



Labour Office  
Government of Bombay

---

Report on an Enquiry into  
Family Budgets of Cotton  
Mill Workers in Sholapur City

*Prepared by the Labour Office, Secretariat, Bombay*

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A FAMILY GROUP OF WEAVERS IN COTTON MILLS

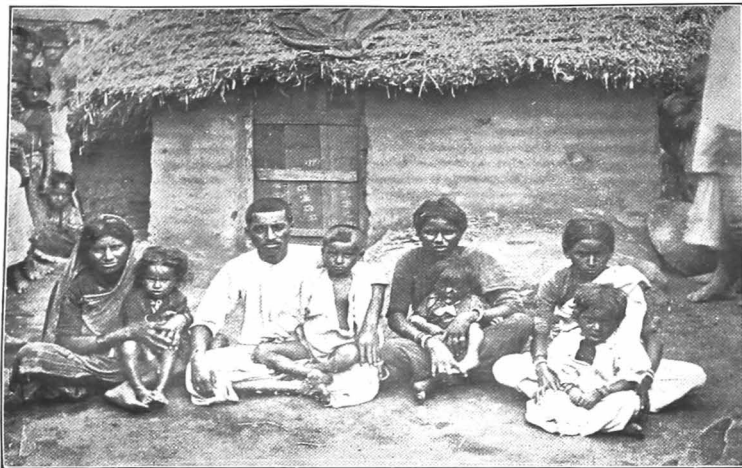
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people, with few exceptions, were willing to give the information sought. Their frequent visits to working class homes were not only tolerated by the workers but even sometimes welcomed.

The "interview" method of collecting data has been criticised on the ground that it does not give accurate results, as it is not possible for the family supplying the information to remember what it spends on each item during the month. The alternative method of sending a questionnaire to the families and asking them to return answers to it is, it is suggested, a more reliable method to follow. The latter method is impossible in a country like India where the working class population is illiterate. Moreover, the superiority of the questionnaire method is doubtful even in more advanced countries, and in this connexion the following extract from an article\* by Dr. Royal Meeker, Commissioner of Labor Statistics, United States, is of interest. Dr. Meeker says "Agents of the Bureau of Labor Statistics visit the housewives and obtain from them at a single interview, if possible, an estimate of the quantities of the different articles consumed by their families during the past year and the cost of each item. This seems absurd. . . . . I felt very sceptical of this method of getting at the cost of living. I tested it out in the District of Columbia study by having more than a hundred families representing the different income groups keep itemized accounts of all expenses for a month. This gave us an excellent check on the expenditures for food but not for other classes of expenditures. The two methods tallied very closely on food consumption as to kinds, quantities and costs. This convinced me that it is possible to get accurate estimates of itemized family expenses by the 'interview' method. . . . . Granted that budgets obtained by interview are estimates, there is no other way under heaven of getting at the cost of living with any possibility of accuracy. The English have just completed a survey of cost of living by the questionnaire method. Schedules were handed out to housewives by the agents in charge of the employment offices. These were filled out by the housewives without any supervision or assistance whatsoever. Needless to say, the information is not detailed enough to enable a weighted budget to be made up without which a cost of living index number is utterly impossible. For myself, I have no faith in the questionnaire method of studying cost of living. I would not bother to tabulate the misinformation gathered in that way."

The Sholapur enquiry was conducted on the basis of a sample. The two usual methods of sampling are (1) the lottery method and (2) the taking of a sample of one in, say, 5, 10, 100 or 1,000. Neither method was, however, suitable in the case of the present enquiry since both of them presuppose the existence of preliminary data which in the case of Sholapur was totally lacking. For instance, in Sholapur, cotton mill workers do not live in any well-defined localities nor is there a directory of the names of those engaged in the industry. In the absence of any

\* See U. S. Monthly Labor Review, Vol. VIII, No. 3, March 1919, pages 8 and 9.



A FAMILY GROUP OF SPINNERS IN COTTON MILLS

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## PART I—SHOLAPUR PROPER

The following table shows the number of families in the various income groups :—

*Number of Family Budgets by Income Groups*

Income Groups	No. of family budgets	Percentage to total
Below Rs. 20	75	8.3
Rs. 20 and below Rs. 30	207	23.0
Rs. 30 and below Rs. 40	231	25.6
Rs. 40 and below Rs. 50	185	20.5
Rs. 50 and below Rs. 60	99	11.0
Rs. 60 and below Rs. 70	49	5.4
Rs. 70 and below Rs. 80	28	3.1
Rs. 80 and below Rs. 90	28	3.1
Total	902	100.0

It will be seen that the majority of the families or 69.1 per cent. of the total have a monthly income of between Rs. 20 and Rs. 50. Seventy-five or 8.3 per cent. of the families have an income below Rs. 20 while 105 or 11.6 per cent. of the families have an income which varies from Rs. 60 to Rs. 90 per month.

According to the Census of 1921, the distribution of the population according to religion in Sholapur City was :—

Hindu	..	..	..	78.9	per cent.
Muhammadian	..	..	..	18.2	"
Christian	..	..	..	1.5	"
Jain	..	..	..	1.1	"
Zoroastrian	..	..	..	.3	"

Total .. 100.0

It will be seen from the table below which gives the classification of the budgets according to religion and caste that 80.7 per cent. were from Hindus and 19.1 per cent. from Muhammadans.

*Classification of Family Budgets by Religion and Caste*

Religion and Caste	No. of family budgets	Percentage to total
Hindus: Marathas	350	39.8
Padmasalis	67	7.4
Dhangars	69	7.7
Mahars	68	7.5
Kolis	27	3.0
Mochis	21	2.3

Religion and Caste	No. of family budgets	Percentage to total
<i>Hindus—contd.</i>		
Lingayat Vanis .. .. .	20	2·2
Rajputs .. .. .	19	2·1
Others* .. .. .	78	8·7
Total Hindus .. .. .	728	80·7
Muhammadans .. .. .	172	19·1
Unspecified .. .. .	2	·2
Total .. .. .	902	100·0

In his Census Report of 1921, the Census Superintendent remarks† "In the matter of birth-place Sholapur is not at all cosmopolitan inspite of its industrialised conditions. It draws its labour from the immediate neighbourhood." This conclusion is completely borne out by the results of the present enquiry. It will be seen that over 60 per cent. of the workers come from the City itself or the surrounding villages. A little over 32 per cent. hail from the Deccan, particularly from Hyderabad territory which is very close to the Sholapur district.

This proximity of the native places of the cotton mill workers in Sholapur is in contrast with the conditions in Bombay City. As pointed out by Mr. Burnett Hurst, 84 per cent.‡ of the inhabitants of Bombay City come from outside the city boundaries and he thinks that the percentage of outsiders in the case of the labouring classes would be still higher. The Sholapur figure refers to the District as well as the City, but even if those born in the districts adjoining Bombay City are included in order to make a closer comparison, the proportion of indigenes is considerably lower in Bombay than in Sholapur.

The following table gives a classification of families by place of birth :—

*Classification of Families by Place of Birth*

Place of Birth	No. of family budgets	Percentage to total
Sholapur (City and District) .. .. .	545	60·4
Deccan (excluding Sholapur District) .. .. .	291	32·2
Karnatak .. .. .	34	3·8
South India .. .. .	26	2·9
Other places .. .. .	6	·7
Total .. .. .	902	100·0

\*These include Dhobis, Bedars, Kaikadis, Niralis, Malis, Garudis, Shimpis, Nhavis, Kalals, Kamathis, Gaulis, Koshtis, etc.

†Census of India, 1921, Vol. IX, Cities of the Bombay Presidency, Part I, Report, 1922, page 77.

‡Labour and Housing in Bombay, by B. R. Burnett Hurst, 1925, p. 8.

### The Family

It is intended in this section to deal with the size and the composition of the family, the type of the family, and the question of the number of earners and dependants in the family.

#### Size of the Family

The average number of persons in a cotton mill worker's family in Sholapur (including himself) is 4·68, out of whom 4·57 persons live in the family and 0·11 away from the family. Since cotton mill workers in Sholapur form the bulk of the labouring classes these results can be assumed to apply to the whole labouring population in Sholapur. If we compare these results with those obtained for Bombay City\* it will be seen that in Bombay City an average family of the working classes consists of 4·8 persons, 4·2 of whom live in the family and ·6 away from the family.

Of the 4·57 persons living in the family, 1·60 are adult males, 1·54 adult females and 1·43 children below 14 years of age. Among the working classes in Bombay City, of the 4·2 persons in the family, 1·1 are adult males, 1·1 adult females and 2·0 children below 14. It will thus be seen that in Sholapur though the number of adults (both male and female) is larger per family, the number of children living in the family is smaller.

#### Number of Persons in the family by income groups

Income groups	Persons living in the family				Depen- dants† living away from the family	Total
	Men	Women	Children under 14	Total		
Below Rs. 20	1·00	1·08	1·12	3·20	0·03	3·23
Rs. 20 and below Rs. 30	1·17	1·26	1·30	3·73	0·07	3·80
Rs. 30 and below Rs. 40	1·44	1·45	1·47	4·36	0·13	4·49
Rs. 40 and below Rs. 50	1·73	1·55	1·43	4·71	0·09	4·80
Rs. 50 and below Rs. 60	1·90	1·73	1·61	5·33	0·09	5·42
Rs. 60 and below Rs. 70	2·03	2·21	1·53	6·37	0·12	6·49
Rs. 70 and below Rs. 80	2·36	2·25	1·71	6·32	0·30	6·71
Rs. 80 and below Rs. 90	2·79	2·70	2·10	7·68	0·20	7·97
All incomes	1·60	1·54	1·43	4·57	0·11	4·68

#### Income and the Family

In the first two family budget enquiries conducted by the Labour Office, no provision was made in the enquiry schedule whereby information regarding the relationship of the other members of the family to its head could be obtained. When the results were tabulated, it was seen

\* See Report on an Enquiry into Working Class Budgets in Bombay issued by the Labour Office, 1923, p. 7.

† Persons who are supported by the family but do not live with it.



that the size of the family increased with the income. In the absence of data regarding relationships it was not possible to ascertain the significance of this phenomenon and when the family budget enquiry at Sholapur was undertaken instructions were issued to the family budget collectors, to state in the schedule, as far as it was possible to do so, the relationship of every member of the family to its head.

The information procured has been analysed and discussed in this section. Families have been divided into two classes, natural and joint. A natural family here means a family of husband, wife and unmarried children. That is to say, it includes persons who have a claim on the head of the family to be fed, housed and clothed. A joint family according to Hindu law is a family union of persons and their wives through males from a common male ancestor. Adherence to this definition has, however, not been possible, inasmuch as certain households containing descendants from the maternal side have also been included. These can, therefore, be more appropriately called joint households. And the term joint families should be understood as synonymous with joint households.

The total number of families studied is 902. Out of these 395 or 43·79 per cent are natural families and 507 or 56·21 per cent joint families.

The table below which classifies families into "natural" and "joint" and gives the percentages of the two to the total according to income groups is of interest. The purpose of the table is to determine the relation between the type of the family and the income. It will be seen that as the income increases the percentage of natural families to total families goes down, while in the case of joint families an exactly opposite tendency is noticeable.

*Number of Natural and Joint Families by Income Groups*

Income Groups	Number of natural families	No. of joint families	Total families	Percentage of natural families to total	Percentage of joint families to total
Below Rs. 20 ..	66	9	75	88·00	12·00
Rs. 20 and below Rs. 30 ..	143	64	207	69·08	30·92
Rs. 30 and below Rs. 40 ..	107	124	231	46·32	53·68
Rs. 40 and below Rs. 50 ..	54	131	185	29·19	70·81
Rs. 50 and below Rs. 60 ..	22	77	99	22·22	77·78
Rs. 60 and below Rs. 70 ..	1	48	49	2·04	97·96
Rs. 70 and below Rs. 80 ..	1	27	28	3·57	96·43
Rs. 80 and below Rs. 90 ..	1	27	28	3·57	96·43
All incomes ..	395	507	902	43·79	56·21

*Earners in Natural Families*

It has already been pointed out that, of the total number of families, 395 were natural families. Of these, 17 contained boarders. These

have been excluded from the tabulation and a further analysis of only 378 natural families is attempted.

The table below analyses natural families according to earners and income groups. It will be seen from the table that in 59·8 per cent of the families the husband is the only earner, in 26·5 per cent of the families both husband and wife are earners, in 9·7 per cent of the cases a grown up unmarried son helps the family and in only 4 per cent of the cases do children under 14 years of age earn.

*Earners in Natural Families\**

Earners	Income Groups				
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 60
Husband only .. .. .	63	72	48	29	12
Husband and wife only .. .. .	3	55	29	9	1
Husband, wife and child only (1) .. .. .	..	..	8	..	1
Husband and child only .. .. .	..	3	1	1	1
Husband, wife and one son only (2) .. .. .	..	1	4	3	..
Husband and one son only .. .. .	..	7	9	5	1
Husband and two sons only .. .. .	..	..	3	2	2
Total .. .. .	66	141	102	49	18

Earners	Income Groups			All Incomes	Percent- age to total
	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90		
Husband only .. .. .	1	..	1	226	59·8
Husband and wife only .. .. .	..	..	..	100	26·5
Husband, wife and child only (1) .. .. .	..	..	..	9	2·4
Husband and child only .. .. .	..	..	..	6	1·6
Husband, wife and one son only (2) .. .. .	..	..	..	8	2·1
Husband and one son only .. .. .	..	..	..	22	5·8
Husband and two sons only .. .. .	..	..	..	7	1·8
Total .. .. .	1	..	1	378	100·0

\* From this table 17 natural families are excluded because they contain boarders.

(1) Child means a child under 14 years of age.

(2) Son means a male child over 14 years of age but unmarried.

*Earners in Joint Families*

It has already been stated that out of the 902 families 395 were natural families and 507 joint families. In 262 joint families only were all the details necessary for tabulation available and the analysis of joint families is therefore based on 262 cases only.

The following table shows that these 262 families fall into 25 separate classes when analysed according to earners. From the point of view of the present enquiry, however, only a few broad groups are of interest. For instance, we want to know (a) in how many joint households and to what extent, the composition of the household increases its earnings and (b) the percentage of households in which from the point of view of earners they are like other natural families. It will be seen that in 45 or 17·18 per cent of the cases the head of the family is the only earner and in 28 or 10·69 per cent of the cases, the head and his wife are the only earners. There are also two cases in which the head, his wife and a child earned. It is not however known in these two cases to whom the child belonged, whether to the head or to any other member of the family. But leaving aside these two cases it is clear that in at least 27·87 per cent of the cases though the household is a joint one the other members do not contribute anything to the income of the family.

It will also be seen from the table that in 68 or 25·96 per cent of the cases the joint family consists of two earners, the head and one other adult male.

