



Labour Office
Government of Bombay

5

Report on an Enquiry into
Working Class Family Budgets
in Ahmedabad

Prepared by the Labour Office, Secretariat, Bombay

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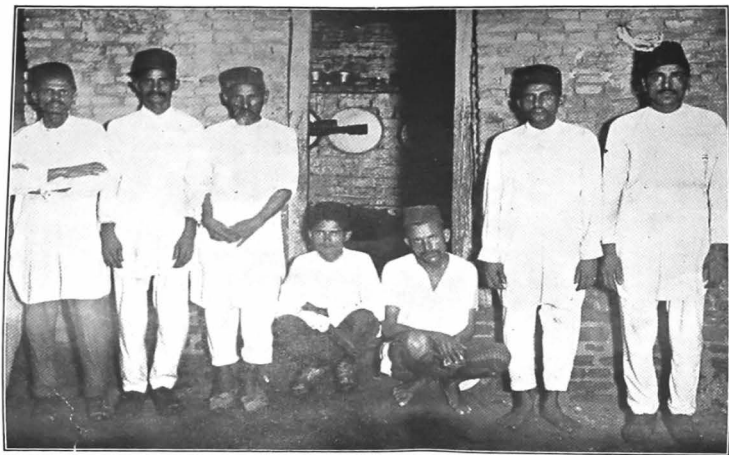
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A GROUP OF MUHAMMADAN WEAVERS

[Frontispiece

like to be troubled with inquiries, which, if not resented, are, at any rate, not appreciated. It has also been found that more budgets can be collected on Sundays and holidays when the workers are free than during working days.

8. The budgets collected by one Investigator were carefully checked with the help of the budgets collected by the others for the same occupation or the same income group. Doubtful cases were reinvestigated and corrections made where necessary. About 20 per cent. of the budgets were checked in this way. Before closing the enquiry about 2 per cent. of the budgets were recollected in order to see how far the original budgets collected were genuine. The results were quite satisfactory.

9. The total number of family budgets collected was 985 out of which 872 were accepted for final tabulation.

Of the 113 rejected budgets, 57 were of families with incomes of over Rs. 90 per month and they could not be regarded as belonging to the working classes; in 27 cases the information supplied was incomplete or unsatisfactory; in 14 cases the head of the family was a casual worker or an apprentice or was unemployed; in 10 cases the families supplemented their incomes by begging; in 4 cases the head of the family was a cook and in one case he was a teacher.

10. The following table shows the number of families by income classes:—

Number of Families by Income Classes

Income Classes	Number of families	Percentage to total
Below Rs. 20	17	1.96
Rs. 20 and below Rs. 30	146	16.74
Rs. 30 and below Rs. 40	182	20.87
Rs. 40 and below Rs. 50	220	25.23
Rs. 50 and below Rs. 60	157	18.01
Rs. 60 and below Rs. 70	73	8.37
Rs. 70 and below Rs. 80	45	5.16
Rs. 80 and below Rs. 90	32	3.67
All incomes	872	100.00

11. It will be seen from the above table that the majority of the families or 80.85 per cent. of the total have an income of between Rs. 20 and Rs. 60 per month. The income class in which the largest number of families is to be found is Rs. 40 and below Rs. 50. The other two income classes next in order of importance from the point of view of numbers are Rs. 30 and below Rs. 40 and Rs. 50 and below Rs. 60. A comparison of these figures with those obtained for Sholapur shows that there the income class in which the highest number of budgets is to be found is Rs. 30 and below Rs. 40 while the next income classes in order of importance are Rs. 20 and below Rs. 30 and Rs. 40 and below Rs. 50. It is also noteworthy that while in Sholapur more than 8 per cent. of the families have an income of below Rs. 20, in Ahmedabad only about 2 per cent. of the families fall within that income class.

12. According to the Census of 1921 the percentage distribution of the population of Ahmedabad (Municipal limits only) by religions was as follows* :—

Hindus	..	..	..	72·5 per cent.
Muhammadans	..	..	..	19·6 "
Jains	..	..	..	8·4 "
Zoroastrians	..	..	..	0·6 "
Christians	..	..	..	0·8 "
Others	..	..	..	0·1 "

13. It will thus be seen that the population of Ahmedabad is predominantly Hindu and that the proportion between Hindus and Muhammadans is approximately 4 : 1. The following table, compiled from family budget data, shows that the working class population is also distributed in the same proportion as the general population in respect of religion and caste. It is seen also that Jains and Zoroastrians are not to be found amongst the working class. This no doubt accounts for the larger percentages of both Hindus and Muhammadans than those shown by the Census. It has not been found possible in the following table to present details of the castes of Hindu families owing to the fact that, unlike Bombay and Sholapur—where the Maratha predominates—there is not in Ahmedabad any one caste from whose members the bulk of the wage-earning class is drawn. Among Hindu working classes in Ahmedabad there is such a multiplicity of castes that no fewer than 70 different castes can be distinguished. Chamars, Dheds, Thakerdas, Patidars and Waghris are perhaps the predominant castes.

Classification of Families by Religion

Religion	Number of families	Percentage to total
Hindus†	686	78·67
Muhammadans	176	20·18
Christians	10	1·16
Total	872	100·00

Note.—In this and the following sections a comparison will often be found with the results obtained from the family budget investigations in Bombay and in Sholapur. It should be clearly understood that these comparisons must not be taken to be quite accurate in view of the fact that all the three investigations were not made during the same period and also because the methods followed, though similar, were not the same. The Bombay investigation was carried out in the year 1921-22 when wages and prices were very much higher than during the years when the Sholapur and Ahmedabad investigations were carried out. Besides this, the Sholapur investigation did not relate to all working class persons but only to cotton mill workers. For all practical purposes, however, the comparisons are just, in the sense that while at Sholapur although the investigation did not relate to all working classes, the cotton mill workers form the bulk of the working class and as such represent the total working class population there. And as for Bombay, although since 1921 there may have been changes in wages and prices, it is believed that changes in the standard of living have not been very considerable.

* Census of India, 1921 : Vol. IX. Cities of the Bombay Presidency, Part I, Report, 1922, p. 64.

† Out of the 686 families, 68 were Chamars and Mochis, 101 Dheds and Mahars, 65 Patidars, 32 Rajputs, 84 Thakerdas and 52 Waghris. The remaining 284 budgets were for families belonging to 62 different castes.

14. A classification of families by region of origin shows that the working class population is not as immigrant as in Bombay and that the bulk of the workers come either from Ahmedabad City or District or from the surrounding Districts of Gujerat. The only comparatively distant part of the country from which workers flow into Ahmedabad is Rajputana. The following table gives the details regarding the region of origin of working class families in Ahmedabad.

Classification of Families by Region of Origin

Region of Origin	Number of families	Percentage to total
Ahmedabad (City and District)	362	41·61
Gujerat (excluding Ahmedabad City and District)	335	38·42
Rajputana	94	10·78
Deccan and Konkan	35	4·01
Other places (including Sind and Central Provinces)	44	5·05
Unspecified	2	0·23
Total	872	100·00

The Family

Size of the Family

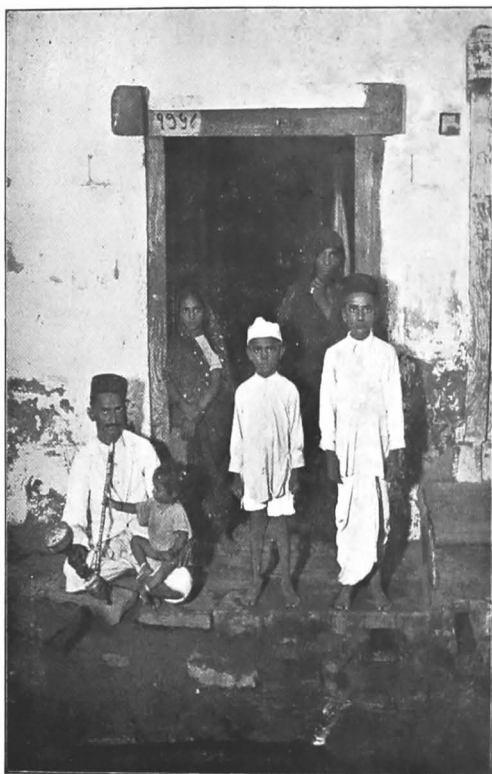
15. The average number of persons per family in Ahmedabad is 4·00, 3·87 of whom live in the family and 0·13 away from the family. Of the 3·87 persons living in the family 1·36 are adult males, 1·21 adult females and 1·30 children under 14 years of age. It is noticeable that the average number of persons living in the Ahmedabad family (3·87) is appreciably lower than at Sholapur and Bombay where it is 4·57 and 4·2 respectively.

