offerings' to God. At some places there are public-feasts.

**6. Gouri-Puja:**—On the 3rd of the dark half of Chaitra Goddess Gouri who had been set up in the wall is again worshipped in the same way.

**7. Karagada Amavasya:**—No-moon day of Chaitra is Karagada Amavasya. On this day people go to their fields and dine there. This is observed by all castes.

**8. Basaveshara-Jayanti:**—2nd lunar day of Vaishakh is the Birth-day of Basava, the founder of Lingayat religion. All Lingayats observe this day as a day of feast.

The day is observed by non-Lingayats also. Basaveshwara is held in high esteem by all the people and his teachings and precepts guide to a large extent the moral life of the rural people. The day is also observed as a social function when lectures are arranged on his life and teachings. At many places his portrait is taken in a procession. Among Lingayats there are female ascetics devoted to the worship of God and service of society. They are called Sharanammas. Lingayats can boast of many Sharanammas who rendered signal service to humanity and made contribution to the ethical literature of Karnatak. On Basava-Jayanti day, in particular, they per-

form "bhajan" and sing songs of famous mystics of Karnatak. A great congregation gathers to hear them.

**9. Akshaya Tritoia** :—The third lunar day of Vaishakh is known as Akshaya Tritoia. This is considered as one of the luckiest days of the year. Most of the cultivators do some spadework on their fields on this day. People begin anything new that they want to do on this day. Goddess Gouri is again worshipped. This time she is not donned in sari nor any cotton wreath is put round her neck. In the after-noon, laps of non-widows are filled and the Goddess is finally 'removed' and the wooden frame and other things are kept aside in a safe place.

**10. Narasimha-Jayanti** :—Full-moon day of Vaishakh is considered the birth-day of God Narasimha, one of the incarnations of God, and is observed by a section of the Brahmins who are the devotees of this God. On this day the Idol of this God is worshipped and 'holige' cakes are prepared.

**11. Kār Hunnive or Full-moon day of Jyestha** :—Full moon day of Jyestha is known as Kār Hunnive. Kar means a festoon and 'hunnive' means full-moon day. This is celebrated in all pomp by the cultivating class in particular. On the 14th day, only the feet, body and other parts of bullocks are washed by their owners who then apply holy ashes and kunkum to their foreheads and wave a sandal stick round them. That night they are feasted with huggi. On the full moon day they are again washed and their horns are painted with vermilion and oil. Pictorial sketches of various designs are drawn on their body with vermilion paint. In the afternoon they are feasted and their owners also feast themselves with various dishes. Then the bullocks are tied bells to their feet and are decorated in the best possible manner. Best clothes are put on their back and costly ornaments on the horns. In the evening, people of the village collect together and decorate in the best way two bullocks, one white and another red, belonging to 'Vatandars' or those holding alienated land. But no clothes are put on their backs. Garlands made of pieces of copra are put round their necks. Branches of neem leaves are entwined round their horns. Next, the bullocks are taken

outside the village to the accompaniment of music and then let free to race through the gate<sup>1</sup> of the village. Some obstacles in the form of some thorny plants or a rope held high horizontally, are thrown on the path. All the necessary shouts and cries are raised to increase the speed of the bullocks. While they are in full speed, many youths try to pick up neem leaves from their horns or copra pieces from the wreath and then distribute them among the people who mix them up with seed as they believe that such seeds ensure a better harvest. Between the two bullocks if the red one succeeds in entering the village first through the gate, it is considered that rabi harvest of that year would not fail. If the white one comes first, it is believed that khariff harvest would be very good. If one of the bullocks runs to another village the people of that village cut its tail. In that case the village from which the bullock came, cannot celebrate this festival.

After this race, individual owners parade their bullocks in the streets. On this day, some fried dainties are prepared for supper.

**12. Mannettina Amavasya:**—No-moon day of Jyestha is known as Mannettina amavashya or no-moon day of earth-bullocks. On this day, two dolls having the shape of bullocks are made from earth. In the noon they are worshipped, flowers are placed on them and sandal stick is waved. Then, there is a feast of 'holige' cakes. Even those who have no bullocks observe this day. During the whole of the next month, on every Tuesday, two fresh bullocks are made and worshipped but there is no feast.

**13. Gullavva:**—On every Tuesday in the month of Ashadha, girls and young women in some places go in the after-noon to the river side or to the water source of the village and there prepare an idol in the form of a female; it is called Gullavva. Girls sing, play and dance round it. They revel in all sorts of frolic till evening. Ceremonies like filling of the laps, applying of Kunkum are imitated. Boys enjoy the scene as active spectators.

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1. Most of the villages have a gate.

On the last Tuesday of the month, idols prepared on the bank of the river are brought home and girls worship them in groups by waving a sandal-stick round it. Offerings of sweet dishes are made. Again, girls sing many songs in chorus. At night, it is taken to the river and drowned. It seems that this festival is observed only in Karnatak. No material is available to trace its origin nor is it possible to explain its significance. There are not many legends pertaining to this. The only legend that can be obtained says that a certain king had a daughter who in spite of the vigilance of her parents eloped with a love. This legend is too short and does not explain the whole thing. Songs sung on this occasion suggest that Gullavva is not a revered lady. At one place she is described as a woman who went to water coriander plants and became a mistress of a Kotwal or a head-watchman. In another song, she is threatened that the beard of her lover would be pulled out. There are other songs which speak disparagingly of her. Many of the songs sung on these occasions are indecent if not obscene. This is exclusively a festival of females.