*Earners in*

Earners	Income		
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40
Head only .. .. .	6	13	12
Head and wife only .. .. .	..	11	10
Head, wife and one adult male only .. .. .	..	2	3
Head, wife and two adult males only .. .. .	..	..	..
Head, wife and three adult males only .. .. .	..	..	..
Head, wife and four adult males only .. .. .	..	..	..
Head and one adult male only .. .. .	..	5	25
Head and two adult males only .. .. .	..	..	3
Head and three adult males only .. .. .	..	..	..
Head, wife and one adult female only .. .. .	..	..	4
Head, wife and two adult females only .. .. .	..	..	1
Head and one adult female only .. .. .	1	8	4
Head and two adult females only .. .. .	..	1	2
Head, wife, one adult male and one adult female only .. .. .	..	..	1
Head, wife, one adult male and two adult females only .. .. .	..	..	..
Head, wife, two adult males and one adult female only .. .. .	..	..	..
Head, one adult male and one adult female only .. .. .	..	..	..
Head, one adult male and two adult females only .. .. .	..	..	..
Head, two adult males and one adult female only .. .. .	..	..	..
Head, wife and child only .. .. .	..	..	2
Head, wife, one adult male and child only .. .. .	..	..	..
Head, wife, two adult males and child only .. .. .	..	..	..
Head, wife, one adult female and child only .. .. .	..	..	..
Head, wife, one adult male and one female child only .. .. .	..	..	..
Head, two adult males, one adult female and child only .. .. .	..	..	..
Total .. .. .	7	40	67

*Joint Families*

groups						Percentage to total
Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes	
10	1	2	1	....	45	17.18
2	3	2	..	....	28	10.69
14	8	4	3	1	35	13.36
1	1	3	..	2	7	2.67
1	..	2	..	1	4	1.63
..	..	..	..	1	1	.38
16	11	4	6	1	68	26.06
6	5	5	1	1	21	8.02
..	1	3	1	1	6	2.29
1	3	..	..	....	8	3.05
..	..	..	..	....	1	.38
..	..	..	..	....	13	4.96
..	..	..	..	....	3	1.15
1	2	1	2	....	7	2.67
..	..	..	..	1	1	.38
..	..	1	..	1	2	.76
2	..	1	..	....	3	1.15
..	..	1	..	....	1	.38
1	..	..	..	....	1	.38
..	..	..	..	....	2	.76
..	..	..	1	..	1	.38
..	..	1	..	....	1	.38
..	1	..	..	....	1	.38
..	..	..	..	1	1	.38
..	..	..	1	....	1	.38
55	36	30	16	11	262	100.00

### Composition of Families

It is germane to the present enquiry not only to distinguish between the types of families but also to discuss their composition. This is however only possible in the case of natural families where the relationships are fewer and more clearly stated.

The table below shows that in 91 or 24 per cent of the cases the family consisted of husband and wife only, in 102 or 26·9 per cent of the cases it consisted of husband, wife and one child, in 94 or 24·8 per cent of the cases it consisted of husband, wife and two children, in 45 or 11·9 per cent of the cases it consisted of husband, wife and three children, in 30 or 7·9 per cent of the cases it consisted of husband, wife and four children and in the remaining (excepting two cases of husband and two wives and three cases of husband, two wives and three children) or 3·0 per cent of cases it consisted of husband, wife and more than four children.

### Composition of Natural Families\*

Families with	Limit: of monthly income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Husband and wife .. .. .	23	36	15	9
Husband, wife and one child .. ..	22	38	25	14
Husband, wife and two children .. ..	13	36	34	10
Husband, wife and three children .. ..	7	14	14	5
Husband, wife and four children .. ..	1	12	8	3
Husband, wife and five children .. ..	.....	1	3	3
Husband, wife and six children .. ..	.....	.....	1	.....
Husband, wife and seven children .. ..	.....	1	.....	.....
Husband, wife and eight children .. ..	.....	.....	1	.....
Husband and two wives .. .. .	.....	2	.....	.....
Husband, two wives and three children .. ..	.....	1	1	.....
<b>Total .. .. .</b>	<b>68</b>	<b>141</b>	<b>102</b>	<b>49</b>

Families with	Limits of monthly income		Total	Percentage to total natural families
	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 60		
Husband and wife .. .. .	7	1	81	24·0
Husband, wife and one child .. ..	3	.....	102	26·9
Husband, wife and two children .. ..	4	.....	94	24·8
Husband, wife and three children .. ..	4	1	45	11·9
Husband, wife and four children .. ..	1	.....	30	7·9
Husband, wife and five children .. ..	1	.....	8	2·1
Husband, wife and six children .. ..	.....	.....	1	·3
Husband, wife and seven children .. ..	.....	.....	1	·3
Husband, wife and eight children .. ..	.....	.....	1	·3
Husband and two wives .. .. .	.....	.....	2	·6
Husband, two wives and three children .. ..	1	.....	3	·9
<b>Total .. .. .</b>	<b>18</b>	<b>2</b>	<b>378</b>	<b>100·0</b>

\* From this table 17 natural families are excluded because they contain boarders.

*Workers and Dependants in the Family*

Working class families are not entirely dependent on the earnings of the head of the family. As will be seen from the table below, of the 4·57 persons in the family 1·96 are workers—the bulk of them adult males—and 2·61 dependants. In every 100 families there are 149 male, 42 female and 5 child workers.

In Bombay there are 154 wage earners per 100 families, 104 men, 42 women and 8 children. The average number of persons living in the family in Bombay City is 4·2 while in Sholapur it is 4·57.

*Number of workers and dependants in the family\* by income groups*

Income groups	Number of workers in the family				Number of dependants	Total
	Men	Women	Children under 14	Total		
Below Rs. 20 ..	1·00	0·04	..	1·04	2·10	3·20
Rs. 20 and below Rs. 30 ..	1·11	0·46	0·02	1·59	2·14	3·73
Rs. 30 and below Rs. 40 ..	1·35	0·46	0·07	1·88	2·48	4·36
Rs. 40 and below Rs. 50 ..	1·62	0·38	0·05	2·05	2·66	4·71
Rs. 50 and below Rs. 60 ..	1·84	0·47	0·06	2·37	2·96	5·33
Rs. 60 and below Rs. 70 ..	2·37	0·55	0·06	2·98	3·50	6·37
Rs. 70 and below Rs. 80 ..	2·22	0·32	0·14	2·68	3·04	6·32
Rs. 80 and below Rs. 90 ..	2·54	0·75	0·03	3·32	4·36	7·68
All incomes ..	1·49	0·42	0·05	1·96	2·61	4·57

\*Excluding dependants living away from the family.

The most common number of wage-earners in families is one or two though occasionally as many as seven wage-earners are found in one family as will be seen from the following table:—

*Analysis of all families by income groups according to number of wage-earners*

Income groups	Number of families with							Total
	One wage-earner	Two wage-earners	Three wage-earners	Four wage-earners	Five wage-earners	Six wage-earners	Seven wage-earners	
Below Rs. 20 ..	72	3	..	..	..	..	..	75
Rs. 20 and below ,, 30 ..	91	110	0	..	..	..	..	207
,, 30 and below ,, 40 ..	74	114	39	4	..	..	..	231
,, 40 and below ,, 50 ..	55	74	48	7	1	..	..	185
,, 50 and below ,, 60 ..	19	34	30	10	..	..	..	90
,, 60 and below ,, 70 ..	5	12	16	11	5	..	..	49
,, 70 and below ,, 80 ..	3	11	8	4	2	..	..	29
,, 80 and below ,, 90 ..	0	4	4	7	4	2	1	28
All incomes ..	325	362	157	43	12	2	1	902
Percentage to total ..	36.0	40.2	17.4	4.8	1.3	..	..	100.0

### *Earnings of the Family*

The present enquiry does not purport to be an earnings enquiry and the data regarding the earnings of the family have been tabulated only from the point of view of their bearing on the expenditure of the family. The data regarding earnings have also been useful as a check on the reliability of the budgets themselves.

The earnings considered here are not only those derived from wages but from other sources also. The main subsidiary source of income in the case of the bulk of the cotton mill workers in Sholapur is the grain allowance\* which they get from the mills and which usually takes the form of 18 seers of jowari and 2 seers of turdal given at a fixed price of Rs. 2. This allowance is given to all mill workers who put in 22 days work in the month and the market value is about Rs. 3 es. 8. Other sources of income are the income from landed property, income from casual work such as fetching firewood from the jungle, etc.

In the 902 families considered, there were as many as 1,771 earners out of whom 1,588 were cotton mill workers.

The earnings of individuals vary greatly. Some earn less than Rs. 6 per month while others get as much as Rs. 84 per month. The most common wage, as will be seen from the following frequency table is

\* See page 17.



### *Clothing*

Considerable difficulty was experienced in obtaining complete and reliable information regarding clothing. It was believed that the information collected regarding the number of clothes in use, their cost and duration would not be sufficiently accurate to justify detailed tabulation and analysis and figures of the monthly expenditure on men's, women's and children's clothing only were therefore tabulated.

The articles of clothing ordinarily used by the Hindu male workers consist of a *dhotie*, *pairan* (shirt), and *safa* (turban). On holidays a waistcoat is usually worn. The Muhammadan male workers put on either a *dhotie* or a *lungi* or *pyjamas*. They wear shirts instead of *pairan*, and use coloured instead of plain *safas*. As in the case of the Hindu workers, a waistcoat is worn on holidays.

The women workers' dress consists usually of a *saree* and a *chohi* (bodice).

As regards children, it is not unusual for them to go about naked until they reach the age of three, but when they are clothed they put on a frock or shirt and a cap.

The average monthly expenditure of the family on clothing comes to 11·86 per cent. of the total. The cost of men's and women's clothing per month is very nearly the same, being about Rs. 2. About annas 8 are spent per month on children's clothing.\*

### *Fuel and lighting*

The bulk of the expenditure on this group—which forms 9·60 per cent. of the total expenditure—is on firewood which is the principal fuel burnt by the working classes in Sholapur. Very often women in the house go to the jungle to get firewood. Kerosene oil is used for lighting. The expenditure on matches and "other fuel and lighting" is negligible.

### *Housing*

The housing conditions of workers in Sholapur are in many ways superior to those of workers in Bombay and Ahmedabad. The town itself is not congested and there is sufficient room for expansion. All the mills in Sholapur City provide housing for their employees and nearly 12 per cent. of the employees are housed in the buildings supplied by the employers.†

The majority of the workers in Sholapur live in two‡ or more rooms. In Bombay City on the other hand, according to the Family Budget investigation conducted by the Labour Office, nearly 97 per cent. of the families live in one-roomed tenements. In Ahmedabad also, according

\* For details please see table V, appendix B, at the end of the report.

† See article on Welfare Work in the January 1927 issue of the *Labour Gazette*, page 440.

‡ i.e., counting a closed verandah as a room.

to the Rent Enquiry\* conducted by the Labour Office in the year 1926, 80 per cent. of the working classes live in one-roomed tenements. The following table gives the details of the number of rooms occupied by families with various incomes.

*Number of rooms† occupied according to income groups*

Income groups	Number of tenements with								Total
	One room	Two rooms	Three rooms	Four rooms	Five rooms	Six rooms	One hut	Two huts	
Below Rs. 20	30	30	2	..	..	..	7	..	75
Rs. 20 and below „ 50	96	85	7	2	..	..	15	..	207
„ 30 „ „ 40	85	113	17	6	..	..	10	..	231
„ 40 „ „ 50	53	94	20	4	..	..	5	..	185
„ 50 „ „ 60	17	62	12	2	..	..	5	1	99
„ 60 „ „ 70	5	20	10	4	1	..	1	..	43
„ 70 „ „ 80	3	13	5	5	2	..	..	..	28
„ 80 „ „ 90	..	11	14	2	..	1	..	..	28
All incomes	297	437	95	25	3	1	43	1	902
Percentage to total	32.93	48.45	10.53	2.77	.33	.11	4.77	.11	100.00

The above table shows among other things that in 44 cases the families were living in huts. These huts are generally erected by the family at its own cost and only rent for the site is paid.

Not only is housing accommodation more spacious in Sholapur than in Bombay and in Ahmedabad but it is also cheaper than at both these places. Nearly 65 per cent. of the families pay a monthly rent of less than Rs. 3 per month, 24 per cent. pay more than Rs. 3 and less than Rs. 4 per month and the rest pay more than Rs. 4 per month. The lower rents are no doubt due to less congestion in Sholapur but they are also due to the fact that some employers let out buildings to their operatives at concession rents.

\* See article on house-rents in Ahmedabad in the July 1927 issue of the *Labour Gazette*, page 1028.

† Closed verandahs used as living rooms are counted as rooms.

‡ Includes one tenement having two rooms and one hut.



HUTS OCCUPIED BY SPINNERS

[To face page 20



A CHAWL OCCUPIED BY WEAVERS

*[To face page 21*

The following table is of interest :—

*Analysis of tenements according to monthly rents*

Monthly rent	Number of tenements at rent shown in column 1 and containing								Total	Percentage to total
	One room	Two rooms	Three rooms	Four rooms	Five rooms	Six rooms	One hut	Two huts		
Below Rs. 2 ..	114	148	..	..	..	..	41	1	304	33.70
Rs. 2 and below " 3 ..	128	149	..	1	..	..	2	..	280	31.04
" 3 " " 4 ..	45	100	61	3	..	..	..	..	218	24.17
" 4 " " 5 ..	8	20	28	20	..	..	..	..	76	8.43
" 5 " " 6 ..	2	3	4*	..	1	..	..	..	10	1.11
" 6 " " 7 ..	..	7	2	..	2	..	..	..	11	1.22
" 7 " " 8 ..	..	..	..	1	..	1	..	..	2	.22
" 8 " " 9 ..	..	1	..	..	..	..	..	..	1	.11
Total ..	297	437	95	25	3	1	43	1	1002	100.00
Percentage to total ..	32.93	48.45	10.53	2.77	.33	.11	4.77	.11	100.00	

The tabulation of the data regarding the rents paid by families was a matter of some difficulty owing to the fact that in some cases houses were let out free or belonged to the workers themselves. In such cases the rent was estimated on the basis of the rent prevailing in the locality. In order, however, to prevent these estimates from vitiating the results, two sets of tabulations were undertaken, namely, (1) those including the estimated rents and (2) those excluding them. It will, however, be seen from the table on page 22 that the inclusion of the estimated rents has not materially altered the results.

The average monthly rent paid by the working classes is nearly Rs. 2 as. 8 p per month. This is considerably less than the rents paid by the working classes in Bombay and Ahmedabad. According to the rent enquiry conducted by the Labour Office for Bombay City in 1923-24, the average rent paid by the working classes comes to Rs. 5-0-2 per month for one-room tenements while according to the rent enquiry conducted by the Labour Office in Ahmedabad in 1926, the rent paid by the working classes in Ahmedabad comes to Rs. 4-6-1 per month for one-room tenements.

From the point of view of the health of the worker's family, it is important not only to ascertain the number of rooms which he occupies but also the available floor space. In view of this, the Lady Investigators were asked to take the measurements of the rooms occupied by the family. It is seen that the average floor space per room is 92 square feet and

\* Includes one tenement having two rooms and one hut.

the average floor space available to each individual is 36 sq. feet. In Bombay City\*, the average floor space per room occupied by the working classes is 104 sq. feet and the floor space per individual is 24.7 sq. feet.

The following table is of interest :—

*Classification of tenements by number of rooms and floor space*

Class of tenement	Number of tenements	Average rental	Average number of persons per tenement	Approximate average floor space per	
				Room	Person
		Rs. a. p.		Sq. ft.	Sq. ft.
One roomed ..	297	1 15 8	4.1	104	26
Two roomed ..	437	2 6 10	4.6	89	39
Three roomed ..	95†	3 10 8	5.2	87	50
Four roomed ..	25	3 10 3	6.2	86	55
Five roomed ..	3	6 2 8	7.3	83	56
Six roomed ..	1	7 8 0	12.0	80	40
Average for rooms ..	858 (1)	2 7 5 (3)	4.6	91	37
One hut ..	43 (2)	0 11 0	4.7	131	28
Two huts ..	1	1 0 0	7.0	200	57
Average for huts ..	44	0 11 1 (3)	4.8	131	29
All tenements ..	902	2 6 0 (3)	4.6	92	36

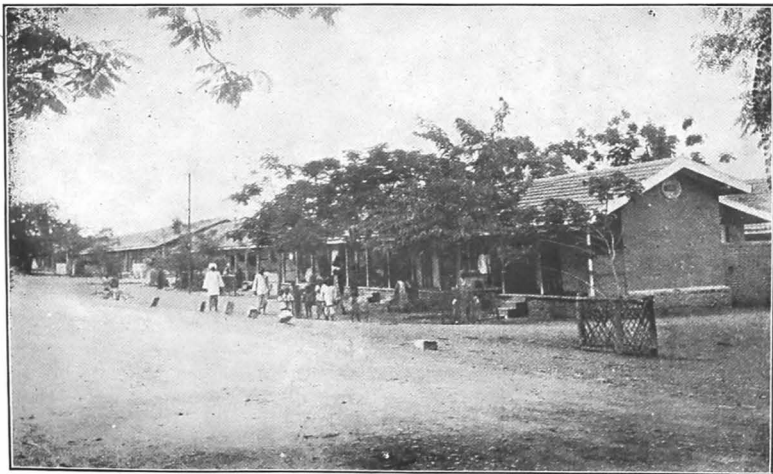
\* See Report on an enquiry into Working Class Budgets in Bombay issued by the Labour Office in 1923, p. 25.