16. The following table gives the details of the number of persons per family according to income classes :--

Average Number of Persons per Family

Income Classes	Average number of persons in the family					Total
	Persons living in the family				Dependants living away from the family	
	Men	Women	Children under 14	Total		
Below Rs. 20	0·88	1·00	0·88	2·76	.. .. .	2·76
Rs. 20 and below Rs. 30	1·07	1·05	1·13	3·25	0·02	3·27
Rs. 30 and below Rs. 40	1·17	1·15	1·11	3·43	0·10	3·53
Rs. 40 and below Rs. 50	1·34	1·34	1·42	3·92	0·12	4·04
Rs. 50 and below Rs. 60	1·47	1·30	1·31	4·08	0·18	4·26
Rs. 60 and below Rs. 70	1·59	1·42	1·41	4·42	0·26	4·68
Rs. 70 and below Rs. 80	2·04	1·54	1·67	5·25	0·07	5·32
Rs. 80 and below Rs. 90	2·06	1·53	1·41	5·00	0·38	5·38
All incomes	1·36	1·21	1·30	3·87	0·13	4·00

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



A PATIDAR-WEAVER'S FAMILY

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the size of the family to increase with the income has been a constant feature of the family budget investigations so far conducted by the Labour Office.

Workers and Dependants in the Family

18. It has already been pointed out that the average number of persons living in the working class family in Ahmedabad is 3·87. Of these 1·66 are earners and 2·21 dependants. Of the earners, 1·25 are men, 0·37 women and 0·04 children.

19. Comparing the number of earners and dependants per 100 working class families in Bombay, Ahmedabad and Sholapur, the figures for earners are, for Bombay City 154, Ahmedabad 166 and Sholapur 196.

20. The following table gives the number of workers and dependants in families according to income classes:—

*Average Number of Workers and Dependants in the Family**

Income Classes	Average number of workers in the family				Average number of dependants	Total
	Men	Women	Children under 14	Total		
Below Rs. 20	0·38	0·23	0·00	1·17	1·50	2·76
Rs. 20 and below Rs. 30	0·48	0·18	0·04	1·20	2·05	3·25
Rs. 30 and below Rs. 40	1·00	0·34	0·03	1·40	2·00	3·46
Rs. 40 and below Rs. 50	1·21	0·37	0·05	1·63	2·29	3·92
Rs. 50 and below Rs. 60	1·35	0·52	0·03	1·90	2·18	4·08
Rs. 60 and below Rs. 70	1·51	0·44	0·05	2·00	2·42	4·42
Rs. 70 and below Rs. 80	1·93	0·42	0·05	2·40	2·84	5·24
Rs. 80 and below Rs. 90	1·84	0·38	..	2·22	2·78	5·00
All incomes	1·25	0·37	0·04	1·66	2·21	3·87

21. As regards the number of wage earners in families, in nearly half the number of cases there was only one wage earner and in nearly 40 per cent. of the families there were two. In the higher income groups the existence of 3 or 4 wage earners is not unusual. Only one family reported 5 wage earners, the highest number recorded.

Analysis of Families according to Number of Wage Earners by Income Classes

Income Classes	Number of families with					Total
	One wage earner	Two wage earners	Three wage earners	Four wage earners	Five wage earners	
Below Rs. 20	14	3	..	..	..	17
Rs. 20 and below Rs. 30	118	27	1	..	..	146
Rs. 30 and below Rs. 40	105	74	5	..	..	182
Rs. 40 and below Rs. 50	102	99	17	2	..	220
Rs. 50 and below Rs. 60	43	92	17	5	..	157
Rs. 60 and below Rs. 70	25	26	10	3	..	73
Rs. 70 and below Rs. 80	7	18	16	3	1	45
Rs. 80 and below Rs. 90	10	9	9	4	..	32
Total	422	348	84	17	1	872
Percentage to total	48·30	39·91	9·63	1·95	0·12	100·00

* Excluding dependants living away from the family.

Classification of Families

22. As in the case of the Sholapur enquiry information was collected regarding relationship of the various members of the family to its head with a view to ascertaining the prevailing type of the family and to determine, if possible, the relation between income and the type of the family. In the analysis which follows families have been divided into two classes, namely, *natural* and *joint*. A natural family (or household) for the purposes of this analysis includes persons who generally speaking have a right (which may be called either a natural or a conventional right) to be fed, housed and clothed by the head. That is to say, in an ordinary family the wife and the unmarried children can be considered as those who have such a right. In a household where the bread-winner is a widow with unmarried children, they would have such a right over her and they, together with her, would constitute a natural household. The joint household considered here is not synonymous with the joint family, which, according to Hindu law, consists of all persons lineally descended from a common ancestor and their wives and unmarried daughters, but is any group of persons living together as one household.

23. It has already been pointed out that the total number of budgets accepted for tabulation was 872. Out of these only 812 could be utilised for the purpose of this analysis as the rest did not contain full details regarding relationship. It is seen that 64 per cent. of the households considered were natural and 36 joint. In the case of the Sholapur cotton mill workers the corresponding percentages were 44 and 56 respectively.

24. The table below, which classifies households into natural and joint and gives the percentages of the two according to income groups, is of interest. It will be seen that leaving aside the first income group in which the number of budgets was small (only 14), as the income increases the percentage of natural to total households goes down while in the case of the joint households an exactly opposite tendency is noticeable.

Number of Natural and Joint Families by Income Classes*

Income Classes	Number of natural families	Number of joint families	Total families	Percentage of natural families to total families	Percentage of joint families to total families
(1)	(2)	(3)	(4)	(5)	(6)
Below Rs. 20	10	4	14	71.43	28.57
Rs. 20 and below Rs. 30	108	22	130	83.08	16.92
Rs. 30 and below Rs. 40	125	44	169	73.96	26.04
Rs. 40 and below Rs. 50	155	75	230	67.20	32.80
Rs. 50 and below Rs. 60	84	61	145	57.93	42.07
Rs. 60 and below Rs. 70	32	39	71	45.07	54.93
Rs. 70 and below Rs. 80	17	27	44	38.64	61.36
Rs. 80 and below Rs. 90	8	20	28	28.57	71.43
All incomes	520	292	812*	64.04	35.96

* Excluding 60 families in which the relationships were imperfectly specified.

Earners in Natural Families

25. The table below analyses families according to income groups and earners. It will be seen from the table that in 58 per cent. of the cases the head is the only earner while in 30 per cent. of the cases both the husband and the wife earn. The extent to which children contribute to the family income is small. A comparison of these figures with those obtained for Sholapur reveals that in that centre in 60 per cent. of the families the head is the only earner while in 27 per cent. of the families both the husband and the wife earn.

Earners in Natural Families

Earners	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
Head only	7	93	76	65	30
Head and wife only	2	14	40	52	42
Head and son only .. .. .	..	..	5	7	4
Head, wife and son only (1) .. .. .	..	..	..	3	2
Head and child only (2) .. .. .	..	..	3	3	..
Others*	1	1	1	5	6
Total	10	108	125	133	84

Earners	Monthly Family Income—contd.			All incomes	Percentage to total
	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90		
Head only	10	7	4	301	57.89
Head and wife only	5	2	..	157	30.19
Head and son only	2	2	3	24	4.42
Head, wife and son only (1)	2	3	..	10	1.92
Head and child only (2)	1	..	..	7	1.35
Others*	4	3	1	22	4.23
Total	38	17	8	520	100.00

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

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

* Includes four families of 'Head and two sons'; 3 families of 'Head, son and child'; 2 families each of 'Head, wife, son and child'; 'Head, wife and child'; 'Head and two children' and 'Son'; and one family each of 'Head, wife, son and daughter'; 'Head, wife and step son'; 'Head and two wives'; 'Head, two wives and son'; 'Head, son and daughter'; 'wife and two sons'.