**14. Ashadha Ekadashi:**—Every 11th day of the bright half or the dark half of a month is considered 'Ekadashi' or day of fast, though few observe it. But the 11th day of the bright half of Ashadha is observed by Lingaysts, Reddis and Brahmins. The more orthodox of the people who observe this day taste nothing but water. Others feast themselves on dainties which are prepared from things other than jowar, rice or wheat.

The next morning those who had fasted, take a bath and help themselves to a feast.

**15. Mondays of Shravana:**—On all Mondays in the month of Shravana, Brahmins fast part-time and enjoy a feast in the evening.

**16. Sampad Shukravar or Prosperous Friday:**—Every Friday of Shravana is called Sampad Shukravar or prosperous Friday. On the first Friday, an earthen pot is filled with corn and is covered with a lid on which is drawn the face of Goddess Gouri. The pot is then worshipped in the same way



as Gouri. Only women take part in the worship. 'Holige' cakes are prepared on this day.

**17. Naga-Panchami Festival:**—The fifth day of Shravana is one of the important holidays which are observed by all the castes. On the fourth day of this month a serpent made from earth is worshipped. It is first annointed with milk and then sandal paste is applied to it; flowers, leaves of 'bilva' tree and 'karki' or fragments of green grass are placed on it and a sandalstick is waved. On the fifth day, again, it is worshipped in the same day. On this day and for some days before and after it, people enjoy themselves in all possible ways. Tambittu or sweet balls prepared from 'navni' corn and sugar 'alilu' or sweet balls prepared from fried jowar and sugar, are the chief sweets enjoyed during these days. 'Kadabus' are made on the Naga-Panchami day. People present their friends and relations with sweet-meats. Different kinds of games are played and puzzles are arranged during these days.

**18. Gokulashtami:**—It is believed that God Krishna was born at mid-night of the eighth day of Shravana. Brahmins and Reddis observe this day as a day of fast. At night, an earth Idol of Krishna is worshipped. Devotees place as many 'bilva' leaves on the Idol as they can secure. The whole night is spent in singing devotional songs of God Krishna.

Next morning it is worshipped again and people enjoy a feast. In the evening the Idol is drowned in a river or well.

**19. Ganesh Festival:**—On the fourth lunar day of Bhadrapada, God Ganesh is worshipped. This is one of the popular festivals. On this day, an image of God Ganesh, made of earth or paper is brought home according to the traditions of the family. It is seated in a specially prepared pandal and then worshipped. Offerings of 'modak' or balls made of riceflour, raw sugar, and kernal of cocconut are made to the God. This day is enjoyed by people in various ways. Adults play games and children let off crackers. A feast of baked 'Kadabus' is prepared. Ganesh is worshipped for five,

seven or ten days according to the traditions or convenience of the family. Every day, offering of some sweet dish is made to the God. Finally he is drowned in a well or river.

**20. Worship of Gange and Gouri:**—On the same day, when Ganesh is worshipped, the pot which was worshipped on all Fridays of Shravan is placed by the side of Ganesha and is called Gouri. On the 7th day of Bhadrapada, another pot similarly filled with rice is waved before Ganesh and is placed on another wooden seat by the side of Gouri. This pot is called Gange. A piece of thread spun with hand and dipped in turmeric water is placed inside this Gange when a star called Anuradha, rises in the sky, and when a star called Jyestha rises, she is worshipped by the non-widow of the house and members enjoy a feast. When a star called Mula rises that thread is taken out, 'bilva' leaves, flowers, and some pieces of copra are tied to it and then it is worn in the neck by the woman who worshipped the pot.

In some places, a pot filled with water instead of one with rice is used as Gange. When the star of Anuradha is just rising, the worshipper goes to a river or well and gets the pot filled. It is brought back covered with a lid and placed by the side of Gouri. A thread spun by the same woman is tied to its neck. On this pot, sketches of the Sun, Moon, Cradle, and two foot-prints are drawn with a white chalk. Then it is worshipped. After five days, the thread is taken out and is worn by the worshipper having tied to it dry dates and pieces of copra. Usually Gange and Gouri are discharged or removed on the same day when Ganesha is drowned in a river or well. The pots are afterwards used for household purposes.

On the day of Dasara, the thread worn in the neck is taken off, worshipped and buried in a field.

**21. Jokumar:**—8th lunar day of the month of Bhadrapad is considered the birth day of Jokumar. Like Gullavva, Jokumar also seems to be a character of Karnatak village only. Like Gullavva too, much is not known about him. From the legends current among the rural folk it appears that he was a king who later on turned out such a bad debauchee that even

untouchable prostitutes got tired of him and ultimately he was made to suffer much and then killed. In one of the 'lāvani' songs sung in many places he is described as a son born of a prostitute when she seduced a sage by name Joka. Details about the present practice pertaining to Jokumar which are given below show that the first version about Jokumar is more correct.