† Includes one tenement having two rooms and one hut for which estimated rent is shown.

(1) This includes 47 tenements for which estimated rents are shown, viz., 16 one-roomed, 25 two-roomed and 6 three-roomed tenements. Excluding these, the average rentals are Rs. 1-15-0, Rs. 2-5-11 and Rs. 3-9-11 respectively for the first three classes of tenements.

(2) This includes 3 huts for which estimated rents are shown and if these are excluded the average rental works out at As. 10, p. 3.

(3) Excluding estimated rents, the average rentals for rooms, huts and all tenements are Rs. 2-6-8, Re. 0-10-5 and Rs. 2-5-4 respectively.



A CHAWL BUILT BY THE AUTHORITIES OF THE SHOLAPUR MILLS FOR THEIR  
OPERATIVES

*[To face page 22*

the average floor space available to each individual is 36 sq. feet. In Bombay City\*, the average floor space per room occupied by the working classes is 104 sq. feet and the floor space per individual is 24.7 sq. feet.

The following table is of interest :—

*Classification of tenements by number of rooms and floor space*

Class of tenement	Number of tenements	Average rental	Average number of persons per tenement	Approximate average floor space per	
				Room	Person
		Rs. a. p.		Sq. ft.	Sq. ft.
One roomed ..	297	1 15 8	4.1	104	26
Two roomed ..	437	2 0 10	4.6	89	39
Three roomed ..	95†	3 10 8	5.2	87	50
Four roomed ..	25	3 10 3	6.2	86	55
Five roomed ..	3	6 2 8	7.3	83	56
Six roomed ..	1	7 8 0	12.0	80	40
Average for rooms ..	858 (1)	2 7 5 (3)	4.6	91	37
One hut ..	43 (2)	0 11 0	4.7	131	28
Two huts ..	1	1 0 0	7.0	200	57
Average for huts ..	44	0 11 1 (3)	4.8	134	29
All tenements ..	902	2 6 0 (3)	4.6	92	36

\* See Report on an enquiry into Working Class Budgets in Bombay issued by the Labour Office in 1923, p. 25.

† Includes one tenement having two rooms and one hut for which estimated rent is shown.

(1) This includes 47 tenements for which estimated rents are shown, viz., 16 one-roomed, 25 two-roomed and 6 three-roomed tenements. Excluding these, the average rentals are Rs. 1-15-0, Rs. 2-5-11 and Rs. 3-9-11 respectively for the first three classes of tenements.

(2) This includes 3 huts for which estimated rents are shown and if these are excluded the average rental works out at As. 10, p. 3.

(3) Excluding estimated rents, the average rentals for rooms, huts and all tenements are Rs. 2-6-8, Re. 0-10-5 and Rs. 2-5-4 respectively.



between Rs. 15 and Rs. 21 in the case of men and Rs. 6 and Rs. 12 in the case of women workers.

*Frequency distribution of earnings of cotton mill workers in Sholapur*

Monthly earnings* of cotton mill workers		Number of wage earners			Total
		Men	Women	Children	
Below Rs. 6	..	16	6	3	25
Rs. 6 and below	..	36	131	12	179
9	12	20	139	7	166
12	15	90	9	1	100
15	18	240	5	1	246
18	21	305	..	..	305
21	24	118	..	..	118
24	27	63	..	..	63
27	30	38	..	..	38
30	33	31	..	..	31
33	36	72	..	..	72
36	39	66	..	..	66
39	42	55	..	..	55
42	45	32	..	..	32
45	48	8	..	..	8
48	51	6	..	..	6
51	54	3	..	..	3
54	57	2	..	..	2
57	60	2	..	..	2
60	63	2	..	..	2
63	66	..	..	..	..
66	69	..	..	..	..
69	72	2	..	..	2
72	75	..	..	..	..
75	78	1	..	..	1
78	81	1	..	..	1
81	84	5	..	..	5
Total ..		1,274	290	24	1,588

*Expenditure of the Family*

Pages 34-38 (see Appendix A) give the list of items on which the family incurs expenditure. These items have been divided into the following six groups: (1) Food, (2) Fuel and lighting, (3) Clothing, (4) Bedding and household necessaries, (5) House-rent and (6) Miscellaneous. Food includes the cost of food consumed at home and also the cost of refreshments taken outside. It also includes expenditure on items which are not strictly speaking food, such as aerated waters, though it does not include expenditure on liquors. The expenditure on clothing is arrived at by first ascertaining the number of articles of clothing in use, their prices and the approximate period of their duration. The average arrived at is necessarily very rough since it is difficult to judge how long an article of clothing will remain in use and also to tell exactly the price paid for it many months previously. In spite of this, however, it is

\* Includes the market price of jowari and turdal (see page 14 ante.)



*Food*

The staple food of the cotton mill workers in Sholapur is Jowari. Over one-third of the expenditure on food and nearly one-sixth of the total expenditure is accounted for by Jowari. It is necessary, however, to point out here that the expenditure on Jowari is estimated and not actual. It was necessary to give estimates only because in the Sholapur cotton mills 18 seers of Jowari is given to workers attending for at least 22 days in the month. Two rupees are deducted from the wages of the worker for the grain given but the actual market price is much higher being in the neighbourhood of Rs. 3 as. 8. It is found that in the majority of cases the family gets enough Jowari for its requirements and in some cases the surplus is even sold in the market. The cotton mill workers are thus not required to buy the staple in the market except in the case of a few large families where there are very few earners.

The expenditure on rice and wheat is about 5 and 2·5 per cent. respectively. Of pulses, turdal is an important item in the family budget, but like Jowari, 2 seers of turdal are given by the mill for annas 8 only.

The other important articles of food from the point of view of expenditure are mutton, milk, condiments and spices and vegetables. Mutton accounts for 3·70 per cent. of the monthly expenditure, condiments and spices for 3·43 per cent. and the other two items for 2·5 per cent. of the expenditure each. The cotton mill workers in Sholapur do not appear to eat much fish, probably due to the fact that fresh sea-fish is not easily obtainable in the city.

The average monthly expenditure on food is 49·25 per cent. of the total expenditure.

The following table gives the average monthly expenditure on different articles of food :—

*Average monthly expenditure on different articles of food (902 budgets)*

Articles				Average monthly expenditure	Percentage to total (1)
				Rs. a. p.	
Rice	..	..	..	1 14 2	4·98
Wheat	..	..	..	1 0 1	2·65
Jowari	..	..	..	6 9 0	17·33
Other cereals	..	..	..	0 0 3	0·04
Total cereals				9 7 6	25·00
Turdal	..	..	..	0 14 7	2·41
Gram	..	..	..	0 5 9	0·95
Other pulses	..	..	..	0 0 10	0·14
Total pulses				1 5 2	3·50

(1) The percentages are based on the average monthly expenditure of the family including remittance to dependants.

Articles	Average monthly expenditure	Percentage to total (1)
	Rs. a. p.	
Sugar (raw) .. .. .	0 6 3	1.03
Sugar (refined) .. .. .	0 2 9	0.45
Tea .. .. .	0 0 11	0.15
Sweetmeats .. .. .	0 8 0	1.32
Fish .. .. .	0 1 2	0.19
Beef .. .. .	0 3 1	0.51
Mutton .. .. .	1 6 5	3.70
Other meat (2) .. .. .	0 0 7	0.10
Milk .. .. .	0 15 7	2.57
Ghee .. .. .	0 5 1	0.84
Salt .. .. .	0 3 8	0.61
Chillies .. .. .	0 5 3	0.87
Other condiments and spices .. .. .	0 15 6	2.56
Vegetables (including potatoes and onions) .. .. .	0 15 2	2.50
Gingily oil .. .. .	0 5 8	0.94
Other oils .. .. .	0 10 5	1.71
Refreshments .. .. .	0 3 1	0.51
Other food .. .. .	0 1 2	0.19
Total other food .. .. .	7 13 9	20.75
Total all food .. .. .	18 10 5	49.25

In order to ascertain the average monthly expenditure on food per head and per adult male according to income groups the following table has been prepared :--

*Monthly expenditure on food per capita and per adult male*

Income groups	Average number of persons in family (all ages)*	Equivalent adult males †	Average monthly expenditure on food per family	Average expenditure on food per head	Average expenditure on food per equivalent adult male
Below Rs. 20 .. .. .	3.20	2.53	Rs. a. p. 10 4 0	Rs. a. p. 3 3 3	Rs. a. p. 4 0 1
Rs. 20 and below .. 30 .. .. .	3.74	3.04	13 5 1	3 9 1	4 6 9
.. 30 .. .. 40 .. .. .	4.40	3.63	16 14 8	3 13 6	4 10 7
.. 40 .. .. 50 .. .. .	4.70	3.98	20 4 4	4 3 9	5 1 6
.. 50 .. .. 60 .. .. .	5.40	4.52	24 6 3	4 8 3	5 6 4
.. 60 .. .. 70 .. .. .	6.55	5.65	27 5 4	4 2 0	4 13 5
.. 70 .. .. 80 .. .. .	6.50	5.49	31 3 5	4 12 10	5 10 11
.. 80 .. .. 90 .. .. .	7.72	6.46	35 2 5	4 11 0	5 9 7
All incomes .. .. .	4.62	3.83	18 10 5	4 0 7	4 12 11

(1) The percentages are based on the average monthly expenditure of the family including remittance to dependants.

(2) Includes fowls and eggs.

\* This includes boarders also.

† The number of equivalent adult males has been arrived at by adopting the scale used by the Inter-Allied Scientific Food Commission, viz.,  
 male over 14 = 1.00  
 female over 14 = .83  
 child 10-14 = .63  
 child 6-10 = .70  
 and child under 6 = .50

Although there is not so much congestion and overcrowding in Sholapur as in Bombay, cases of overcrowding are by no means rare. This will be seen from the following table:—

*Analysis of tenements by number of occupants*

Number of rooms per tenement (1)	Number of tenements of each class containing the following number of persons						
	2	3	4	5	6	7	8
One room ..	53	66	75	46	39	7	8
Two rooms ..	40	91	106	83	60	27	15
Three rooms ..	9	17	10	17	17	12	6*
Four rooms ..	..	2	5	3	4	5	1
Five rooms ..	..	..	..	..	..	2	1
Six rooms ..	..	..	..	..	..	..	..
One hut ..	2	10	12	5	7	3	2
Two huts ..	..	..	..	..	..	1	..
Total ..	104	186	208	164	127	57	33
Percentage to total..	11.53	20.62	23.06	17.07	14.08	6.32	3.66

Number of rooms per tenement (1)	Number of tenements of each class containing the following number of persons				Total	Percentage to total
	9	10	11	12		
One room ..	2	..	1	..	297	32.93
Two rooms ..	5	6	3	1	437	48.45
Three rooms ..	3	2	1	1	95	10.53
Four rooms ..	4	..	..	1	25	2.77
Five rooms ..	..	..	..	..	3	.33
Six rooms ..	..	..	..	1	1	.11
One hut ..	2	..	..	..	43	4.77
Two huts ..	..	..	..	..	1	.11
Total ..	16	8	5	4	902	100.00
Percentage to total.	1.77	.89	.56	.44	100.00	

In addition to the information regarding accommodation and rents, the Lady Investigators were asked to obtain information regarding the state of repair of the dwelling and the material of which it was constructed. It is seen that in nearly half the number of cases the dwellings are of brick and cement while in the remaining they are made of kachcha

(1) Closed verandahs used as living rooms are counted as rooms.  
\* This includes one tenement with two rooms and a hut.

material, *i.e.*, usually of mud. The state of repair of the majority of dwellings is good.

#### Miscellaneous

It has already been pointed out that the 'Miscellaneous' group accounts for 22·02 per cent. of the monthly expenditure of the family and is, next to food, the second most important group in the family budget. The term 'miscellaneous' is rather unfortunate as it is likely to give the impression that the group would contain items of expenditure of minor importance. But in reality it is not so. Whatever cannot be grouped under the other five groups is placed in this group and the items of expenditure vary in importance and variety from hair cutting to liquor, besides containing heavy items of expenditure such as interest on debts. The following is the list of items included in this group: Hair-cutting, Hair-oil, Dhobi and soap, Tobacco, Liquor, Bhang, ganja and opium, Pansupari, Amusements, Travelling expenses to and from native place, Interest on debts, Medicines and Medical fees, Education, Postage, Bangles, Club subscriptions, Remittance to dependants, Land revenue paid to Government, Provident Fund, Charity, etc. The list of miscellaneous items can never be complete but it is believed that in the present enquiry expenditure on the important items has been returned by the families.

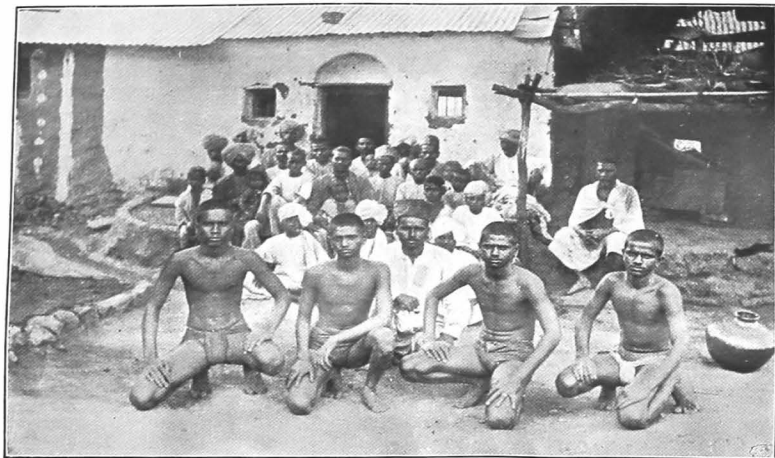
It is difficult to procure absolutely accurate information on some of the items included in this group. For instance, the families either do not remember or do not like to give out what they spend each month on liquor. Nor is it possible to state quite accurately the average monthly cost of travelling to and from the native place. Interest on debts is another item on which the information can only be approximately correct. In spite of these limitations it is believed that the expenditure returned on miscellaneous items is not unnecessarily exaggerated and that the final figure arrived at is reasonably accurate.

The following table gives the details regarding the monthly expenditure of the families on some of the important items included under the 'Miscellaneous' group.

*Expenditure on the Miscellaneous Group of Articles by Families  
(902 budgets)*

Items	Average monthly expenditure for all budgets	Average monthly expenditure for families spending	Percentage of budgets on which figures in column 3 are based
1	2	3	4
	Rs. a. p.	Rs. a. p.	
Hair cutting .. .. .	0 8 3	0 9 0	91·91
Hair oil .. .. .	0 3 3	0 3 5	94·57
Dhobi and soap .. .. .	0 4 7	0 5 5	84·48
Tobacco (including bidis) .. .. .	0 9 8	0 12 11	75·28
Liquor .. .. .	0 13 9	2 0 1	42·79

\* The word 'sundries' is often used but it is equally unsatisfactory.



GYMNASIUM

*[To face page 25*

**PART II—FAMILY BUDGETS OF COTTON MILL WORKERS  
RESIDING IN THE CRIMINAL TRIBES SETTLEMENT AT  
SHOLAPUR**

It has already been pointed out (see p. 3) that in addition to the 902 family budgets of cotton mill workers, 153 family budgets were collected from the Criminal Tribes and that the results of these two investigations have been kept separate for the reasons stated.