Earners in Joint Families

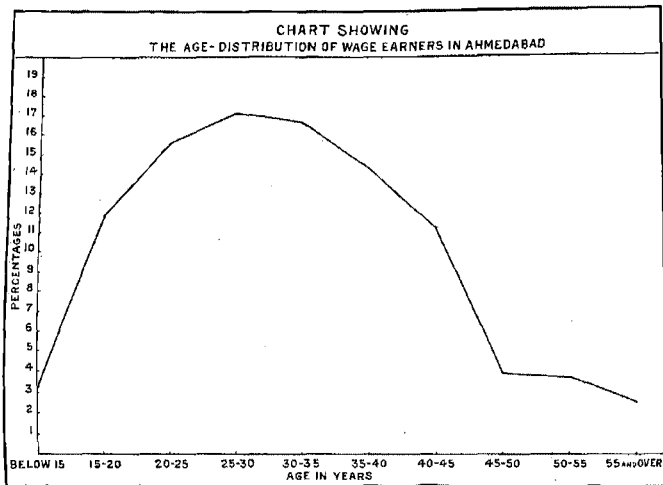
26. In presenting the results of the tabulation of earners in joint families according to income classes, certain headings under the first column in which the number of cases was small have been grouped under others in order to avoid too many details in the table, and the important groups only have therefore been presented. It will be seen that in nearly 71 per cent. of the cases there is more than one earner as compared with 42 per cent. in the case of natural families. In nearly 28 per cent. of the joint households the head is the only earner.

Earners in Joint Families

Earner-	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
Head only	3	14	17	20	8
Head and one adult male only .. ..	..	1	7	10	25
Head and wife only .. ..	..	2	5	5	10
Head, wife and one adult male only .. ..	..	..	1	4	1
Head and one adult female only .. ..	..	4	4	5	2
Head and two adult males only .. ..	..	..	..	2	3
Others*	1	1	5	4	8
Imperfectly specified .. ..	..	..	5	7	4
Total	4	22	44	75	61

Earnings	Monthly Family Income—contd.			All Incomes	Percentage to total
	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90		
Head only	7	..	3	81	27.74
Head and one adult male only	12	9	5	78	26.71
Head and wife only	3	1	..	26	8.91
Head, wife and one adult male only	6	6	3	21	7.10
Head and one adult female only	1	..	..	16	5.48
Head and two adult males only	2	2	1	11	3.72
Others*	7	5	4	35	11.90
Imperfectly specified	1	4	4	25	8.36
Total	39	27	20	262	100.00

* Includes 5 families of 'Head, wife, one adult male and one adult female'; 4 families each of 'Head, one adult male and one adult female' and 'one adult male'; 3 families each of 'Head, wife and one adult female'; 'Head, wife and child'; 'Head and three adult males' and 'Head and child'; 2 families each of 'Head, two adult males and one adult female'; 'Head, one adult male and child, and 'Two adult male' and one family each of 'Head, one adult male and two adult females'; 'Wife and one adult female'; 'Wife, one adult male and one adult female' and 'one adult male and one adult female'.



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Composition of Families

27. The data collected in the course of the enquiry regarding the composition of families shows that, as regards natural families, 35 per cent. of them contain only the husband and the wife, 21 per cent. contain a child under 14 in addition and 15 per cent. contain two children under 14 years of age. A comparison with the Sholapur family budget investigation shows that there only 24 per cent. of the natural families contain husband and wife only.

As regards joint households, the composition differs greatly, and it is difficult to single out any prevailing type or types of composition.

Age Distribution

28. The Lady Investigators were instructed to collect information regarding ages. This is always a matter of considerable difficulty owing to the ignorance of the workers but it is believed that the figures obtained are approximately correct (*i.e.*, the degree of accuracy is as great as can be expected in a country like India).

29. Out of the 1,394 wage earners for whom data could be collected, 1,108 were males and 286 females. The bulk (85 per cent.) of the male wage earners are above 15 and below 45, while the bulk (86 per cent.) of the women workers are above 15 and below 40.

30. The following table and chart illustrate the age-distribution of all workers :—

Number of Wage-Earners in Families by Age-Groups and Sex

Age-groups	Males	Females	Total	Percentage to total
Below 15	40	4	44	3.16
15—20	122	44	166	11.91
20—25	154	64	218	15.64
25—30	187	51	238	17.07
30—35	104	38	232	16.64
35—40	151	48	199	14.28
40—45	135	21	156	11.19
45—50	47	7	54	3.87
50—55	46	6	52	3.73
55 and over	32	3	35	2.51
Total ..	1,108	286	1,394	100.00

31. The following table shows the age-distribution of wage-earners according to their monthly earnings :-

Number of Wage-Earners in Families by Age Groups and Monthly Earnings

Monthly earnings of each wage-earner	Age Groups						
	Below 15	15-20	20-25	25-30	30-35	35-40	40-45
Below Rs. 6	14	2	..	3	3	4	4
Rs. 6 and below Rs. 9	14	0	7	4	3	5	5
Rs. 9 and below Rs. 12	13	13	5	6	7	6	5
Rs. 12 and below Rs. 15	3	11	14	14	9	13	4
Rs. 15 and below Rs. 18	..	34	28	20	20	13	12
Rs. 18 and below Rs. 21	..	42	37	21	21	23	18
Rs. 21 and below Rs. 27	..	29	69	87	69	51	38
Rs. 27 and below Rs. 33	..	18	27	25	35	15	24
Rs. 33 and below Rs. 39	..	4	11	22	28	16	17
Rs. 39 and below Rs. 45	..	7	8	22	16	24	14
Rs. 45 and below Rs. 51	..	2	7	8	16	18	6
Rs. 51 and over	..	..	5	5	5	11	9
Total ..	44	160	218	238	232	199	156

Monthly earnings of each wage-earner	Age Groups—contd.					Total	Percentage to total
	45-50	50-55	55 and over	Imperfectly specified	Unspecified		
Below Rs. 6	..	1	3	0	..	43	2.98
Rs. 6 and below Rs. 9	1	4	1	2	1	56	3.88
Rs. 9 and below Rs. 12	1	..	2	4	1	68	4.57
Rs. 12 and below Rs. 15	3	1	2	2	1	77	5.34
Rs. 15 and below Rs. 18	4	0	0	6	4	156	10.61
Rs. 18 and below Rs. 21	13	8	9	5	1	183	13.22
Rs. 21 and below Rs. 27	11	13	5	7	1	380	26.33
Rs. 27 and below Rs. 33	4	3	2	1	..	150	10.40
Rs. 33 and below Rs. 39	8	7	..	1	2	116	8.04
Rs. 39 and below Rs. 45	2	2	3	..	..	98	6.79
Rs. 45 and below Rs. 51	5	4	2	1	..	69	4.78
Rs. 51 and over	2	..	..	..	..	37	2.56
Total ..	54	52	35	38	11	1443	100.00

Earnings of Cotton Mill Workers

32. Out of the 1,443 wage-earners, 1,049 were employed in the cotton mills. In view of the importance of the cotton mill industry, a separate tabulation of the earnings of cotton mill workers was undertaken. The results show that of the 1,049 workers, 814 or 77.60 per cent. were men, 217 or 20.69 per cent. women and 18 or 1.71 per cent. were children. The earnings of cotton mill workers appear to be higher than of all workers in Ahmedabad. They are also considerably higher than those

of the Sholapur cotton mill workers as will be seen from the two following tables and the chart.

The wage censuses conducted by the Labour Office show this also.