Women of Ambig or boatmen caste alone, are entitled to carry Jokumar. Jokumar in an earth idol the face of which has the bearing of a king. Its long moustaches and a crown on its head suggest this. The idol has a penis which is particularly remarkable for its length.

Ambig women carry it from house to house in a basket. They are paid a coin or two. Some people give them butter to 'feed Jokumar.' Many other offerings are also made to him.

On the 14th day of Bhadrpad the idol is taken to a stream where washermen usually wash the clothes. There untouchables prostitutes pull out the penis of Jokumar with all sorts of vulgar abuses, dash his head on the stone and then drown him. It is supposed that he becomes a ghost. So washermen do not wash clothes at this place for three days.

**22. Navaratri or Festival of nine nights** :—The Navaratri festival begins from the first day of Ashwin and lasts for 10 days. On the first day, floor of the house is smeared with cow-dung, clothes are cleaned and a canopy of leaves is arranged in the main door. Walls are smeared with earth and then white-washed. A cocoanut is placed on a 'kalasha' or metal pot and the pot is worshipped. A 'nanda deep' or lamp is kept burning before it for one, three or nine full days according to the means or traditions of the family.

The pot is worshipped every day. On the seventh day Sharada or Goddess of learning is worshipped. Children worship their books. A function of Sharada Puja is arranged in schools.

On the ninth day, all agricultural implements and other weapons lying in the house are placed together and worshipped with a waving of sandal stick. A cocoanut is

offered to them. In the evening a horse belonging to a 'Vatandar' of the village is taken outside the village in all pomp; when it is coming back through the gate of the village, a cocoanut is broken; few years back, sacrifice of goats at the gate was very common.

**23. Dasara** :—10th day is known as Dasara. It marks the end of Navaratri festival. It is also called Vijaya Dashami or victorious tenth day. People enjoy a feast in the afternoon and in the evening a local God is taken in palanquin to a 'shami' tree outside the village. There the God is worshipped and 'Shami' leaves are offered to him. Then other persons interchange Shami leaves and bow down to each other. It is the duty of juniors to give 'Shami' leaves or gold as it is called to their elders to convey their respect. Many keep the leaves in their pockets as it is supposed that these leaves bring good luck.

**24. Shigi-Hunnive** :—The full moon day of Ashwin is known as Shigi Hunnive. On this day agriculturists go to their fields, preferably to one in which jowar is grown, in their best dress with fried dainties like 'Kadabus,' Kodabali's etc. Those who have no field of their own go to that of others or accompany those who have one. as guests. In the field they collect five stones and call them five Pandavas. An 'Arti' of lighted camphor is waved before Pandavas in worship and eatables brought from home are placed before them as offerings or 'Nevedya.' A portion of 'Nevedya' is strewn over the four corners of the field as 'bali' or oblations to the field deities. All dine there and take rest for sometime. While coming back they bring at least five ears of the new crop, cook them in the evening and partake of as 'navanna' or new food.

**25. Dipawali Festival** :—In the evening of 13th day of the dark half of Ashwin, water is brought from a river or well and the water-heating pot is filled up. Early in the next morning, members of the family get oil applied to their body and are bathed by some female members. Two balls of cow-dung are kept in the outer thresh-hold and are called Pandavas; sometimes one more ball is kept and called Talvar or

watchman. Pandavas are worshipped every day. Two balls are every day added to these till the 4th day of the next month.

After the bath, an 'Arti' is waved before the members by a female member. Then there is a heavy break-fast and a feast in the afternoon.

**26. Lakshmi Puja or worship of Wealth :—**On the no-moon day there is again a feast. In the evening, ornaments, cash, and treasury in the house are worshipped and chirmuri or fried rice is distributed among friends and relatives.

**27. Bali Pratipada:—**The first day of Kartik is called Bali Pratipada. This is the first day of Vikrama era. This day is observed only by Brahmins in the same way as the 14th day of the previous month. On this day wife waves an 'Arti' to her husband. This day is considered as very auspicious one. People visit temples in the after-noon.

On the second day of this month, sisters bathe their brothers, wave an 'Arti' and receive presents from them.

On the third day brothers entertain their elder sisters for a feast.

**28. Pandava Panchami:—**The fifth day of Kartik is known as Pandava Panchami. This day is observed by all castes. The cowdung balls that were kept on the 14th day of the dark half of the last month and to which two new balls were added every day amount to eleven balls—if Talvar is included,—on the fourth day of this month. On the fifth day, early in the morning, as many new balls are added to them as the members of the family desire. All the balls are worshipped and offerings of flowers, incense, and food are made. In the noon, things, prepared that day are taken to the bank of a river and all dine there. In the evening, the Pandavas are 'sunk', that is, they are kept on the roof of the house, till the end of this month after which the balls are burnt and the ashes are used for applying to the fore-head. One or two balls are put in the cow-dung store as these are supposed to increase the prosperity of the family.

**29. Tulsi Lagna or marriage of basil plant:—**On 12th lunar day of Kartik marriage ceremony of basil plant is per-