There are two criminal tribes settlements in Sholapur, one known as the Kalyanpur settlement and the other the Umedpur settlement which had in 1925 according to the Criminal Tribes Settlement Officer, a population of 1,720 and 2,161 respectively. The Umedpur settlement does not fall within the Municipal limits of Sholapur and was therefore not visited for purposes of the present enquiry. All the budgets collected were from families living in the Kalyanpur settlement only.

It was not possible to follow any systematic plan of enquiry in the case of these families. Budgets were therefore collected from such families as were in a position to supply the necessary information and whose evidence the Lady Investigators considered trustworthy.

An analysis of these 153 budgets by income groups shows that the majority of the families have an income below Rs. 40 per month. The percentage of families having an income of Rs. 40 and above is only 19 while in the case of the other cotton mill workers in Sholapur it is as high as 43·1\*.

The average settlement family consists of 4·90 persons, of whom 1·52 are adult males, 1·57 adult females and 1·81 children. There are no dependants living away from the family. The size of the settlement family is larger than the average cotton mill worker's family in Sholapur which consists of 4·63 persons including dependants living away from the family. It is noticeable that in spite of the larger size of the settlement family the number of adult males (1·52) is smaller than in the cotton mill worker's family in Sholapur which consists of 1·60 adult males.

The following table shows the number of persons in the family according to income groups :—

*Number of persons in the family*

Income groups	Criminal Tribes Settlement			
	Persons living in the family			Total
	Men	Women	Children under 14	
Below Rs. 20	1·07	1·07	1·52	3·66
Rs. 20 and below Rs. 30	1·13	1·32	1·87	4·32
„ 30 „ „ 40	1·85	1·88	1·65	5·38

\* For details see table II in Appendix C.





COTTON-MILL WORKERS IN THE CRIMINAL TRIBES SETTLEMENT [To face page 26]

Income groups	Criminal Tribes Settlement			
	Persons living in the family			Total
	Men	Women	Children under 14	
Rs. 40 and below Rs. 50 ..	2·21	1·93	2·29	6·43
.. 50 .. " 60 ..	2·53	2·47	2·00	7·00
.. 60 .. " 70 ..				
.. 70 .. " 80 ..				
.. 80 .. " 90 ..				
All incomes ..	1·52	1·57	1·81	4·90

It will be seen from the above table that as the income increases the number of persons in the family also increases.

Of the 4·90 persons in the family, 1·93 are workers and 2·97 dependants. The following table gives the details and a comparison with the cotton mill workers' families in Sholapur City:—

*Number of Workers and Dependants in Families\* of Cotton Mill Workers in Sholapur*

Income groups	Sholapur proper					
	Number of workers in the family				Number of dependants	Total
	Men	Women	Children under 14	Total		
Below Rs. 20 ..	1·00	0·04	..	1·04	2·16	3·20
Rs. 20 and below Rs. 30 ..	1·11	0·46	0·02	1·59	2·14	3·73
.. 30 .. " 40 ..	1·35	0·46	0·07	1·88	2·48	4·36
.. 40 .. " 50 ..	1·62	0·38	0·05	2·05	2·66	4·71
.. 50 .. " 60 ..	1·84	0·47	0·06	2·37	2·96	5·33
.. 60 .. " 70 ..	2·37	0·55	0·06	2·98	3·39	6·37
.. 70 .. " 80 ..	2·22	0·32	0·14	2·68	3·64	6·32
.. 80 .. " 90 ..	2·54	0·75	0·03	3·32	4·36	7·68
All incomes ..	1·49	0·42	0·05	1·96	2·61	4·57

\* Excluding dependants living away from the family.

Income groups	Criminal Tribes Settlement					
	Number of workers in the family				No. of dependants	Total
	Men	Women	Children under 14	Total		
Below Rs. 20 ..	1-00	0-07	....	1-07	2-59	3-66
Rs. 20 and below Rs. 30 ..	1-06	0-51	0-05	1-62	2-70	4-32
" 30 " " 40 ..	1-59	0-73	0-03	2-35	3-03	5-38
" 40 " " 50 ..	2-00	0-50	....	2-50	3-93	6-43
" 50 " " 60 ..	2-33	0-93	0-07	3-33	3-07	7-00
" 60 " " 70 ..						
" 70 " " 80 ..						
" 80 " " 90 ..						
All incomes ..	1-38	0-52	0-03	1-93	2-97	4-90

#### Income of the Family

It has already been pointed out that the majority of the settlement families have an income of less than Rs. 40 per month. This income is made up of wages received and earnings from subsidiary sources such as the sale of firewood brought from the jungle, the sale of game, etc. If figures of wage-earners per 100 families are considered, it is seen that they contain 193 wage-earners of whom 138 are adult males, 52 adult females and 3 children.

The 153 families studied contain 296 workers out of whom 288 were cotton mill workers and the rest 'other' workers.

It is seen that the most common wage earned in the mills by adult males varies from Rs. 15 to Rs. 21 and from Rs. 6 to Rs. 9 in the case of females. The following table shows the frequency of earnings :-

#### Frequency of earnings of cotton mill workers in the Criminal Tribes Settlement

Monthly earnings* of wage-earners	Number of wage earners				Total
	Males	Females	Children under 14		
			Male	Female	
Below Rs. 6 ..	1	2	..	..	3
Rs. 6 and below Rs. 9 ..	9	47	1	1	58
" 9 " " 12 ..	9	26	3	..	38
" 12 " " 15 ..	23	2	..	..	25
" 15 " " 18 ..	66	..	..	..	66

\* Include the market price of jowari and turdal.

Monthly earnings* of wage-earners	Number of wage earners				Total
	Males	Females	Children under 14		
			Male	Female	
Ra. 18 and below Ra. 21 ..	71	..	..	..	71
" 21 " " 24 ..	14	..	..	..	14
" 24 " " 27 ..	4	..	..	..	4
" 27 " " 30 ..	3	..	..	..	3
" 30 " " 33 ..	1	..	..	..	1
" 33 " " 36 ..	2	..	..	..	2
" 36 " " 39 ..	1	..	..	..	1
" 39 " " 42 ..	1	..	..	..	1
" 42 " " 45 ..	1	..	..	..	1
Total ..	206	77	4	1	288

#### *Expenditure of the Family*

Information regarding the items of expenditure was collected in the same way as in the case of the main enquiry. After the data were collected they were grouped under Food, Fuel and Lighting, Clothing, Bedding and household necessities, House-rent and Miscellaneous. The following table shows the distribution of expenditure on the various groups among the settlement families and the Sholapur families :—

#### *Group percentage expenditure by cotton mill workers in Sholapur*

Groups	Sholapur proper	Criminal Tribes Settlement
Food .. .. .	49.25	53.27
Fuel and lighting .. .. .	9.60	10.96
Clothing .. .. .	11.86	11.30
Bedding and household necessities .. .. .	1.00	1.03
House-rent .. .. .	6.27	2.36
Miscellaneous .. .. .	22.02	21.08
	100.00	100.00

It will be seen from the above table that in the case of the Settlement families the percentage expenditure is considerably higher on food and considerably lower on house-rent than among the Sholapur families.

#### *Food*

There is very little variety in the diet of the Settlement families. They consume only a few kinds of food, the staple, as in the case of the Sholapur workers being Jowari. Over a quarter of the total expenditure and nearly

\* Include the market price of jowari and turdal.

one-half of the expenditure on food is incurred on Jowari alone. The other important item of expenditure is mutton which accounts for 7.71 per cent. of the monthly expenditure.

The Settlement families do not appear to spend anything on tea at all and their expenditure on sugar, milk, ghee, etc., is almost negligible.\*

#### Housing

The Settlement authorities do not supply houses to all the inmates of the Settlement. A few chawls have been built but the majority of the families live in huts which they themselves build on plots of land leased out to them at a nominal monthly rent. The rent varies from annas 7 to annas 10 per month for a plot of land. The most common rent is between annas 4 and annas 8 per month. There is no uniformity in the construction of the huts themselves. Some have a foundation and a plinth and thatched roofs. Others are mere shelters of bamboos, palm leaves or sheets of tin.

The following table gives the details of rents paid. Those above Rs. 1-8-0 relate to rooms in chawls:—

#### Rents paid by Criminal Tribes

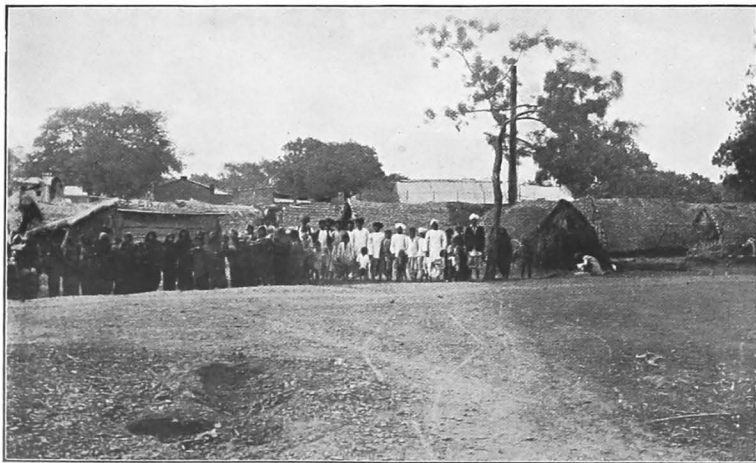
Monthly rent	Limits of monthly family income					All inmates	Percentage to total
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 90		
Rs. 4 and below	15	32	16	8	6	77	50.33
" 4 1/2 .. .. 4 1/2	2	10	6	3	2	32	20.92
" 4 .. .. 1	3	..	2	..	..	5	3.27
Rs. 1 .. .. Rs. 1 1/2	7	12	10	3	4	36	23.53
Rs. 1 1/2 .. .. 1 1/2	..	..	..	..	..	..	..
" 1 1/2 .. .. 1 1/2	..	..	..	..	1	1	0.65
" 1 1/2 .. .. 2	..	..	..	..	1	1	0.65
" 2 .. .. 2 1/2	..	..	..	..	1	1	0.65
Total	27	62	34	11	15	153	100.00

The settlement authorities are insistent upon cleanliness and the interiors of the chawls and huts as well as their surroundings are well kept.

#### Expenditure on Other Groups

The expenditure on the other groups excepting Miscellaneous does not call for any special comment. In the Miscellaneous group the two items which attract most attention are (1) liquor and (2) interest on debts. No less than 88 per cent. of the families reported expenditure on the former and 63 per cent. on the latter.

\* For details see table V, Appendix C.



HUTS IN THE CRIMINAL TRIBES SETTLEMENT IN WHICH THE MILL WORKERS LIVE [To face page 30

The following table shows the expenditure on Miscellaneous items:—

*Average monthly expenditure on Miscellaneous Items by  
Criminal Tribes*

Items	Average monthly expenditure for all budgets	Average monthly expenditure for families reporting	Percentage of budgets on which figures in column 3 are based
1	2	3	4
	Rs. a. p.	Rs. a. p.	
Hair cutting .. .. .	0 7 6	0 7 6	100·00
Tobacco (including bidis) .. .. .	0 8 10	0 11 3	78·43
Liquor .. .. .	1 3 9	1 6 7	87·58
Pansupari .. .. .	0 11 6	1 0 0	71·90
Interest on debts .. .. .	1 13 8	2 15 4	62·75
Others* .. .. .	1 3 7	....	....

\* Include expenditure on hair oil, dhobi, medicine, education, bhang, opium, postage, bangles, travelling to and from native place, land-revenue, etc.

*Acknowledgments*

The thanks of the Labour Office are due to the authorities of the various mills in Sholapur and to the Officer in Charge of the Criminal Tribes Settlement for their assistance during the progress of the enquiry. We are especially indebted to Mr. K. R. Lele, Welfare Secretary of the Sholapur Spinning and Weaving Mills, for invaluable help and advice throughout. To the mill operatives themselves, without whose co-operation this enquiry could not have been carried out, our best thanks are also due.

## APPENDIX A

(Specimen Form of Enquiry)

*Note*(Information for use in the Labour Office,  
Secretariat, Bombay.)Any communications with reference to  
this letter should be addressed to :—**WORKMEN'S FAMILY INCOME AND  
EXPENDITURE**The Director, Labour Office, Secretariat,  
BombayWard  
Street

and the reference number should be quoted

Ref. No.



Reference No. \_\_\_\_\_ Native Place \_\_\_\_\_ District \_\_\_\_\_

Family Income and Expenditure for Month of \_\_\_\_\_ 192 . . .

Name and Address \_\_\_\_\_

Religion and Caste of Family \_\_\_\_\_

*Number and ages of persons in family,*

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

*Family Income of those Residing at above Address during the month of \_\_\_\_\_ 192*

OCCUPATIONS OF WAGE EARNERS (1) (Insert in this column the occupations of the wage-earners)	Earnings in above month						
	Wages		Overtime pay		Additional earnings, if any, with source		Total
	Rs.	a. p.	Rs.	a. p.	Rs.	a. p.	Rs. a. p.
Men .. .. .							
Women .. .. .							
Male Children .. .. .							
Female Children .. .. .							
Total amount of family income (2).							

*Notes*

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

(2) *Family Income.*—The monthly wages should include all war or similar bonuses regularly received, but over-time pay should be entered in the separate column provided. In the column for additional earnings should be entered any earnings by members of the family, which were received otherwise than in the regular course of employment.

## Expenditure on Food

COMMODITIES (1) <i>Note.</i> —This list may be altered according to what is purchased	Bought at Private shops		Bought from Employer	
	Total quantity in month	Total cost in month	Total quantity in month	Total cost in month (2)
		Rs. a.		Rs. a.
Rice .. ..				
Wheat .. ..				
Wheat flour .. ..				
Barley .. ..				
Jowari .. ..				
Bajri .. ..				
Ragi .. ..				
Maize .. ..				
Other cereals .. ..				
Turdal .. ..				
Gram .. ..				
Other Pulses .. ..				
Sugar (raw) .. ..				
Sugar (refined) .. ..				
Tea .. ..				
Sweetmeats .. ..				
Fish .. ..				
Beef .. ..				
Mutton (sheep or goat) .. ..				
Other meat .. ..				
Milk .. ..				
Ghee .. ..				

## Notes

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

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

(2) *Total cost.*—The total cost of articles on this page should be added to the total cost of articles on page 35 to give total expenditure on food.

## Expenditure on Food, Fuel, Lighting and Rent

COMMODITIES <i>Note.</i> —This list may be altered according to what is purchased	Bought at Private shops		Bought from Employer	
	Total quantity in month	Total cost in month	Total quantity in month	Total cost in month
		Rs. p.		Rs. a.
Salt .. ..				
Chillies .. ..				
Condiments and spices .. ..				
Potatoes .. ..				
Onions .. ..				
Vegetables .. ..				
Fruit .. ..				
Mustard Oil .. ..				
Cocoonut Oil .. ..				
Gingily Oil .. ..				
Other oils used as food .. ..				
Refreshments bought and consumed away from home.				
Other food stuffs .. ..				
Total expenditure on food..				
Coal .. ..				
Charcoal .. ..				
Firewood .. ..				
Kerosene .. ..				
Match boxes .. ..				
Other fuel and lighting .. ..				
Total expenditure on fuel and lighting.				
Rent per month (1)				

*Note*

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

*Expenditure on Clothing, Shoes and Other Necessaries Not Bought every Month*

ARTICLES <i>Note.</i> —The list of articles should be extended so as to include all those in use	Number of articles in use	Cost per article when bought	Total cost of articles	Estimated number of months that each article will last	Estimated cost per month on average
1	2	3	4	5	6
	No.	Rs. a.	Rs. a.	Months	Rs. a.
<b>CLOTHING</b>					
<i>For Men</i>					
Dhotis ..					
Pagris or Turbans ..					
Caps ..					
Bandis ..					
Pahirans ..					
Shirts ..					
Coats ..					
<i>For Women</i>					
Saris ..					
Cholis or Potticoats ..					
Ghagaras ..					
<i>For Male Children</i>					
Dhotis ..					
Pants ..					
Kurtas or ..					
Half Shirts ..					
Kunchis ..					
Baby Caps ..					
<i>For Female Children</i>					
Saris ..					
Cholis or Polkas ..					
Ghagaras ..					
Kunchis ..					
Baby Caps ..					
<i>Shoes or Sandals</i>					
<i>For Men</i> ..					
<i>For Women</i> ..					
<i>For Children</i> ..					
Total expenditure on Clothing and Shoes or Sandals.					