Frequency Distribution of monthly Earnings of Cotton Mill Workers in Ahmedabad

Monthly earnings of wage-earners		Number of wage-earners				Total	Percentage to total		
		Men	Women	Children under 14					
				Male	Female				
Below Rs. 6	..	..	..	..	2	2	0.19		
Rs. 6 and below	Rs. 9	..	5	7	9	..	21	2.00	
Rs. 9	..	Rs. 12	..	15	11	5	1	32	3.05
Rs. 12	..	Rs. 15	..	10	33	1	..	49	4.67
Rs. 15	..	Rs. 18	..	44	54	..	..	98	9.34
Rs. 18	..	Rs. 21	..	95	43	..	..	138	13.16
Rs. 21	..	Rs. 27	..	259	63	..	..	322	30.70
Rs. 27	..	Rs. 33	..	116	1	..	..	117	11.15
Rs. 33	..	Rs. 39	..	102	..	..	..	102	9.72
Rs. 39	..	Rs. 45	..	87	..	..	..	87	8.30
Rs. 45	..	Rs. 51	..	58	..	..	..	58	5.53
Rs. 51 and over	..	..	..	23	..	..	..	23	2.10
Total		..	814	217	15	3	1,040	100.00	
Percentage to total		..	77.60	20.69	1.43	0.28	100.00		

Frequency Distribution of Earnings of Cotton Mill Workers in Sholapur

Monthly earnings* of cotton mill workers		Number of wage-earners			Total	Percentage to total		
		Men	Women	Children				
Below Rs. 6	..	16	6	3	25	1.57		
Rs. 6 and below	Rs. 9	..	38	131	12	179	11.27	
Rs. 9	..	Rs. 12	..	20	139	7	166	10.45
Rs. 12	..	Rs. 15	..	90	9	1	100	6.30
Rs. 15	..	Rs. 18	..	240	5	1	246	15.49
Rs. 18	..	Rs. 21	..	365	..	..	365	22.99
Rs. 21	..	Rs. 27	..	181	..	..	181	11.40
Rs. 27	..	Rs. 33	..	69	..	..	69	4.35
Rs. 33	..	Rs. 39	..	138	..	..	138	8.69
Rs. 39	..	Rs. 45	..	87	..	..	87	5.43
Rs. 45	..	Rs. 51	..	14	..	..	14	0.88
Rs. 51 and over	..	..	..	18	..	..	18	1.13
Total		..	1,274	290	24	1,588	100.00	
Percentage to total		..	80.23	18.26	1.51	100.00	..	

*Include the market price of jowari and turdal.

Workers and their Monthly Earnings

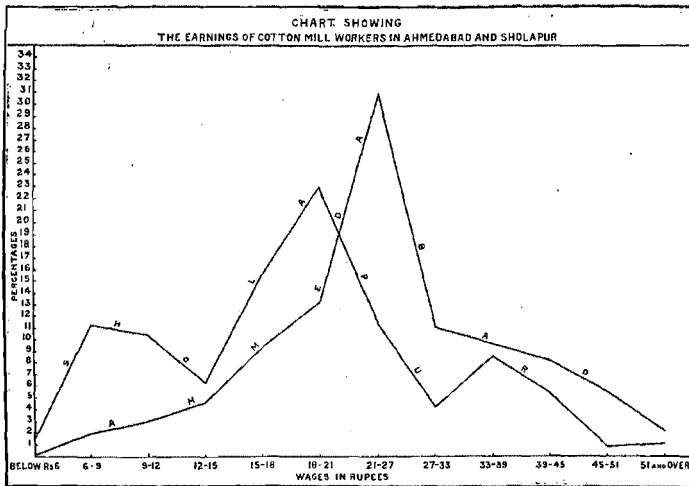
33. Of the 1,443 workers in the families considered, 1,090 or 75.54 per cent. were men, 320 or 22.17 per cent. women and 33 or 2.29 per cent. children. It is seen that though in many cases the monthly earnings are as low as less than Rs. 6, in the majority or 61 per cent. of the cases the earnings vary from Rs. 15 to Rs. 33. No woman wage-earner gets more than Rs. 33 per month and no child worker gets Rs. 15 per month. The following table gives the frequency of the monthly earnings of the wage-earners in Ahmedabad. It should be remembered that these are figures for earnings and that where the earnings are exceptionally low, e.g., below Rs. 15 for men and Rs. 9 for women, this is due to absenteeism—from sickness or other causes—or irregularity of employment. They do not represent the monthly *wages* of a worker, but only the remuneration for the period for which he or she worked.

Frequency Distribution of Monthly Earnings of Wage-earners in Ahmedabad

Monthly earnings of wage-earners	Number of wage-earners				Total	Percentage to total
	Men	Women	Children under 14			
			Male	Female		
Below Rs. 6	6	25	9	3	43	2.98
Rs. 6 and below .. 9	13	32	11	..	56	3.88
.. 9 12	21	34	7	1	63	4.37
.. 12 15	24	51	2	..	77	5.34
.. 15 18	80	67	..	..	156	10.81
.. 18 21	154	44	..	..	198	13.72
.. 21 27	315	65	..	..	380	26.33
.. 27 33	148	2	..	..	150	10.39
.. 33 39	116	..	..	..	116	8.04
.. 39 45	98	..	..	..	98	6.79
.. 45 51	69	..	..	..	69	4.78
.. 51 and over	37	..	..	..	37	2.56
Total ..	1,090	320	29	4	1,443	100.00
Percentage to total ..	75.54	22.17	2.01	0.28	100.00	..

Income of the Family

34. The income of the family is made up, not only of the regular monthly earnings of the workers in the family but it also includes income from certain sources such as land, odd jobs, boarders, etc. The percentage of income from supplementary sources to the total family income is however very small.



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Roughly speaking, the Ahmedabad working class family has a monthly income of about Rs. 44-8-0. The following table is of interest :—

*Analysis of the Monthly Earnings of Families
according to Income Classes*

Income Classes	Average monthly earnings of			Income from supplementary sources*	Total monthly income
	Men	Women	Children		
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Below Rs. 20 ..	13 7 1	2 6 7	0 3 0	0 15 3	17 0 8
Rs. 20 and .. " 30 ..	21 2 8	1 14 6	0 3 9	1 13 5	25 2 4
" 30 .. " 40 ..	27 2 5	4 3 8	0 3 0	2 10 2	34 3 3
" 40 .. " 50 ..	35 0 2	5 3 2	0 5 5	2 7 7	43 0 5
" 50 .. " 60 ..	39 13 7	9 11 0	0 4 1	3 8 7	63 5 3
" 60 .. " 70 ..	49 13 0	7 4 11	0 7 8	5 7 1	63 0 8
" 70 .. " 80 ..	57 1 3	8 2 2	0 4 10	8 8 5	74 0 8
" 80 .. " 90 ..	63 9 3	7 3 9	....	7 13 7	83 10 7
All incomes ..	35 4 1	5 9 7	0 4 4	3 5 2	44 7 2

Expenditure of the Family

35. The method followed for collecting information regarding the expenditure of the family on the various items which find a place in the family budget was exactly the same as that followed during the three previous family budget investigations conducted by the Labour Office. The information returned by the families on the various items on pages 25 to 29 of the schedule (see Appendix A) was divided for the sake of convenience into the following six groups for purposes of tabulation :— (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, etc. It may be pointed out here that considerable difficulty was experienced in procuring accurate figures regarding expenditure on food but it is believed that the final averages arrived at are correct.