*Expenditure on Bedding and Household Necessaries Not Bought every Month.*

ARTICLES (The list of articles should be extended so as to include all those in use)	Number of articles in use	Cost per article when bought	Total cost of articles	Estimated number of months that each article will last	Estimated cost per month on average
1	2	3	4	5	6
	No.	Rs. a.	Rs. a.	Months.	Rs. "
<i>Bedding—</i>					
Cots or Charpoys ..			.		
Mattresses ..					
Blankets ..					
Sheets ..					
<i>Cooking Pots and other Household Necessaries.</i>					
Lamps, etc. ..					
Total estimated average monthly expenditure on bedding and household necessaries.					

*Instructions for filling up Form on pages 36 and 37*

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

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

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

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

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

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

*Miscellaneous Expenditure*

Items	Cost per month	Items	Cost per month
	Rs. a.		Rs. a.
Barber .. ..		Payments to dependent members of family not residing at address given on page 33.	
Labbi .. ..			
Toilet Soap .. ..		Interest on debts .. ..	
Soap for Washing .. ..		Land revenue .. ..	
Medical Fees and Medicines .. ..		Subscription .. ..	
Education .. ..		Here note any other items of miscellaneous expenditure.	
Travelling expenses to and from work.			
Pausuyari .. ..		Total monthly expenditure on miscellaneous items.	
Chewing tobacco .. ..			
Bidis .. ..			
Liquor .. ..			
Bhang .. ..			
Opium .. ..			
Amusements .. ..			
Bangles .. ..			
Postage .. ..			
Gifts .. ..			
Travelling expenses to and from native place.			

*Summary of Income and Expenditure*

	Rs. a. p.
Total Family Income in the month investigated (See page 33)	
Expenditure on—	
Food (see page 35) .. ..	
Fuel and Lighting (see page 35) .. ..	
Rent (see page 35) .. ..	
Clothing and Shoes or Sandals (see page 36) .. ..	
Bedding and Household Necessaries (see page 37) .. ..	
Miscellaneous expenditure (see page 38) .. ..	
Total expenditure of family in the month .. ..	
Excess of income over expenditure .. ..	
How are the savings invested .. ..	
or	
How is the excess of expenditure over income met .. ..	

*Note*

If the expenditure exceeds the income all the items should be verified, as obviously it cannot be generally true that the expenditure exceeds income every month. In some cases the excess of expenditure may be met out of previous savings or by the sale of jewellery. How the excess is met should be stated.

*Notes of Investigator*

Description of Dwelling: \_\_\_\_\_

Number of rooms occupied by family \_\_\_\_\_

Approximate size of each room (l x b x h) \_\_\_\_\_

State whether the dwelling is in a good state  
of repair or is dilapidated \_\_\_\_\_

State of what materials the dwelling is built \_\_\_\_\_

Give details as to supply of water for  
drinking and sanitary arrangements \_\_\_\_\_Number of taps and water closets with number  
of families using them \_\_\_\_\_State if any member of the family is subject  
to any ailment, and if so, what \_\_\_\_\_State here whether the family buys on credit  
or cash system \_\_\_\_\_If interest was charged on credit purchases,  
state, if possible, what was the rate  
of interest \_\_\_\_\_Is the family in debt? If so, state the amount  
of debt and rate of interest charged \_\_\_\_\_*Religious ceremonies including marriages  
and funerals*Give any information available as to the  
occasional expenditure on—

Festivals \_\_\_\_\_

Marriages \_\_\_\_\_

Funerals \_\_\_\_\_

Others \_\_\_\_\_

State to what extent the money so spent  
was borrowed \_\_\_\_\_

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APPENDIX B<sup>4</sup>

*Statistical Tables relating to Part I of the Report*

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APPENDIX B<sup>4</sup>

*Statistical Tables relating to Part I of the Report*

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TABLE

## Composition, Earnings, and Group Expenditure

	Limits of monthly		
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40
Number of budgets .. .. .	75	207	231
Composition of the family :—			
Number of men .. .. .	1·00	1·17	1·44
Number of women .. .. .	1·08	1·20	1·45
Number of male children .. .. .	0·51	0·70	0·77
Number of female children .. .. .	0·61	0·60	0·70
<b>Total number of persons in the family ..</b>	<b>3·20</b>	<b>3·73</b>	<b>4·36</b>
Number of boarders .. .. .	....	0·01	0·04
Number of dependants* living away from the family..	0·03	0·07	0·13
Number of workers :—			
Men .. .. .	1·00	1·11	1·35
Women .. .. .	0·04	0·46	0·46
Male children .. .. .	....	0·01	0·06
Female children.. .. .	....	0·01	0·01
<b>Total workers ..</b>	<b>1·04</b>	<b>1·50</b>	<b>1·83</b>
Earnings of the family from—			
	Rs. a. p.	Rs. a. p.	Rs. a. p.
(1) Cash wages—			
Men .. .. .	14 0 11	16 13 5	24 1 10
Women .. .. .	0 4 4	2 7 0	2 10 5
Male children .. .. .	....	0 1 3	0 5 5
Female children .. .. .	....	0 0 3	0 0 5
(2) Jowari—			
Men .. .. .	3 2 0	3 6 8	4 2 11
Women .. .. .	0 2 0	1 1 4	1 2 6
Male children .. .. .	....	....	0 0 7
Female children.. .. .	....	0 0 1	....

\* I.e., persons who are supported by the

I

*of Families by Income Groups*

family income

Rs. 40 and below Rs. 60	Rs. 60 and below Rs. 80	Rs. 80 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
185	90	49	28	28	902
1.73	1.00	2.03	2.36	2.79	1.60
1.65	1.73	2.21	2.25	2.79	1.64
0.74	0.79	0.67	1.00	1.10	0.74
0.00	0.82	0.86	0.71	1.00	0.09
4.71	5.33	6.37	6.32	7.68	4.67
0.08	0.07	0.18	0.18	0.04	0.06
0.09	0.09	0.12	0.39	0.20	0.11
1.02	1.84	2.37	2.22	2.54	1.49
0.38	0.47	0.55	0.32	0.76	0.42
0.04	0.06	0.06	0.14	....	0.04
0.01	....	....	....	0.03	0.01
2.05	2.37	2.98	2.68	3.32	1.90
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
32 9 5	39 0 5	47 3 7	69 11 7	65 11 8	28 10 10
2 4 0	2 10 10	8 7 1	2 4 0	5 12 9	2 7 5
0 5 0	0 6 5	0 6 0	1 1 0	....	0 4 5
0 0 5	....	....	....	0 1 1	0 0 3
4 13 9	5 3 0	6 4 11	6 15 8	8 6 9	4 8 7
0 13 4	1 3 7	1 2 8	0 10 0	1 8 0	0 15 8
0 0 10	0 1 6	0 1 8	0 2 0	....	0 0 8
0 0 2	....	....	....	....	0 0 1

family but do not live with it.

TABLE

	Limits of monthly		
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40
	Rs. a. p.	Rs. a. p.	Rs. a. p.
(3) Tardal—			
Men .. .. .	0 7 7	0 8 0	0 9 0
Women .. .. .	0 0 4	0 2 8	0 2 10
Male children .. .. .	....	....	0 0 1
Female children .. .. .	....	....	....
(4) Other sources*—	0 2 9	0 14 2	1 13 5
<b>Total monthly family income ..</b>	<b>18 3 11</b>	<b>25 7 7</b>	<b>35 2 2</b>
<b>Average monthly expenditure † on</b>			
Food .. .. .	{ 10 4 0 48·53	13 5 1 49·76	16 14 8 49·63
Fuel and lighting .. .. .	{ 2 8 7 12·08	2 13 2 10·55	3 6 8 10·02
Clothing .. .. .	{ 2 7 5 11·74	3 2 8 11·83	4 0 9 11·86
Bedding and household necessaries .. .. .	{ 0 4 9 1·42	0 4 7 1·07	0 5 10 1·07
House rent .. .. .	{ 1 9 4 7·54	1 15 6 7·35	2 3 0 6·50
Miscellaneous † .. .. .	{ 3 13 9 18·39	5 3 3 19·44	7 2 0 20·97
<b>Total monthly expenditure ..</b>	<b>{ 20 15 10 100·00</b>	<b>20 12 8 100·00</b>	<b>34 1 11 100·00</b>

\* Include income from landed property.

† Figures in italics are percentages of total

I—contd.

## family income

Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
0 11 4	0 12 0	0 14 11	0 15 8	1 2 2	0 10 6
0 1 11	0 2 9	0 2 10	0 1 5	0 3 2	0 2 4
0 0 2	0 0 3	0 0 3	0 0 4	....	0 0 1
....	....	....	....	....	....
2 13 0	3 15 4	4 0 6	3 5 3	2 11 3	2 2 0
44 9 4	54 3 7	04 4 4	75 3 5	85 3 10	39 14 10
20 4 4	24 6 3	27 5 4	31 3 5	36 2 5	18 10 5
48·79	49·78	49·32	47·79	48·60	49·25
3 14 0	4 0 2	5 1 6	5 7 0	5 13 11	3 10 2
9·33	8·95	9·19	8·33	7·89	9·60
4 16 7	5 12 8	6 14 3	7 6 11	8 6 10	4 7 10
11·97	11·52	12·48	11·38	11·32	11·86
0 6 11	0 7 2	0 8 9	0 9 11	0 10 3	0 6 1
0·39	0·91	0·99	0·95	0·86	1·00
2 9 3	2 10 2	3 5 2	3 6 0	3 15 0	2 6 0
6·21	5·38	6·00	5·17	5·29	6·27
9 7 7	11 5 7	12 3 3	17 3 9	19 5 10	8 5 5
22·81	23·16	22·02	26·38	26·04	22·02
41 8 8	49 0 0	55 6 8	65 5 0	74 6 3	37 13 11
100·00	100·00	100·00	100·00	100·00	100·00

regular attendance, firewood, boarders, casual work, etc.  
monthly expenditure.

TABLE II  
Average Monthly Budget of Families of Cotton Mill Workers  
in Sholapur

Items	Average monthly expenditure	Percentage to total
	Rs. a. p.	
<i>Food—</i>		
Rice .. .. .	1 14 2	4.98
Wheat .. .. .	1 0 1	2.65
Jowari .. .. .	6 9 0	17.33
Others .. .. .	0 0 3	0.04
<b>Total Cereals ..</b>	<b>9 7 6</b>	<b>25.00</b>
Turdal .. .. .	0 14 7	2.41
Gram .. .. .	0 5 9	0.95
Others .. .. .	0 0 10	0.14
<b>Total Pulses ..</b>	<b>1 5 2</b>	<b>3.50</b>
Sugar (raw) .. .. .	0 6 3	1.03
Sugar (refined) .. .. .	0 2 9	0.45
Tea .. .. .	0 0 11	0.15
Sweetments .. .. .	0 8 0	1.32
Fish .. .. .	0 1 2	0.19
Beef .. .. .	0 3 1	0.51
Mutton .. .. .	1 6 5	3.70
Other meat* .. .. .	0 0 7	0.10
Milk .. .. .	0 15 7	2.57
Ghee .. .. .	0 5 1	0.84
Salt .. .. .	0 3 8	0.61
Chillies .. .. .	0 5 3	0.87
Other condiments and spices .. .. .	0 15 6	2.56
Vegetables (including potatoes and onions) .. .. .	0 13 2	2.50
Gingily oil .. .. .	0 5 8	0.94
Other oils .. .. .	0 10 5	1.71
Refreshments .. .. .	0 3 1	0.51
Other food .. .. .	0 1 2	0.19
<b>Total Other Food ..</b>	<b>7 13 9</b>	<b>20.75</b>
<b>Total All Food ..</b>	<b>18 10 5</b>	<b>49.25</b>
<i>Fuel and Lighting—</i>		
Firewood .. .. .		
Kerosene oil .. .. .	3 1 5	8.16
Matches .. .. .	0 6 8	1.10
Other fuel and lighting .. .. .	0 1 5	0.23
	0 0 8	0.11
<b>Total Fuel and lighting ..</b>	<b>3 10 2</b>	<b>9.60</b>

\* Includes eggs and fowls.

TABLE II—*contd.*

Items	Average monthly expenditure	Percentage to total
	Rs. a. p.	
<i>Clothing—</i>		
Men's clothing .. .. .	1 13 5	4·85
Women's clothing .. .. .	1 14 1	4·07
Children's clothing .. .. .	0 8 8	1·43
Footwear, etc. .. .. .	0 3 8	0·61
Total Clothing and Footwear ..	4 7 10	11·86
<i>Bedding and Household Necessaries—</i>		
Bedding .. .. .	0 3 9	0·62
Household necessaries .. .. .	0 2 4	0·38
Total Bedding and Household Necessaries ..	0 6 1	1·00
<i>House rent</i> .. .. .	2 6 0	6·27
<i>Miscellaneous—</i>		
Hair-cutting .. .. .	0 8 3	1·36
Hair-oil .. .. .	0 3 3	0·64
Dhobi and soap .. .. .	0 4 7	0·78
Tobacco (including bidis) .. .. .	0 9 8	1·60
Liquor .. .. .	0 13 9	2·27
Bhang, ganja and opium .. .. .	0 3 2	0·52
Pansupari .. .. .	1 2 2	3·00
Amusements .. .. .	0 2 1	0·34
Travelling expenses to and from native place ..	0 10 6	1·73
Interest on debts .. .. .	2 8 4	6·65
Others* .. .. .	1 3 8	3·25
Total Miscellaneous ..	8 5 5	22·02
Total Monthly Expenditure ..	37 13 11	100·00

\* Include expenditure on medicine and medical fees, education, postage, bangles, subscription, remittance to dependants, land revenue, provident fund, charity, etc.

TABLE III

*Average Monthly Expenditure on Food of Families of Cotton Mill Workers in Sholapur*

(Figures in Italics are percentages of total monthly expenditure)

	Limits of monthly family income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Number of budgets ..	75	207	231	185
Average number of persons living in the family* ..	3.20	3.74	4.40	4.70
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Rice .. ..	0 13 3 <i>3.94</i>	1 1 4 <i>4.05</i>	1 10 1 <i>4.73</i>	1 15 0 <i>4.73</i>
Wheat .. ..	0 7 5 <i>2.21</i>	0 9 0 <i>2.27</i>	0 14 7 <i>2.67</i>	1 1 0 <i>2.67</i>
Jowar! .. ..	4 2 3 <i>19.73</i>	5 4 10 <i>19.81</i>	6 6 1 <i>18.70</i>	6 12 1 <i>16.26</i>
Other cereals .. ..	....	0 0 3 <i>0.06</i>	0 0 3 <i>0.04</i>	0 0 0 <i>0.07</i>
Total cereals ..	5 0 11 <i>25.88</i>	7 0 2 <i>26.19</i>	8 15 0 <i>26.19</i>	9 14 1 <i>23.73</i>
Turdal .. ..	0 8 8 <i>2.58</i>	0 11 7 <i>2.70</i>	0 14 2 <i>2.69</i>	0 15 7 <i>2.34</i>
Gram .. ..	0 2 3 <i>0.67</i>	0 4 5 <i>1.03</i>	0 5 2 <i>0.95</i>	0 6 5 <i>0.97</i>
Other pulses .. ..	0 0 4 <i>0.10</i>	0 0 8 <i>0.16</i>	0 0 5 <i>0.08</i>	0 0 11 <i>0.14</i>
Total pulses ..	0 11 3 <i>3.35</i>	1 0 8 <i>3.89</i>	1 9 0 <i>3.62</i>	1 6 11 <i>3.45</i>
Sugar (raw) .. ..	0 3 2 <i>0.54</i>	0 4 7 <i>1.07</i>	0 5 5 <i>0.99</i>	0 6 11 <i>1.04</i>
Sugar (refined) .. ..	0 1 1 <i>0.32</i>	0 1 4 <i>0.31</i>	0 1 8 <i>0.32</i>	0 3 10 <i>0.57</i>
Tea .. ..	0 0 2 <i>0.65</i>	0 0 5 <i>0.10</i>	0 0 7 <i>0.11</i>	0 1 5 <i>0.21</i>
Sweetmeats .. ..	0 1 11 <i>0.57</i>	0 4 5 <i>1.09</i>	0 6 2 <i>1.13</i>	0 9 10 <i>1.48</i>
Fish .. ..	0 0 0 <i>0.15</i>	0 0 8 <i>0.10</i>	0 0 10 <i>0.15</i>	0 0 11 <i>0.14</i>
Beef .. ..	0 3 2 <i>0.94</i>	0 3 1 <i>0.72</i>	0 3 0 <i>0.64</i>	0 2 8 <i>0.40</i>
Mutton .. ..	0 13 0 <i>3.87</i>	0 15 4 <i>3.58</i>	1 4 0 <i>3.66</i>	1 7 2 <i>3.50</i>
Other meat .. ..	0 0 3 <i>0.03</i>	0 0 3 <i>0.06</i>	0 0 4 <i>0.06</i>	0 0 9 <i>0.11</i>
Milk .. ..	0 6 4 <i>1.58</i>	0 7 4 <i>1.71</i>	0 11 11 <i>2.18</i>	1 3 11 <i>3.00</i>

\*This includes boarders also.



TABLE III—contd.

## Average Monthly Expenditure on Food of Families of Cotton Mill Workers in Sholapur

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income				
	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Number of budgets ..	90	49	28	28	902
Average number of persons living in the family* ..	5.40	6.55	6.50	7.72	4.62
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Rice .. ..	2 6 11 4.96	3 1 10 5.62	5 4 0 8.04	4 10 10 6.29	1 14 2 4.98
Wheat .. ..	1 5 0 2.74	1 10 7 3.09	1 14 10 2.95	2 3 2 2.95	1 0 1 2.65
Jowar .. ..	8 2 11 16.70	9 2 5 16.51	8 8 11 13.10	10 5 3 13.88	6 9 0 17.33
Other cereals .. ..	.....	.....	.....	..	0 0 3 0.04
Total cereals ..	11 15 4 24.40	13 14 10 25.13	15 11 9 24.09	17 3 3 23.12	9 7 6 25.00
Turdal .. ..	1 1 3 2.20	1 4 6 2.31	1 3 10 1.99	1 8 0 2.08	0 14 7 2.41
Gram .. ..	0 8 4 1.06	0 7 0 0.85	0 7 9 0.74	0 10 11 0.92	0 5 0 0.95
Other pulses .. ..	0 1 1 0.14	0 1 5 0.18	0 1 7 0.15	0 2 8 0.22	0 10 0 0.14
Total pulses ..	1 10 8 3.40	1 13 5 3.32	1 13 2 2.79	2 6 4 3.22	1 5 2 3.50
Sugar (raw) .. ..	0 8 8 1.11	0 9 10 1.11	0 8 11 0.85	0 11 3 0.95	0 6 3 1.03
Sugar (refined) ..	0 3 7 0.46	0 4 1 0.46	0 6 10 0.65	0 9 10 0.83	0 2 9 0.45
Tea .. ..	0 0 11 0.12	0 1 3 0.14	0 2 7 0.25	0 3 8 0.31	0 0 11 0.16
Sweetmeats .. ..	0 15 8 2.00	0 8 8 0.98	0 11 4 1.08	1 4 7 1.73	0 8 0 1.32
Fish .. ..	0 2 7 0.33	0 1 5 0.16	0 2 2 0.21	0 3 7 0.30	0 1 2 0.19
Beef .. ..	0 2 3 0.29	0 6 9 0.76	0 2 8 0.28	..	0 3 1 0.41
Mutton .. ..	1 15 0 3.95	2 0 7 3.67	2 4 3 3.47	3 7 0 4.62	1 6 6 3.70
Other meat .. ..	0 0 10 0.11	0 0 9 0.08	0 3 3 0.32	0 1 9 0.15	0 0 7 0.10
Milk .. ..	1 7 5 2.99	1 10 8 3.01	2 2 4 3.29	2 4 5 3.06	0 15 7 2.67

\* This includes boarders also.

TABLE III—*contd.*

*Average Monthly Expenditure on Food of Families of Cotton Mill Workers in Sholapur*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Number of budgets ..	75	207	231	185
Average number of persons living in the family* ..	3·20	3·74	4·40	4·70
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Ghee .. .. .	0 1 0 <i>0·30</i>	0 1 11 <i>0·45</i>	0 3 8 <i>0·67</i>	0 7 0 <i>1·05</i>
Salt .. .. .	0 2 8 <i>0·79</i>	0 2 10 <i>0·66</i>	0 3 5 <i>0·63</i>	0 3 10 <i>0·57</i>
Chillies .. .. .	0 4 0 <i>1·19</i>	0 3 10 <i>0·90</i>	0 4 9 <i>0·87</i>	0 5 11 <i>0·89</i>
Other condiments and spices ..	0 9 0 <i>2·63</i>	0 12 5 <i>2·99</i>	0 14 5 <i>2·66</i>	1 0 3 <i>2·45</i>
Vegetables (including potatoes and onions .. .. .)	0 7 10 <i>2·33</i>	0 11 3 <i>2·62</i>	0 12 8 <i>2·31</i>	1 2 0 <i>2·71</i>
Gingily oil .. .. .	0 3 10 <i>1·14</i>	0 4 7 <i>1·07</i>	0 5 4 <i>0·98</i>	0 6 2 <i>0·93</i>
Other oils .. .. .	0 5 5 <i>1·61</i>	0 7 5 <i>1·73</i>	0 9 0 <i>2·65</i>	0 11 8 <i>1·75</i>
Refreshments .. .. .	0 1 10 <i>0·55</i>	0 1 8 <i>0·39</i>	0 3 1 <i>0·57</i>	0 3 4 <i>0·50</i>
Other food .. .. .	0 0 8 <i>0·20</i>	0 0 8 <i>0·16</i>	0 1 0 <i>0·19</i>	0 1 0 <i>0·26</i>
Total other food ..	4 1 10 <i>19·00</i>	5 4 3 <i>19·65</i>	6 11 11 <i>19·77</i>	8 15 4 <i>21·56</i>
Total all food ..	10 4 0 <i>48·83</i>	13 5 1 <i>49·78</i>	16 14 8 <i>49·58</i>	20 4 4 <i>48·79</i>

\* This includes boarders also.

TABLE III—contd.

## Average Monthly Expenditure on Food of Families of Cotton Mill Workers in Sholapur

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income				
	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Number of budgets ..	99	49	28	23	902
Average number of persons living in the family* ..	6·40	6·55	6·50	7·72	4·62
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Ghee .. .. .	0 8 11 <i>0·88</i>	0 8 8 <i>0·93</i>	0 13 2 <i>1·25</i>	1 2 4 <i>1·54</i>	0 5 1 <i>0·44</i>
Salt .. .. .	0 4 4 <i>0·55</i>	0 4 10 <i>0·44</i>	0 5 2 <i>0·49</i>	0 5 11 <i>0·60</i>	0 3 8 <i>0·61</i>
Chillies .. .. .	0 5 0 <i>0·73</i>	0 8 0 <i>0·96</i>	0 9 8 <i>0·92</i>	0 8 5 <i>0·71</i>	0 5 3 <i>0·87</i>
Other condiments and spices ..	1 4 3 <i>2·53</i>	1 3 10 <i>2·24</i>	1 5 0 <i>2·01</i>	1 12 11 <i>3·48</i>	0 15 6 <i>2·66</i>
Vegetables (including potatoes and onions) ..	1 3 0 <i>2·62</i>	1 4 6 <i>2·31</i>	1 10 4 <i>2·62</i>	1 13 1 <i>3·44</i>	0 15 2 <i>2·60</i>
Gingelly oil .. .. .	0 6 6 <i>0·83</i>	0 9 0 <i>1·02</i>	0 9 1 <i>0·87</i>	0 6 11 <i>0·68</i>	0 5 8 <i>0·94</i>
Other oils .. .. .	1 0 1 <i>2·05</i>	0 13 8 <i>1·54</i>	0 14 10 <i>1·42</i>	1 3 7 <i>1·65</i>	0 10 5 <i>1·71</i>
Refreshments .. .. .	0 2 8 <i>0·34</i>	0 5 8 <i>0·64</i>	0 9 5 <i>0·90</i>	0 4 0 <i>0·40</i>	0 3 1 <i>0·51</i>
Other food .. .. .	0 1 1 <i>0·14</i>	0 2 5 <i>0·27</i>	0 1 6 <i>0·14</i>	0 0 30 <i>0·07</i>	0 1 2 <i>0·19</i>
Total other food ..	10 12 3 <i>21·98</i>	11 0 1 <i>20·87</i>	13 10 6 <i>29·91</i>	16 8 10 <i>22·25</i>	7 13 9 <i>20·75</i>
Total all food ..	24 6 3 <i>49·78</i>	27 5 4 <i>49·32</i>	31 3 5 <i>47·79</i>	36 2 5 <i>48·60</i>	18 10 5 <i>49·25</i>

\* This includes boarders also.

TABLE IV

*Average Monthly Expenditure on Fuel and lighting*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Number of budgets .. .. .	75	207	231	185
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Firewood .. .. .	2 2 10 <i>10·37</i>	2 6 4 <i>8·55</i>	2 14 2 <i>8·47</i>	3 4 11 <i>7·56</i>
Kerosene oil .. .. .	0 4 7 <i>1·37</i>	0 5 6 <i>1·27</i>	0 6 2 <i>1·13</i>	0 7 3 <i>1·09</i>
Matches .. .. .	0 0 11 <i>0·27</i>	0 1 2 <i>0·27</i>	0 1 4 <i>0·26</i>	0 1 6 <i>0·22</i>
Other fuel and lighting .. .. .	0 0 3 <i>0·07</i>	0 0 3 <i>0·06</i>	0 0 11 <i>0·17</i>	0 0 4 <i>0·06</i>
Total fuel and lighting .. .. .	2 8 7 <i>12·08</i>	2 13 2 <i>10·55</i>	3 6 8 <i>10·02</i>	3 14 0 <i>9·33</i>

	Limits of monthly family income				
	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Number of budgets .. .. .	99	49	28	28	902
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Firewood .. .. .	3 11 4 <i>7·57</i>	4 5 11 <i>7·88</i>	4 9 0 <i>7·06</i>	4 13 0 <i>6·53</i>	3 14 5 <i>8·16</i>
Kerosene oil .. .. .	0 7 4 <i>0·94</i>	0 8 7 <i>0·97</i>	0 10 9 <i>1·03</i>	0 11 1 <i>0·93</i>	0 6 8 <i>1·10</i>
Matches .. .. .	0 1 10 <i>0·23</i>	0 1 9 <i>0·20</i>	0 2 6 <i>0·24</i>	0 2 10 <i>0·34</i>	0 1 5 <i>0·23</i>
Other fuel and lighting .. .. .	0 1 8 <i>0·21</i>	0 1 3 <i>0·14</i>	..	0 2 3 <i>0·19</i>	0 0 8 <i>0·11</i>
Total fuel and lighting .. .. .	4 6 2 <i>8·55</i>	5 1 6 <i>9·19</i>	5 7 0 <i>8·33</i>	5 13 11 <i>7·89</i>	3 10 2 <i>9·60</i>

TABLE V

*Average Monthly Expenditure on Clothing, Bedding and Household Necessaries*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Number of budgets .. .. .	75	207	231	185
Average number of persons in the family :				
Men .. .. .	1·00	1·17	1·44	1·73
Women .. .. .	1·08	1·26	1·45	1·55
Children .. .. .	1·12	1·30	1·47	1·43
Total .. .. .	3·20	3·73	4·36	4·71
Average monthly expenditure on :	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Men's clothing .. .. .	0 15 0 <i>4·69</i>	1 3 0 <i>4·44</i>	1 9 4 <i>4·64</i>	2 1 6 <i>5·04</i>
Women's clothing .. .. .	1 1 9 <i>5·29</i>	1 6 4 <i>5·21</i>	1 11 4 <i>5·61</i>	2 1 0 <i>4·96</i>
Children's clothing .. .. .	0 4 3 <i>1·27</i>	0 6 11 <i>1·62</i>	0 8 10 <i>1·63</i>	0 9 0 <i>1·35</i>
Footwear, etc. .. .. .	0 1 8 <i>0·49</i>	0 2 5 <i>0·50</i>	0 3 3 <i>0·69</i>	0 4 1 <i>0·62</i>
Total clothing and footwear .. .. .	2 7 5 <i>11·74</i>	3 2 8 <i>11·83</i>	4 0 9 <i>11·66</i>	4 15 7 <i>11·97</i>
Average monthly expenditure on :				
Bedding .. .. .	0 2 4 <i>0·70</i>	0 2 8 <i>0·62</i>	0 3 5 <i>0·63</i>	0 3 11 <i>0·59</i>
Household necessaries .. .. .	0 2 5 <i>0·72</i>	0 1 11 <i>0·45</i>	0 2 5 <i>0·44</i>	0 2 0 <i>0·30</i>
Total bedding and household necessaries .. .. .	0 4 9 <i>1·42</i>	0 4 7 <i>1·07</i>	0 5 10 <i>1·07</i>	0 5 11 <i>0·89</i>

TABLE V—*contd.*

*Average Monthly Expenditure on Clothing, Bedding and Household Necessaries*

(Figures in Italics are percentages of total monthly expenditure)

	Limits of monthly family income				
	Rs. 50 and below Rs. 60	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Number of budgets .. .. .	90	49	28	28	602
Average number of persons in the family :					
Men .. .. .	1·69	2·63	2·38	2·79	1·60
Women .. .. .	1·73	2·21	2·25	2·79	1·54
Children .. .. .	1·61	1·53	1·71	2·10	1·43
Total .. .. .	5·33	6·37	6·32	7·68	4·57
Average monthly expenditure on :	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Men's clothing .. .. .	2 7 8 <i>6·06</i>	2 15 4 <i>5·34</i>	3 4 1 <i>4·98</i>	3 12 3 <i>5·05</i>	1 13 5 <i>4·55</i>
Women's clothing .. .. .	2 4 8 <i>4·68</i>	2 14 1 <i>5·20</i>	2 14 5 <i>4·44</i>	3 6 10 <i>4·60</i>	1 14 1 <i>4·27</i>
Children's clothing .. .. .	0 11 4 <i>1·44</i>	0 11 4 <i>1·28</i>	0 13 4 <i>1·28</i>	0 11 10 <i>0·99</i>	0 8 8 <i>1·43</i>
Footwear, etc. .. .. .	0 5 0 <i>0·64</i>	0 5 11 <i>0·60</i>	0 7 1 <i>0·68</i>	0 7 11 <i>0·67</i>	0 3 8 <i>0·61</i>
Total clothing and footwear .. .. .	5 12 8 <i>11·82</i>	6 14 8 <i>12·48</i>	7 0 11 <i>11·38</i>	8 6 10 <i>11·32</i>	4 7 10 <i>11·86</i>
Average monthly expenditure on :					
Bedding .. .. .	0 4 11 <i>0·62</i>	0 5 3 <i>0·60</i>	0 6 6 <i>0·62</i>	0 7 5 <i>0·62</i>	0 3 9 <i>0·62</i>
Household necessities .. .. .	0 2 3 <i>0·29</i>	0 3 6 <i>0·39</i>	0 3 5 <i>0·33</i>	0 2 10 <i>0·24</i>	0 2 4 <i>0·38</i>
Total bedding and household necessities .. .. .	0 7 2 <i>0·91</i>	0 8 9 <i>0·99</i>	0 9 11 <i>0·95</i>	0 10 3 <i>0·86</i>	0 6 1 <i>1·00</i>