36. As regards the clothing group, the expenditure on clothing was arrived at by first ascertaining the number of articles of clothing in use, their prices and the approximate period of their duration. Here also some caution in the use of the figures is necessary. The final average arrived at must necessarily be 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 perhaps many months previously. The miscellaneous

* This includes income from landed property, firewood brought from the jungle, cow-dung cakes, regular attendance, boarders, homework such as grinding etc., selling of milk, fish, vegetables, etc., odd jobs, tips, pension and other supplementary sources.

group is made up of several items of expenditure which include some luxury articles such as cigarettes, tobacco, etc., and also items dealing with the provision for the future, such as insurance, provident fund, 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. The following table shows the percentage distribution of expenditure on the six groups according to income classes :—

Group Percentage Expenditure of Families by Income Classes

	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	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All Incomes
Number of budgets on which the percentages are based ..	17	146	182	220	157	73	45	32	872
Food ..	56.23	56.39	56.84	58.33	58.00	57.82	61.18	57.60	57.90
Fuel and lighting ..	9.28	8.68	7.38	7.12	6.83	6.32	6.69	6.65	7.04
Clothing ..	8.28	6.00	6.10	6.62	6.37	6.63	6.60	10.15	6.45
Bedding and household necessaries ..	1.65	1.16	1.24	1.17	1.16	1.16	1.12	1.10	1.16
House-rent ..	14.22	14.18	13.11	11.36	10.72	11.97	9.31	10.36	11.74
Miscellaneous ..	8.94	11.10	12.26	12.40	13.83	13.16	12.10	14.68	12.71
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen from the above table that nearly 58 per cent. of the expenditure is on food. House-rent accounts for nearly 12 per cent. and miscellaneous for 13 per cent. Clothing, together with bedding and household necessaries accounts for a little over 10 per cent. of the monthly expenditure. The following table compares the percentage distribution of expenditure of working class families in Ahmedabad with those in Bombay and Sholapur.

Group Percentage Expenditure of Working Class Families
in Bombay, Sholapur and Ahmedabad*

	Bombay working class budgets (1921-22)	Sholapur cotton mill workers' budgets (1925)	Ahmedabad working class budgets (1926)
Number of budgets on which the percentages are based ..	2,473	902	872

* The figures in this table are not the same as those given in the reports on (1) Working class budgets in Bombay and (2) Cotton mill workers' budgets in Sholapur. Adjustments have been made to make the figures strictly comparable.

Percentage Expenditure * on the Main Groups

	Bombay working class budgets (1921-22)	Sholapur cotton mill workers' budgets (1926)	Ahmedabad working class budgets (1926)
Food	56.32	52.76	57.90
Fuel and lighting	7.29	10.28	7.04
Clothing	8.40	12.70	9.45
Bedding and household necessities	2.26	1.08	1.16
House-rent	7.67	6.72	11.74
Miscellaneous	18.06	16.46	12.71
Total	100.00	100.00	100.00

Food

37. It is difficult to say what is the staple food of working class families in Ahmedabad. In the case of Bombay City it can be said more or less safely that the staple food of the working classes is rice while of the Sholapur workers it can be said that the staple food is jowari. It appears that in Ahmedabad wheat and rice have both equal importance from the point of view of the consumption of the family. It may however be pointed out here that while considering the food of the people an important factor has to be borne in mind in the case of Ahmedabad. There, the Labour Office is informed, the Hindu working class families change their staple according to the seasons. Bajri is generally used during the monsoon and wheat during summer. Bajri or wheat is used during winter according to one's liking, habit and means. Patidras are accustomed to bajri diet. Poor people also take to bajri as it is generally cheaper than wheat.

38. Bearing these facts in mind it is seen that the monthly expenditure on all food articles is nearly 58 per cent. of the total, or nearly Rs. 23 per month. Of the total expenditure, 12 per cent. is on wheat and 11 per cent. on rice. Amongst cereals, bajri is next in importance to wheat and rice. The consumption of jowari and other cereals appears to be negligible. Among pulses, turdal and gram occupy a prominent place and account for 2.75 per cent. of the total expenditure. Among other articles of food, ghee seems to occupy a very important place. The monthly expenditure on ghee is 6.39 per cent. of the total expenditure and the actual cost per month per family is Rs. 2-8-0. This is not surprising when we remember the fondness of the Gujarathi for this article of food. The next important item amongst other articles of food is vegetables including potatoes and onions. This

* See footnote on page 14.

item accounts for 4.30 per cent. of the monthly expenditure. Milk and butter-milk account for 2.20 per cent. of the monthly expenditure and condiments and spices for 1.87 per cent. Refreshments taken outside account for 2.32 per cent. of the monthly expenditure. The following table gives the details regarding the average monthly expenditure on different articles of food.

Monthly Expenditure on different Articles of Food

Articles	Average monthly expenditure			Percentage to total
	Rs.	a.	p.	
Cereals—				
Rice	4	2	6	10.56
Wheat	4	12	3	12.11
Jowari	0	4	4	0.69
Bajri	1	13	8	4.71
Khichdi	0	4	1	0.65
Others	0	7	1	1.12
Total cereals ..	11	11	11	29.84
Pulses—				
Turdal and gram	1	1	4	2.75
Mungdal	0	5	0	0.79
Others	0	1	2	0.19
Total pulses ..	1	7	6	3.73
Other food—				
Raw sugar (gul)	0	5	8	0.90
Refined sugar	0	6	6	1.03
Tea	0	2	4	0.37
Sweetmeats	0	3	5	0.54
Mutton	0	8	11	1.42
Beef and other meat	0	5	2	0.82
Milk and butter-milk	0	13	10	2.20
Ghee	2	8	3	6.39
Salt	0	1	7	0.25
Condiments and spices	0	11	9	1.87
Vegetables including potatoes, onions and fruits	1	11	1	4.30
Gingily oil	0	11	4	1.80
Other oils	0	0	6	0.08
Refreshments	0	14	7	2.32
Other food stuffs	0	0	3	0.04
Total other food ..	9	9	2	24.33
Total all food ..	22	12	7	57.00

Fuel and Lighting

39. Seven per cent. of the total expenditure of the family is on fuel and lighting. Firewood is mostly used as fuel although the use of

cowdung cakes is also common, while for purposes of lighting kerosene oil as well as castor oil is burnt.

Clothing

40. The average monthly expenditure on clothing and foot-wear is Rs. 3-11-6 or 9·45 per cent. of the total. This is less than that of the Sholapur family whose monthly income is smaller.

41. The male workers in Ahmedabad are not so well dressed as compared with their prototypes in Sholapur and Bombay. Like the Bombay and the Sholapur Hindu workers, the Hindu workers in Ahmedabad wear a dhoti. The head-dress consists of a cap or a feta. The use of coats is not common and only a shirt without sleeves is worn.

The women workers are usually dressed in bright colours, and the use of skirts is common amongst them.

It is usual for the workers—both male and female—in Bombay and Sholapur to go out bare-footed. Not so with the Ahmedabad workers. They usually wear shoes which are sometimes purchased second-hand.

42. As regards bedding, it is a very remarkable fact that in every working class family in Ahmedabad, howsoever poor it may be, there is always to be found a cot or a *charpoy*. The bedding used is of the meanest and consists of *Godhadas* (quilts is too high sounding a name for them) made of torn clothes.

Housing

43. Provision was made in the schedule (see Appendix A, pages 26 and 30) not only to collect information regarding the rents paid by working class families but also about their general housing conditions. The results of the tabulation of the information collected have been presented in this section and wherever possible or necessary they have been supplemented by the results of similar enquiries conducted by the Labour Office in Ahmedabad.

44. The workers live in tenements owned or taken on lease by their employers or by private landlords or in some cases in dwellings built by themselves on sites for which they pay rents. About 37 mills in Ahmedabad provide housing for their employees. Out of these, two mills give free accommodation to their *Ramoshees*, gatekeepers and night watchmen. The number of persons taking advantage of the housing provided is about 16 per cent. of the total number of persons employed by these mills.*

45. As in Bombay City so also in Ahmedabad, the bulk of the working class families live in one-room tenements.† The following table gives the

* See p. 439 of the January 1927 issue of the Labour Gazette which contains an article on Welfare Work in the Bombay Presidency.