TABLE VI

*Average Monthly Expenditure on Miscellaneous Items*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income			
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50
Number of budgets ..	76	207	231	185
Average number of persons in the family ..	3.20	3.73	4.36	4.71
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Hair cutting ..	0 4 1 <i>1.22</i>	0 5 3 <i>1.23</i>	0 7 3 <i>1.33</i>	0 9 7 <i>1.44</i>
Hair oil ..	0 2 2 <i>0.65</i>	0 2 8 <i>0.62</i>	0 3 2 <i>0.63</i>	0 3 2 <i>0.63</i>
Dhobi and soap ..	0 1 8 <i>0.50</i>	0 2 6 <i>0.55</i>	0 3 6 <i>0.64</i>	0 5 8 <i>0.85</i>
Tobacco (including bidis) ..	0 6 1 <i>1.81</i>	0 6 7 <i>1.64</i>	0 0 3 <i>1.00</i>	0 10 6 <i>1.58</i>
Liquor ..	0 3 5 <i>1.02</i>	0 7 1 <i>1.65</i>	0 10 7 <i>1.94</i>	0 14 3 <i>2.14</i>
Bhang, ganja and opium ..	0 1 8 <i>0.50</i>	0 2 6 <i>0.57</i>	0 3 0 <i>0.65</i>	0 3 7 <i>0.64</i>
Panuspati ..	0 0 8 <i>2.88</i>	0 13 7 <i>3.17</i>	0 15 11 <i>2.92</i>	1 6 1 <i>3.32</i>
Amusements ..	0 0 7 <i>0.17</i>	0 0 6 <i>0.16</i>	0 1 10 <i>0.33</i>	0 2 3 <i>0.34</i>
Travelling expenses to and from native place ..	0 3 8 <i>1.09</i>	0 7 9 <i>1.81</i>	0 8 4 <i>1.63</i>	0 13 0 <i>1.98</i>
Interest on debts ..	1 6 1 <i>6.53</i>	1 8 10 <i>5.80</i>	2 3 6 <i>6.50</i>	2 14 2 <i>6.95</i>
Others* ..	0 6 8 <i>1.87</i>	0 10 2 <i>2.37</i>	1 0 2 <i>2.06</i>	1 5 4 <i>3.21</i>
Total miscellaneous ..	3 13 0 <i>18.39</i>	5 3 3 <i>10.44</i>	7 2 6 <i>20.97</i>	9 7 7 <i>22.81</i>

\* Include expenditure on medicine and medical fees, education, postage, bangles, subscription, remittance to dependants, land revenue, provident fund, charity, etc.

TABLE VII  
*Extent of Debt compared with Monthly Family Income*

Ratio of total debt to monthly family income	No. of instances	Percentage to total
Debt equal to or less than the monthly income ..	65	11.42
Debt equal to or less than—		
Twice the monthly income and more than the monthly income .. ..	121	21.27
Thrice the monthly income and more than twice the monthly income .. ..	91	15.99
Four times the monthly income and more than thrice the monthly income .. ..	66	11.60
Five times the monthly income and more than four times the monthly income .. ..	55	9.67
Six times the monthly income and more than five times the monthly income .. ..	45	7.91
Seven times the monthly income and more than six times the monthly income .. ..	23	4.04
Eight times the monthly income and more than seven times the monthly income .. ..	30	5.27
Nine times the monthly income and more than eight times the monthly income .. ..	15	2.64
Ten times the monthly income and more than nine times the monthly income .. ..	18	3.16
Eleven times the monthly income and more than ten times the monthly income .. ..	10	1.79
Twelve times the monthly income and more than eleven times the monthly income .. ..	5	.88
Debt more than twelve times the monthly income.	25	4.39
Total ..	509	100.00

TABLE VIII  
*Rates of Interest charged on Loans*

Rates of interest per annum	No. of instances	Percentage to total
Nil .. ..	43	7.24
Below 6 per cent. .. ..	5	0.84
6 per cent. and below 12 per cent. .. ..	6	1.01
12 " " 18 " " .. ..	19	3.20
18 " " 24 " " .. ..	57	9.90
24 " " 30 " " .. ..	91	15.32
30 " " 36 " " .. ..	17	2.86
36 " " 42 " " .. ..	239	40.23
42 " " 48 " " .. ..	3	.51
48 " " 54 " " .. ..	1	.17
54 " " 60 " " .. ..	6	1.01
60 " " 66 " " .. ..	5	.84
66 " " 72 " " .. ..	....	....
72 " " 78 " " .. ..	90	15.15
78 " and over .. ..	2 (1)	.34
Unspecified .. ..	10	1.68
Total ..	594 (2)	100.00

(1) The rate of interest was 150 per cent. in these two cases.

(2) Two rates of interest were shown in 21 cases and three rates were reported in two cases.



TABLE IX

*General information regarding State of Repair, Water Supply, Sanitation, System of Making Purchases, etc.*

	No. of instances	Percentage to total
<b>State of repair—</b>		
Good .. .. .	585	64.86
Bad .. .. .	162	17.96
Moderate .. .. .	162	16.85
Unspecified .. .. .	3	.33
Total ..	902	100.00
<b>Materials of dwelling—</b>		
Pukka .. .. .	458	50.78
Kuecha .. .. .	441	48.89
Unspecified .. .. .	3	.33
Total ..	902	100.00
<b>Water supply—</b>		
Good .. .. .	29	3.22
Fair .. .. .	62	6.87
Deficient .. .. .	713	79.05
Unspecified .. .. .	98	10.86
Total ..	902	100.00
<b>Sanitation of dwelling—</b>		
Good .. .. .	212	23.50
Fair .. .. .	383	42.46
Bad .. .. .	194	21.51
Unspecified .. .. .	113	12.53
Total ..	902	100.00
<b>System of purchase—</b>		
Cash .. .. .	210	23.28
Credit .. .. .	94	10.42
Both cash and credit .. .. .	591	65.52
Unspecified .. .. .	7	.78
Total ..	902	100.00

TABLE X  
*Occasional Expenditure*

	Festivals	Marriages	Funerals	Other ceremonies
1	2	3	4	5
Number of families reporting	896	361	154	12
Average expenditure for families reporting	Rs. a. 10 7	Rs. a. 340 7	Rs. a. 34 9	Rs. a. 51 4
Most usual expenditure	Rs. 10 to 25	Rs. 300 to 400	Rs. 30 to 40	Rs. 40 to 45
Highest expenditure	Rs. 100	Rs. 1,000	Rs. 120	Rs. 125
Lowest expenditure	Rs. 5	Rs. 20	Rs. 10	Rs. 15

*Note.*—Expenditure figures in columns 2 and 5 refer to the yearly expenditures while the figures in columns 3 and 4 are the averages per marriage or per funeral.

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APPENDIX C

*Statistical Tables relating to Part II of the Report*

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TABLE I

*Income and Group Expenditure of Families of Cotton Mill Workers in  
Sholapur proper and in the Criminal Tribes Settlement*

Income groups	Average monthly income		Average monthly expenditure on Food	
	Sholapur proper	Criminal Tribes Settlement	Sholapur proper	Criminal Tribes Settlement
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20 ..	18 3 11	18 2 3	10 4 0	0 15 5
Rs. 20 and below Rs. 30 ..	25 7 7	25 1 2	13 5 1	13 3 10
" 30 " " 40 ..	35 2 2	34 0 3	16 14 8	17 2 4
" 40 " " 50 ..	44 9 4	42 15 10	20 4 4	20 4 3
" 50 " " 60 ..	54 3 7	60 8 9	24 6 3	24 10 4
" 60 " " 70 ..	64 4 4		27 5 4	
" 70 " " 80 ..	75 3 5		31 3 5	
" 80 " " 90 ..	85 3 10		36 2 5	
All incomes ..	39 14 10	51 1 4	18 10 5	15 4 8

Income groups	Average monthly expenditure on			
	Fuel and Lighting		Clothing	
	Sholapur proper	Criminal Tribes Settlement	Sholapur proper	Criminal Tribes Settlement
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20 ..	2 8 7	2 8 10	2 7 5	1 15 9
Rs. 20 and below Rs. 30 ..	2 13 2	2 13 2	3 2 8	2 9 8
" 30 " " 40 ..	3 6 8	3 5 0	4 0 9	3 13 4
" 40 " " 50 ..	3 14 0	3 9 7	4 15 7	4 6 8
" 50 " " 60 ..	4 9 2	4 12 8	5 12 8	5 12 5
" 60 " " 70 ..	5 1 6		6 14 8	
" 70 " " 80 ..	5 7 0		7 6 11	
" 80 " " 90 ..	6 13 11		8 6 10	
All incomes ..	3 10 2	3 2 4	4 7 10	3 3 11

TABLE I—contd.

*Group Expenditure of Families of Cotton Mill Workers in Sholapur proper and in the Criminal Tribes Settlement*

Income groups	Average monthly expenditure on				
	Bedding and household necessities		House rent		
	Sholapur proper	Criminal Tribes Settlement	Sholapur proper	Criminal Tribes Settlement	
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Below Rs. 20 .. ..	0 4 0	0 4 1	1 0 4	0 10 0	
Rs. 20 and below Rs. 30 .. ..	0 4 7	0 4 5	1 15 0	0 10 1	
" 30 " " 40 .. ..	0 5 10	0 5 2	2 3 6	0 11 0	
" 40 " " 50 .. ..	0 5 11	0 4 8	2 0 3	0 0 11	
" 50 " " 60 .. ..	0 7 2	} 0 5 1	} 2 10 2	} 0 14 6	
" 60 " " 70 .. ..	0 8 0				3 5 2
" 70 " " 80 .. ..	0 0 11				3 6 0
" 80 " " 90 .. ..	0 10 3				3 15 0
All incomes .. ..	0 6 1	0 4 9	2 6 0	0 10 10	

Income groups	Average monthly expenditure on Miscellaneous items		Total monthly expenditure		
	Sholapur proper	Criminal Tribes Settlement	Sholapur proper	Criminal Tribes Settlement	
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	
Below Rs. 20 .. ..	3 13 8	4 0 3	20 15 10	10 7 1	
Rs. 20 and below Rs. 30 .. ..	5 3 3	5 6 4	23 12 3	24 15 6	
" 30 " " 40 .. ..	7 2 6	6 3 7	34 1 11	31 8 5	
" 40 " " 50 .. ..	9 7 7	0 6 5	41 6 8	35 9 6	
" 50 " " 60 .. ..	11 5 7	} 11 12 1	} 40 0 0	} 43 4 1	
" 60 " " 70 .. ..	12 3 3				65 0 8
" 70 " " 80 .. ..	17 3 0				05 5 0
" 80 " " 90 .. ..	19 5 10				74 6 3
All incomes .. ..	8 5 5	6 0 10	37 13 11	28 11 4	

TABLE II

*Number of Families of Cotton Mill Workers in Sholapur by  
Income Groups*

(Figures in italics are percentages to total)

Income groups					Number of families of cotton mill workers in	
					Sholapur proper	Criminal Tribes Settlement*
Below Rs. 20	..	..	..	..	{ 75 8.3	27 17.6
Rs. 20 and below Rs. 30	..	..	..	..	{ 207 23.0	63 41.2
" 30	"	"	40	..	{ 231 25.6	34 22.2
" 40	"	"	50	..	{ 185 20.5	14 9.2
" 50	"	"	60	..	{ 99 11.0	15 9.8
" 60	"	"	70	..	{ 49 5.4	
" 70	"	"	80	..	{ 28 3.1	
" 80	"	"	90	..	{ 28 3.1	
All Incomes ..					{ 902 100.0	153 100.0

\*Owing to a very small number of budgets (15 only) in the last four income groups, only a combined number has been given. The number of budgets in the fifth, sixth, seventh and eighth groups were 10, 3, 1 and 1 respectively.

TABLE III

*Number of Workers per 100 Families in Sholapur*

Income groups	Sholapur proper				Criminal Tribes Settlement			
	Men	Women	Children under 14	Total	Men	Women	Children under 14	Total
Below Rs. 20 ..	100	4	..	104	100	7	..	107
Rs. 20 and below Rs. 30..	111	46	2	159	108	51	5	162
" 30 " " 40..	135	46	7	188	159	73	3	235
" 40 " " 50..	162	38	5	205	200	50	..	250
" 50 " " 60..	184	47	0	237	233	63	7	333
" 60 " " 70..	237	55	6	298				
" 70 " " 80..	222	32	14	268				
" 80 " " 90..	254	75	3	332				
All incomes ..	146	42	5	198	138	52	3	193

TABLE IV

*Average Family Budget of Cotton Mill Workers in the Criminal Tribes Settlement at Sholapur*

Items					Average monthly expenditure	Percentage to total
					Rs. a. p.	
<i>Food</i>						
<b>Cereals—</b>						
Rice	..	..	..	..	0 10 0	2.18
Wheat	..	..	..	..	0 6 7	1.43
Jowari	..	..	..	..	7 8 0	26.13
Total, cereals ..					8 8 7	29.74
<b>Pulses—</b>						
Turdal	..	..	..	..	0 14 10	3.23
Gram	..	..	..	..	0 1 9	0.38
Total, pulses ..					1 0 7	3.61
<b>Other food—</b>						
Sugar (raw)	..	..	..	..	0 2 8	0.58
Sugar (refined)	..	..	..	..	0 0 1	0.02
Sweetmeats	..	..	..	..	0 5 8	1.23
Fish	..	..	..	..	0 2 1	0.45
Mutton	..	..	..	..	2 3 5	7.71
Other meat	..	..	..	..	0 0 3	0.05
Milk	..	..	..	..	0 3 0	0.65
Ghee	..	..	..	..	0 0 6	0.11
Salt	..	..	..	..	0 3 7	0.78
Chillies	..	..	..	..	0 6 0	1.31
Condiments and spices	..	..	..	..	0 9 8	2.11
Vegetables	..	..	..	..	0 10 8	2.32
Gingdy oil	..	..	..	..	0 6 9	1.47
Other oils	..	..	..	..	0 4 9	1.04
Refreshments	..	..	..	..	0 0 5	0.09
Total, other food ..					5 11 6	19.02
Total, all food ..					15 4 8	53.27
<i>Fuel and Lighting</i>						
Firewood	..	..	..	..	2 12 2	9.62
Kerosene oil	..	..	..	..	0 2 2	0.47
Matches	..	..	..	..	0 1 0	0.22
Other fuel and lighting	..	..	..	..	0 3 0	0.65
Total, fuel and lighting ..					3 2 4	10.96



TABLE IV—*contd.*

Items	Average monthly expenditure	Percentage to total
<i>Clothing</i>		
	Rs. a. p.	
Men's clothing .. .. .	1 3 5	4.22
Women's clothing .. .. .	1 7 5	5.10
Children's clothing .. .. .	0 7 8	1.67
Footwear, etc. .. .. .	0 1 5	0.31
Total, clothing and footwear ..	3 3 11	11.30
<i>Bedding and household necessaries</i>		
Bedding .. .. .	0 2 3	0.49
Household necessaries .. .. .	0 2 0	0.54
Total, bedding and household necessaries ..	0 4 0	1.03
House-rent .. .. .	0 10 10	2.36
<i>Miscellaneous</i>		
Hair cutting .. .. .	0 7 6	1.63
Tobacco (including bidis) .. .. .	0 8 10	1.92
Liquor .. .. .	1 3 9	4.30
Pansupari .. .. .	0 11 6	2.50
Interest on debts .. .. .	1 13 8	6.45
Others* .. .. .	1 3 7	4.27
Total, miscellaneous ..	6 0 10	21.08
Total, monthly expenditure ..	28 11 4	100.00

\* Include expenditure on hair oil, dhobi, medicine, education, bhang, opium, postage, bangles, travelling to and from native place, land revenue, etc.