† 97 per cent. of the working class families in Bombay City live in one-room tenements. Cf. p. 23 of the Report on an Enquiry into Working Class Budgets in Bombay, 1923.

details of the number of rooms occupied by the families in the various income classes :—

Number of Rooms Occupied according to Income Classes

Income Classes	Number of tenements with							All tenements
	One room	Two rooms	Three rooms	Four rooms	Five rooms and over	One hut	Imperfectly specified	
Below Rs. 20	15	1	..	..	..	1	..	17
Rs. 20 and below .. 30..	114	20	2	..	1	7	2	146
" 30 " " 40..	149	17	7	2	2	4	1	182
" 40 " " 50..	160	43	10	4	..	3	..	220
" 50 " " 60..	117	23	7	3	1	1	..	157
" 60 " " 70..	38	26	5	5	..	..	..	73
" 70 " " 80..	27	15	2	1	..	..	..	45
" 80 " " 90..	16	7	6	1	2	..	..	22
Total ..	638	166	30	16	6	16	3	872
Percentage to total ..	72·93	17·89	4·47	1·84	0·69	1·84	0·34	100·00

46. It will be seen from the above table that nearly 73 per cent. (and if huts are included 75 per cent.) of the families live in one-room tenements. This percentage though it compares favourably with that for Bombay (97), compares very unfavourably with the percentage for Sholapur where it is 33 only.*

47. An analysis of tenements according to the number of occupants in tenements shows that in the majority of cases the number of occupants per tenement is 2, 3 or 4. Cases of over-crowding are however not rare as will be seen from the following table :—

Analysis of Tenements by Number of Occupants

Number of rooms per tenement	Number of tenements of each class containing the following number of persons											Total	Percentage to total
	2	3	4	5	6	7	8	9	10	11			
One room ..	169	156	135	86	51	23	8	2	2	2	636	72·93	
Two rooms ..	35	20	35	26	17	9	0	1	..	1	156	17·89	
Three rooms ..	3	10	9	7	6	2	1	..	..	1	30	4·47
Four rooms ..	1	5	2	3	3	..	..	2	..	..	16	1·84
Five rooms and over ..	1	1	2	..	1	..	..	..	..	..	6	0·69
One hut ..	2	6	2	3	2	..	1	..	..	..	16	1·84
Imperfectly specified ..	..	1	2	..	..	..	..	..	..	..	3	0·34
Total ..	211	205	187	128	80	34	16	5	2	4	872	100·00	
Percentage to total ..	24·20	23·51	21·44	14·68	9·17	3·90	1·84	0·57	0·23	0·46	100·00	..	

* See Report on an Enquiry into Family Budgets of Cotton Mill Workers in Sholapur City, 1928, p. 20.



A DHED-WADA WHERE SPINNERS LIVE

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48. The monthly rent paid by the majority of the families varies from Rs. 3 to Rs. 6. The average rent paid by a family comes to Rs. 4-9-11. The average floor space available for each person in the family comes to 47-36 square feet. The following table gives the details regarding the number of rooms in tenements, the average monthly rent and the floor space per tenement, room and person :—

Classification of Tenements by Number of Rooms and Floorspace.

Tenements with	Number of tenements	Average rental	Average number of persons per tenement	Approximate average floor-space per		
				Tenement	Room or hut	Person
		Rs. a. p.		Sq. ft.	Sq. ft.	Sq. ft.
One room	636 *	4 1 10 (1)	3·74	143·22 (3)	143·22	38·29
Two rooms	156	5 9 6	4·17	256·26 (3)	128·13	61·45
Three rooms	39	6 15 5	4·61	329·05	109·68	72·90
Four rooms and over	22	10 9 10	4·55	614·27	139·32	135·00
All rooms	853	4 10 11	3·87	184·50 (2)	135·47	47·07
One hut	16	1 15 10	4·06	122·31	122·31	30·13
All tenements (5)	872	4 9 11	3·87	183·74 (4)	..	47·30

(1) Includes one case where municipal and land taxes only were shown and one case in which only municipal tax was reported.

(2) Average for two tenements less.

(3) Average for one tenement less.

(4) Average for three tenements less.

(5) Includes three tenements which were imperfectly specified.

49. The following table, which gives an analysis of tenements according to monthly rents, is of interest:—

Analysis of Tenements according to Monthly Rents

Monthly rents	Number of tenements at rent shown in column 1 and containing							Total	Per-centage to total
	One room	Two rooms	Three rooms	Four rooms	Five rooms and over	One hut	Imperfectly specified		
Nil	2	2	0·23
Below Re. 1	..	5*	1	..	..	..	..	6	0·60
Re. 1 and below Re. 2	..	25	5	..	..	..	10	40	4·59
Re. 2	..	72	3	..	..	..	1	76	8·72
.. 3	..	135	17	2	1	..	5	160	18·35
.. 4	..	187	33	3	..	..	..	223	25·57
.. 5	..	144	33	12	1	..	1	191	21·90
.. 6	..	47	26	7	2	..	..	82	9·40
.. 7	..	11	12	5	1	..	..	29	3·33
.. 8	..	7	12	5	3	1	..	28	3·21
.. 9	..	2	4	..	1	..	..	7	0·80
.. 10	..	1	6	2	1	1	..	11	1·26
.. 11 and over	4	3	0	4	..	17	1·95
Total	..	656	150	30	16	6	10	872†	100·00
Percentage to total	..	72·63	17·89	4·47	1·84	0·69	1·84	0·34	100·00

* This includes one case each of (1) municipal and land taxes only and (2) municipal taxes only.

† This includes 202 tenements (viz., 98 one-roomed tenements, 93 two and more-roomed tenements and 11 huts) for which estimated rents were shown.

50. A special enquiry† into the housing conditions in Ahmedabad was carried out by the Labour Office in the year 1926 in the course of which detailed information was collected regarding ventilation, sanitation, water supply, etc. It will not be out of place here to give a brief summary of the results.

51. As regards ventilation, it was found that 45·6 per cent. of the working class tenements had no windows at all, 29·5 per cent. had one window, 11·0 per cent. had two windows and the rest had more than two.

52. As regards privies, in Ahmedabad they belong either to the Municipality or to the Punch or to private persons. Municipal and Punch privies are open to all. About half the working class population in Ahmedabad uses Municipal privies.

53. As regards water-supply in nearly 28 per cent. of the cases the working classes use Municipal taps. Where private taps are available, in 33·6 per cent. of the cases there is one tap for eight or less than eight tenements‡

‡ See the article "House Rents in Ahmedabad" in the July 1927 issue of the Labour Gazette, pp. 10, 4-1040.

in 7·4 per cent. of the cases there is one tap for more than eight but less than sixteen tenements and in 20·3 per cent. of the cases one tap serves more than sixteen tenements.

Miscellaneous Expenditure

54. The analysis of the expenditure on this group has presented special difficulties in the case of the present enquiry owing to the defective nature of the information returned on some of the items in this group. Both in the case of the Bombay and the Sholapur enquiries "interest on debts" was included in the miscellaneous group but in the case of the present enquiry it was not possible to do so as there was a great deal of confusion in the figures returned between interest actually paid and interest due. It was not clearly stated in the budgets whether the family had actually paid the interest which was due and it was therefore decided to omit this item altogether from the tabulation of the data. The figures regarding the expenditure on liquor are also believed to be not quite complete as it is difficult to collect accurate information owing to the fact that the families either do not remember or do not like to give out what they spend on liquor.

55. Excluding interest on debts, the percentage expenditure on the miscellaneous group in the case of the Bombay and the Sholapur workers comes to 18·06 and 16·46 respectively. In the case of Ahmedabad it is 12·71 only.

56. The following table shows the expenditure of the family on some of the important items included under the miscellaneous group :—

Expenditure on the Miscellaneous Items

Items	Average monthly expenditure for all budgets	Average monthly expenditure for families spending	Percentage of budgets on which the figures in col. 3 are based
1	2	3	4
	Rs. a. p.	Rs. a. p.	
Hair cutting	0 8 0	0 8 2	97·82
Dhobi and washing soap	0 7 9	0 8 1	95·87
Medicine and medical fees	0 2 0	0 7 6	26·49
Tobacco including bidis, hukka and gudaku	1 2 9	1 5 3	88·19
Bhang, ganja and opium	0 2 4	1 4 6	11·47
Pansupari	0 6 8	0 14 1	47·36
Liquor	0 8 9	2 1 6	26·28
Travelling to and from native place	0 9 5	1 2 4	51·38
Remittance to dependants	0 7 1	6 6 9	6·88
Others*	0 9 3	....	..
Total	5 0 0	....	..

*This includes expenditure on education, travelling to and from work, snuff, amusements, postage, bangles, trade union subscription, land revenue, insurance, provident fund, hair oil and other miscellaneous items,

57. The only item in the above table which requires comment is "Tobacco including bidis, hukka and gudaku." A little over 88 per cent. of the families reported expenditure on this item and the average monthly expenditure is Rs. 1-2-9 per family. In Ahmedabad, smoking among the working classes is very common. In fact, among the Waghris and Bhangis even women and children under 8 years of age smoke. Workers usually smoke hukka at home and bidis when they are away from home.

General Observations

58. It may not be out of place here to touch briefly upon certain aspects of the lives of the Ahmedabad workers which could not be dealt with in the foregoing pages.

59. The Ahmedabad worker is heavily indebted. The amount of debt varies from a few rupees to many times the monthly income. The money is borrowed at heavy rates of interest which in the majority of the cases vary from 12 to 24 per cent. But higher rates of interest are not uncommon and in fact in one case the rate of interest reported was as high as 225 per cent.

60. It is not possible to assign any single cause for the prevailing indebtedness, although it is quite certain that the social and the religious customs of the people are largely responsible for it, for the expenditure on marriages and funerals is out of all proportion to the income of the family.

APPENDIX A

Specimen Form of Enquiry(Information for use in the Labour Office,
Secretariat, Bombay.)

Note.—Any communications with
reference to this letter should be addressed to:—

WORKMEN'S FAMILY INCOME AND
EXPENDITURE

The Director, Labour Office, Secretariat,
Bombay
and the reference number should be quoted.

Ward
Street

Reference No.

Reference No. _____ Native Place _____ District _____

Family Income and Expenditure for the 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, blacksmith, etc., whatever it is.

(2) *Family Income.*—The monthly wages should include all war or similar bonuses regularly received, but overtime 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) (Note.—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. p.		Rs. a. p.
Rice				
Wheat				
Wheat flour				
Barley				
Jawar				
Bajra				
Ragi				
Maize				
Other cereals				
Turdal				
Gram				
Other pulses				
Sugar, raw (gul)				
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 26 to give total expenditure on food.

Expenditure on Food, Fuel, Lighting and Rent

COMMODITIES (Note.—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. a. p.		Rs. a. p.
Salt				
Chillies				
Condiments and spices ..				
Potatoes				
Onions				
Vegetables				
Fruit				
Mustard oil				
Cocconut 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 (Note.—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. p.	Rs. a. p.	Months	Rs. a. p.
CLOTHING					
<i>For men</i>					
Dhotis ..					
Pagris or Turbans ..					
Caps ..					
Bandis ..					
Pahirans ..					
Shirts ..					
Coats ..					
<i>For women</i>					
Saris ..					
Cholis or Potticoats ..					
Ghagharas ..					
<i>For male children</i>					
Dhotis ..					
Pants ..					
Kurtas or Half ..					
Shirts ..					
Kunchis ..					
Baby Caps ..					
<i>For female children</i>					
Sarees ..					
Cholis or Polkas ..					
Ghagharas ..					
Kunchis ..					
Baby Caps ..					
SHOES OR SANDALS					
<i>For men</i> ..					
<i>For women</i> ..					
<i>For children</i> ..					
Total estimated expenditure on clothing and shoes or sandals.					

*Expenditure on Bedding and Household Necessaries Not
Bought Every Month*

ARTICLES (Note.—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. p.	Rs. a. p.	Months	Rs. a. p.
<i>Bedding</i>					
Cot or Charpoy ..					
Mattresses ..					
Blankets ..					
Sheets ..					
<i>Cooking pots and other household necessaries.</i>					
Lamps, etc. ..					
Total estimated expenditure on bedding and household necessaries.					

Instructions for filling up Form on pages 27 and 28

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. p.		Rs. a. p.	
Barber		Payments to dependent members of family not residing at address given on page 24.		
Dhobi				
Toilet soap				
Soap for washing				
Medical fees and medicines				
Education				
Travelling expenses to and from work.			Interest on debts	
Pansupari			Land revenue	
Chewing tobacco			Subscription	
Bidis			Lottery	
Liquor			Races	
Bhang			Here note any other items of miscellaneous expenditure.	
Opium				
Amusements				
Bangles				
Postage				
Gifts				
Travelling expenses to and from native place.				
		Total expenditure on miscellaneous items.		

Summary of Income and Expenditure

	Rs. a. p.
Total Family Income in the month investigated (See page 24)	
Expenditure on—	
Food (see page 26)	
Fuel and Lighting (see page 26)	
Rent (see page 26)	
Clothing and shoes or sandals (see page 27)	
Bedding and household necessaries (see page 28)	
Miscellaneous expenditure (see page 29)	
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	

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 _____

STATISTICAL TABLES

TABLE

Composition, Earnings and Group Expenditure

(Figures in Italics are Percentages of

	Lincs		
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40
Number of budgets	17	116	182
Composition of the family :—			
Number of men	0·88	1·07	1·17
Number of women	1·00	1·05	1·15
Number of children	0·88	1·13	1·14
Total number of persons in the family ..	2·78	3·25	3·46
Number of boarders .. .. .	....	....	0·02
Number of dependents living away from the family ..	....	0·02	0·16
Number of workers :—			
Men	0·88	0·98	1·09
Women	0·23	0·18	0·34
Children	0·06	0·04	0·03
Total workers ..	1·17	1·20	1·46
Average monthly income of the family from—			
(1) Wages :—	Rs. a. p.	Rs. a. p.	Rs. a. p.
Men	13 7 1	21 2 8	27 2 5
Women	2 6 7	1 14 6	4 3 8
Children	0 3 9	0 3 9	0 3 0
(2) Other sources*	0 15 3	1 13 5	2 10 2
Total monthly family income ..	17 0 8	25 2 4	34 3 3
Average monthly expenditure on—			
Food	11 2 9	14 14 0	18 13 0
	<i>56·23</i>	<i>55·39</i>	<i>55·84</i>
Fuel and lighting	1 13 6	2 2 1	2 7 0
	<i>9·28</i>	<i>8·08</i>	<i>7·35</i>
Clothing	1 10 4	2 6 0	3 0 8
	<i>8·28</i>	<i>9·00</i>	<i>9·19</i>

* This includes income from landed property, firewood brought from the jungle, cow-dung cakes, etc., odd jobs, tips and other

I

of Families by Income Groups
total Monthly Expenditure)

of monthly 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
220	157	78	45	32	372
1.84	1.47	1.59	2.04	2.08	1.86
1.16	1.30	1.42	1.53	1.53	1.21
1.42	1.31	1.41	1.67	1.41	1.30
3.92	4.08	4.42	5.24	5.00	3.87
0.02	0.08	0.18	0.58	0.16	0.07
0.12	0.18	0.28	0.07	0.38	0.13
1.21	1.85	1.51	1.08	1.84	1.25
0.37	0.52	0.44	0.42	0.38	0.27
0.05	0.08	0.05	0.05	..	0.04
1.63	1.90	2.00	2.40	2.22	1.66
Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
85 9 2	39 13 7	49 13 0	57 1 3	68 0 3	35 4 1
5 8 2	9 11 0	7 4 11	8 2 2	7 3 9	5 9 7
0 5 6	0 4 1	0 7 8	0 4 10	..	0 4 4
2 7 7	3 8 7	5 7 1	8 8 5	7 13 7	3 5 2
43 9 5	53 5 3	63 0 8	74 0 8	83 10 7	44 7 2
22 10 6	26 0 10	29 12 8	35 2 1	39 2 11	22 12 7
58.33	58.69	57.82	61.13	57.66	57.80
2 12 3	3 1 0	3 4 1	3 18 5	4 1 9	2 12 4
7.12	6.83	6.32	6.69	6.65	7.04
3 11 9	4 3 3	4 15 5	5 8 2	6 14 5	3 11 6
9.62	9.37	9.63	9.60	10.15	9.65

regular attendance, boarders, homework such as grinding, etc., selling of milk, fish, vegetables, supplementary sources.