TABLE V

*Average Monthly Expenditure on Articles of Food*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income					
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 90	All Incomes
Number of budgets .. ..	27	63	34	14	15	153
Average number of persons in the family .. ..	3.66	4.32	5.38	6.43	7.00	4.99
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Rice .. ..	0 5 0 <i>1.61</i>	0 8 2 <i>2.64</i>	0 11 1 <i>2.29</i>	0 13 2 <i>2.31</i>	1 5 4 <i>2.76</i>	0 10 0 <i>2.18</i>
Wheat .. ..	0 1 6 <i>0.48</i>	0 5 5 <i>1.36</i>	0 6 9 <i>1.34</i>	0 10 10 <i>1.90</i>	1 0 6 <i>2.14</i>	0 6 7 <i>1.43</i>
Jowari .. ..	5 8 6 <i>23.45</i>	6 7 3 <i>25.65</i>	3 9 11 <i>27.34</i>	9 8 2 <i>26.72</i>	11 0 0 <i>22.60</i>	7 8 0 <i>26.13</i>
Total, cereals .. ..	5 15 0 <i>30.64</i>	7 4 10 <i>25.25</i>	9 11 9 <i>30.68</i>	11 0 2 <i>30.93</i>	13 5 10 <i>27.70</i>	8 8 7 <i>29.74</i>
Turdal .. ..	0 8 11 <i>2.56</i>	0 12 10 <i>3.21</i>	1 1 0 <i>3.37</i>	1 3 9 <i>3.47</i>	1 8 6 <i>3.17</i>	0 14 10 <i>3.23</i>
Gram .. ..	0 0 4 <i>0.11</i>	0 1 11 <i>0.48</i>	0 1 11 <i>0.38</i>	0 0 10 <i>0.16</i>	0 4 0 <i>0.52</i>	0 1 0 <i>0.33</i>
Total, pulses .. ..	0 9 3 <i>2.97</i>	0 14 9 <i>3.69</i>	1 2 11 <i>3.75</i>	1 4 7 <i>3.62</i>	1 12 6 <i>3.69</i>	1 0 7 <i>3.61</i>
Raw sugar (gul) .. ..	0 0 10 <i>0.27</i>	0 2 5 <i>0.61</i>	0 2 1 <i>0.41</i>	0 4 10 <i>0.85</i>	0 6 10 <i>0.88</i>	0 2 8 <i>0.58</i>
Refined sugar .. ..	.. ..	.. ..	0 0 1 <i>0.02</i>	0 0 9 <i>0.13</i>	0 0 2 <i>0.02</i>	0 0 1 <i>0.02</i>
Sweetmeats .. ..	0 1 5 <i>0.45</i>	0 4 9 <i>1.19</i>	0 4 11 <i>0.97</i>	0 10 0 <i>1.78</i>	0 14 5 <i>1.87</i>	0 5 8 <i>1.23</i>
Fish .. ..	0 0 10 <i>0.27</i>	0 2 2 <i>0.54</i>	0 1 10 <i>0.35</i>	0 2 0 <i>0.35</i>	0 5 3 <i>0.68</i>	0 2 1 <i>0.45</i>
Mutton .. ..	1 8 0 <i>7.71</i>	1 15 4 <i>7.84</i>	2 7 7 <i>7.85</i>	3 0 3 <i>8.47</i>	3 3 5 <i>6.66</i>	2 3 6 <i>7.71</i>
Oil/merment .. ..	.. ..	0 0 2 <i>0.04</i>	0 0 4 <i>0.07</i>	0 0 10 <i>0.15</i>	0 0 6 <i>0.06</i>	0 0 3 <i>0.06</i>

TABLE V—*contd.*

	Limits of monthly family income					
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 90	All incomes
	Rs. a. p.	Rs. a. p.	Rs. n. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Milk .. ..	0 0 7 <i>0·19</i>	0 2 5 <i>0·60</i>	0 3 8* <i>0·72</i>	0 6 10 <i>1·20</i>	0 4 6 <i>0·53</i>	0 3 0 <i>0·65</i>
Ghee .. ..	0 0 4 <i>0·10</i>	0 0 1 <i>0·02</i>	0 0 10 <i>0·17</i>	0 0 0 <i>0·13</i>	0 1 4 <i>0·17</i>	0 0 6 <i>0·11</i>
Salt .. ..	0 2 6 <i>0·30</i>	0 3 4 <i>0·34</i>	0 3 10 <i>0·76</i>	0 4 3 <i>0·75</i>	0 5 3 <i>0·63</i>	0 8 7 <i>0·78</i>
Chutnies .. ..	0 5 3 <i>1·09</i>	0 5 2 <i>1·29</i>	0 7 8 <i>1·62</i>	0 7 6 <i>1·32</i>	0 5 10 <i>0·76</i>	0 6 0 <i>1·31</i>
Condiments and spices ..	0 5 0 <i>1·65</i>	0 8 0 <i>2·13</i>	0 9 0 <i>1·88</i>	0 12 10 <i>2·25</i>	1 2 10 <i>2·11</i>	0 0 8 <i>2·11</i>
Vegetables .. ..	0 6 8 <i>2·16</i>	0 8 11 <i>2·23</i>	0 12 4 <i>2·44</i>	0 13 10 <i>2·43</i>	1 2 8 <i>2·42</i>	0 10 8 <i>2·32</i>
Gingily oil .. ..	0 5 9 <i>1·85</i>	0 5 8 <i>1·42</i>	0 8 5 <i>1·67</i>	0 8 0 <i>1·64</i>	0 7 3 <i>0·94</i>	0 6 0 <i>1·47</i>
Other oils .. ..	0 1 3 <i>0·40</i>	0 4 11 <i>1·23</i>	0 4 3 <i>0·84</i>	0 6 1 <i>1·07</i>	0 10 2 <i>1·32</i>	0 4 9 <i>1·04</i>
Refreshments .. ..	.. <i>..</i>	0 0 5 <i>0·11</i>	0 0 4 <i>0·07</i>	.. <i>..</i>	0 1 7 <i>0·20</i>	0 0 5 <i>0·09</i>
Total, other food ..	3 7 2 <i>17·73</i>	5 0 3 <i>20·09</i>	6 3 8 <i>19·76</i>	7 15 6 <i>22·39</i>	0 8 0 <i>19·68</i>	5 11 6 <i>19·52</i>
Total, expenditure on food ..	9 15 5 <i>51·24</i>	13 3 10 <i>63·03</i>	17 2 4 <i>64·38</i>	20 4 3 <i>66·94</i>	24 10 4 <i>61·67</i>	15 4 8 <i>63·27</i>

\*Includes expenditure on curis reported by one family.

TABLE VI

*Average Monthly Expenditure on Fuel and Lighting*

(Figures in Italics are percentages of total monthly expenditure)

	Limits of monthly family income					
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 60	All Incomes
Number of budgets .. ..	27	63	34	14	15	153
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Firewood .. ..	2 3 7 <i>11.44</i>	2 7 0 <i>9.76</i>	2 14 11 <i>9.30</i>	3 3 3 <i>9.60</i>	4 4 11 <i>8.93</i>	2 12 2 <i>9.62</i>
Kerosene oil .. ..	0 1 5 <i>0.46</i>	0 2 8 <i>0.67</i>	0 1 11 <i>0.33</i>	0 1 7 <i>0.28</i>	0 2 8 <i>0.31</i>	0 2 2 <i>0.47</i>
Matches .. ..	0 0 0 <i>0.24</i>	0 1 0 <i>0.23</i>	0 1 0 <i>0.20</i>	0 1 2 <i>0.20</i>	0 1 7 <i>0.21</i>	0 1 0 <i>0.22</i>
Other fuel and lighting ..	0 3 1 <i>0.99</i>	0 2 6 <i>0.63</i>	0 3 2 <i>0.63</i>	0 3 7 <i>0.63</i>	0 3 6 <i>0.45</i>	0 3 0 <i>0.65</i>
Total, fuel and lighting ..	2 8 10 <i>13.13</i>	2 13 2 <i>11.31</i>	3 5 0 <i>10.51</i>	3 9 7 <i>10.11</i>	4 12 8 <i>9.03</i>	3 2 4 <i>10.96</i>

TABLE VII

*Average Monthly Expenditure on Clothing, Bedding and Household Necessaries*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income						
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 90	All incomes	
Number of budgets ..	27	63	94	14	16	163	
Average number of persons in the family,	Men ..	1·07	1·13	1·85	2·21	2·63	1·62
	Women ..	1·07	1·32	1·93	1·93	2·47	1·57
	Children ..	1·62	1·67	1·65	2·29	2·00	1·61
Total ..	3·66	4·32	5·33	6·43	7·00	4·90	
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	
Average monthly expenditure on :							
Men's clothing ..	0 11 9 <i>3·78</i>	0 14 0 <i>3·80</i>	1 8 5 <i>4·84</i>	1 12 0 <i>4·92</i>	2 4 7 <i>4·74</i>	1 3 5 <i>4·29</i>	
Women's clothing ..	0 14 11 <i>4·60</i>	1 3 0 <i>4·78</i>	1 12 7 <i>5·68</i>	1 18 11 <i>5·25</i>	2 7 2 <i>5·07</i>	1 7 8 <i>6·10</i>	
Children's clothing ..	0 4 5 <i>1·42</i>	0 7 6 <i>1·68</i>	0 7 0 <i>1·39</i>	0 10 2 <i>1·79</i>	0 13 3 <i>1·72</i>	0 7 6 <i>1·67</i>	
Footwear, etc. ..	0 0 8 <i>0·21</i>	0 1 2 <i>0·29</i>	0 1 4 <i>0·27</i>	0 2 7 <i>0·45</i>	0 3 5 <i>0·44</i>	0 1 5 <i>0·31</i>	
Total, clothing and footwear ..	1 15 0 <i>10·21</i>	2 9 8 <i>10·43</i>	3 13 4 <i>12·18</i>	4 6 8 <i>12·41</i>	5 12 5 <i>11·97</i>	8 3 11 <i>11·30</i>	
Average monthly expenditure on :							
Bedding ..	0 1 7 <i>0·51</i>	0 2 1 <i>0·50</i>	0 2 1 <i>0·41</i>	0 2 0 <i>0·35</i>	0 3 8 <i>0·48</i>	0 2 3 <i>0·49</i>	
Household necessaries ..	0 2 6 <i>0·60</i>	0 2 2 <i>0·64</i>	0 3 1 <i>0·51</i>	0 2 8 <i>0·47</i>	0 2 5 <i>0·31</i>	0 2 6 <i>0·54</i>	
Total, bedding and household necessaries.	0 4 1 <i>1·31</i>	0 4 5 <i>1·10</i>	0 5 2 <i>1·02</i>	0 4 8 <i>0·82</i>	0 6 1 <i>0·79</i>	0 4 9 <i>1·03</i>	

TABLE VIII

*Average Monthly Expenditure on Miscellaneous Items*

(Figures in Italics are percentages of total monthly expenditure)

	Limits of monthly family income					
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40	Rs. 40 and below Rs. 50	Rs. 50 and below Rs. 60	All incomes
Number of budgets .. ..	27	63	34	14	15	153
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Hair cutting .. ..	0 4 4 <i>1.39</i>	0 5 10 <i>1.46</i>	0 8 7 <i>1.70</i>	0 9 9 <i>1.71</i>	0 15 11 <i>2.06</i>	0 7 6 <i>1.63</i>
Tobacco (including bhds) .. ..	0 5 4 <i>1.72</i>	0 9 5 <i>2.36</i>	0 7 8 <i>1.49</i>	0 12 3 <i>2.15</i>	0 12 5 <i>1.61</i>	0 8 10 <i>1.92</i>
Liquor .. ..	0 15 7 <i>5.01</i>	1 0 2 <i>4.05</i>	1 2 9 <i>3.72</i>	1 9 4 <i>4.45</i>	2 7 9 <i>5.15</i>	1 3 6 <i>4.30</i>
Pansupari .. ..	0 8 3 <i>2.65</i>	0 0 1 <i>2.27</i>	0 13 6 <i>2.68</i>	0 12 10 <i>2.25</i>	1 5 7 <i>2.80</i>	0 11 6 <i>2.60</i>
Interest on debts .. ..	1 2 10 <i>6.06</i>	1 11 5 <i>6.86</i>	2 0 11 <i>6.52</i>	1 4 0 <i>3.51</i>	3 12 2 <i>7.79</i>	1 13 8 <i>6.46</i>
Others* .. ..	0 11 11 <i>3.53</i>	1 2 6 <i>4.53</i>	1 2 4 <i>3.64</i>	1 6 3 <i>3.21</i>	2 6 3 <i>4.95</i>	1 8 7 <i>4.27</i>
Total, miscellaneous .. ..	4 0 3 <i>20.66</i>	5 0 4 <i>21.61</i>	6 3 7 <i>19.75</i>	6 6 5 <i>17.98</i>	11 12 1 <i>24.36</i>	6 0 10 <i>21.08</i>

\*Include expenditure on hair oil, dhans, medicine, education, bhang, opium, postage, bangles, travelling to and from native place, land revenue, etc.

TABLE IX

*Extent of Debt compared with Monthly Family Income*

Ratio of total debt to monthly family income	Number of instances	Percentage to total
Debt equal to or less than the monthly income .. ..	7	7.20
Debt equal to or less than twice the monthly income and more than the monthly income .. ..	28	29.18
Debt equal to or less than thrice the monthly income and more than twice the monthly income .. ..	19	19.70
Debt equal to or less than 4 times the monthly income and more than thrice the monthly income .. ..	15	15.63
Debt equal to or less than 5 times the monthly income and more than 4 times the monthly income .. ..	12	12.50
Debt equal to or less than 6 times the monthly income and more than 5 times the monthly income .. ..	7	7.29
Debt equal to or less than 7 times the monthly income and more than 6 times the monthly income .. ..	2	2.08
Debt equal to or less than 8 times the monthly income and more than 7 times the monthly income .. ..	2	2.08
Debt equal to or less than 9 times the monthly income and more than 8 times the monthly income .. ..	2	2.08
Debt equal to or less than 10 times the monthly income and more than 9 times the monthly income .. ..	1	1.04
Debt equal to or less than 11 times the monthly income and more than 10 times the monthly income .. ..	1	1.04
Total ..	96	100.00

TABLE X

*Rates of Interest charged on Loans*

Rates of interest per annum	Number of instances	Percentage to total
Nil .. ..	2	1.08
Below 12 per cent. .. ..	..	..
12 per cent. and below 18 per cent. .. ..	1	0.99
18 " " 24 " " .. ..	16	15.84
24 " " 30 " " .. ..	7	6.83
30 " " 36 " " .. ..	..	..
36 " " 42 " " .. ..	47	46.54
42 " " 72 " " .. ..	..	..
72 " " 78 " " .. ..	25	24.75
78 " and over .. ..	3*	2.97
	101†	100.00

\* The rate of interest was 150 per cent. in these three cases.

† In three cases two rates of interest, and in one case three rates of interest were shown for portions of the debt.

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