TABLE

	Limits		
	Below Rs. 20	Rs. 20 and below Rs. 30	Rs. 30 and below Rs. 40
	Rs. a. p.	Rs. a. p.	Rs. a. p.
Bedding and household necessities	0 3 4	0 4 21	0 6 7
	1-05	1-16	1-24
House-rent	3 3 7	3 11 10	4 5 5
	16-22	14-18	13-11
Miscellaneous	1 12 5	2 16 3	4 0 11
	5-94	11-19	12-26
Total monthly expenditure* ..	19 13 11	26 0 1	33 1 7
	100-00	100-00	100-00

* This does not include expenditure on all items but on only these

I—contd.

of monthly 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. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
0 7 3	0 8 4	0 9 1	0 10 4	0 12 0	0 7 4
1'17	1'16	1'10	1'12	1'10	1'16
4 6 7	4 12 11	6 2 8	5 5 6	7 0 8	4 9 11
11'36	10'72	11'97	9'31	10'36	11'74
4 13 1	6 3 8	6 12 6	6 15 2	9 16 7	5 0 0
12'40	13'63	13'16	12'10	14'68	12'71
38 18 5	44 13 7	61 8 5	57 6 8	87 15 4	39 5 8
100'00	100'00	100'00	100'00	100'00	100'00

for which information could be obtained.

TABLE II

Average Monthly Budget of an Ahmedabad Working Class Family

Items	Average monthly expenditure	Percentage to total
	Rs. a. p.	
<i>Food—</i>		
<i>Cereals—</i>		
Rice	4 2 6	10.56
Wheat	4 12 3	12.11
Jowari	0 4 4	0.69
Bajri	1 13 8	4.71
Khiichi	0 4 1	0.65
Others*	0 7 1	1.12
Total, Cereals ..	11 11 11	29.84
<i>Pulses—</i>		
Turdal and gram	1 1 4	2.75
Mungdal	0 5 0	0.79
Others	0 1 2	0.19
Total, Pulses ..	1 7 6	3.73
<i>Other food—</i>		
Raw sugar (gul)	0 5 8	0.90
Refined sugar	0 6 6	1.03
Tea	0 2 4	0.37
Sweetmeats	0 3 5	0.54
Mutton	0 8 11	1.42
Beef and other meat	0 5 2	0.82
Milk and butter-milk	0 13 10	2.20
Ghee	2 8 3	6.39
Salt	0 1 7	0.25
Condiments and spices	0 11 9	1.87
Vegetables including potatoes, onions and fruits	1 11 1	4.30
Gingily oil	0 11 4	1.80
Other oils	0 0 6	0.08
Refreshments	0 14 7	2.32
Other food stuffs	0 0 3	0.04
Total, Other food ..	9 9 2	24.33
Total, All food ..	22 12 7	57.90
<i>Fuel and lighting—</i>		
Charcoal	0 1 1	0.17
Firewood	2 1 3	5.28
Kerosene oil	0 4 11	0.78
Castor oil	0 3 3	0.62
Matches	0 1 5	0.22
Other fuel and lighting	0 0 5	0.07
Total, Fuel and lighting ..	2 12 4	7.04

* Includes ragi, maize and other cereals and also wheat-flour, bajri-flour, etc.

TABLE II—contd.

Average Monthly Budget of an Ahmedabad Working Class Family

Items	Average monthly expenditure	Percentage to total
	Rs. a. p.	
<i>Clothing and footwear—</i>		
Men's clothing	1 10 7	4.22
Women's clothing	1 3 10	3.15
Children's clothing	0 6 10	1.09
Footwear, etc.	0 6 3	0.99
Total, Clothing and footwear ..	3 11 6	9.45
<i>Bedding and household necessities—</i>		
Bedding	0 3 10	0.61
Household necessities	0 3 6	0.55
Total, Bedding and household necessities ..	0 7 4	1.16
<i>House-rent</i>	4 9 11	11.74
<i>Miscellaneous—</i>		
Hair cutting	0 8 0	1.27
Dhobi and washing soap	0 7 9	1.23
Medicine and medical fees	0 2 0	0.32
Tobacco including bidis, hukka and gudaku ..	1 2 9	2.97
Bhang, ganja and opium	0 2 4	0.37
Pansupari	0 6 8	1.06
Liquor	0 8 9	1.39
Travelling to and from native place	0 9 5	1.50
Remittance to dependants	0 7 1	1.13
Others*	0 9* 3	1.47
Total, Miscellaneous ..	5 0 0	12.71
Total, Monthly Expenditure ..	39 5 8	100.00

* This includes expenditure on education, travelling to and from work, snuff, amusements, postage, bangles, trade union subscription, land revenue, insurance, provident fund, hair oil and other miscellaneous items.

TABLE III

Average Monthly Expenditure on Food Articles

(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	17	146	182	220
Average No. of persons living in the family*	2.76	3.25	3.48	3.64
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Rice	1 13 2 <i>9.78</i>	2 12 6 <i>10.54</i>	3 5 4 <i>10.07</i>	4 4 3 <i>10.58</i>
Wheat	2 12 11 <i>14.15</i>	3 9 7 <i>13.64</i>	3 0 0 <i>10.76</i>	4 13 3 <i>12.43</i>
Jowar†	0 5 11 <i>7.50</i>	0 2 8 <i>0.63</i>	0 7 6 <i>7.42</i>	0 2 16 <i>0.46</i>
Bajri	1 5 1 <i>6.53</i>	1 9 7 <i>6.06</i>	1 12 6 <i>6.38</i>	1 13 0 <i>4.67</i>
Kitchdi	0 6 4 <i>7.99</i>	0 1 6 <i>0.36</i>	0 5 2 <i>0.98</i>	0 5 5 <i>0.87</i>
Others†	0 11 5 <i>3.39</i>	0 10 9 <i>2.53</i>	0 10 2 <i>1.92</i>	0 3 11 <i>0.63</i>
Total cereals	7 8 10 <i>37.33</i>	8 14 7 <i>33.78</i>	10 1 8 <i>30.63</i>	11 10 8 <i>30.04</i>
Turdal and gram	0 8 10 <i>2.78</i>	0 13 1 <i>3.10</i>	0 14 7 <i>2.76</i>	1 0 5 <i>2.64</i>
Mungdal	0 1 10 <i>0.53</i>	0 2 11 <i>0.69</i>	0 4 7 <i>0.87</i>	0 4 7 <i>0.74</i>
Others .. .. .	.....	0 0 7 <i>0.14</i>	0 0 11 <i>0.17</i>	0 1 4 <i>0.11</i>
Total pulses	0 10 8 <i>3.36</i>	1 0 7 <i>3.23</i>	1 4 1 <i>3.72</i>	1 6 4 <i>3.69</i>
Raw sugar (gul)	0 2 5 <i>0.76</i>	0 1 9 <i>0.41</i>	0 4 5 <i>0.83</i>	0 7 0 <i>1.13</i>
Refined sugar	0 1 10 <i>0.58</i>	0 2 10 <i>0.67</i>	0 5 3 <i>0.99</i>	0 5 11 <i>0.85</i>
Tea	0 0 3 <i>0.08</i>	0 1 1 <i>0.26</i>	0 2 1 <i>0.39</i>	0 2 3 <i>0.36</i>
Sweetmeats	0 1 3 <i>0.39</i>	0 1 1 <i>0.26</i>	0 2 2 <i>0.41</i>	0 3 1 <i>0.50</i>

* This includes boarders also.

† Includes ragi, maize and other cereals and also wheat flour, bajri-flour, etc.

TABLE III—*contd.**Average Monthly Expenditure on Food Articles*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income— <i>contd.</i>				
	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 Income
Number of budgets	157	73	45	32	372
Average No. of persons living in the family*	4.16	4.60	5.82	5.10	3.94
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Rice	4 13 5 <i>10.79</i>	5 0 2 <i>9.72</i>	6 15 2 <i>12.10</i>	6 5 4 <i>9.32</i>	4 2 6 <i>10.66</i>
Wheat	5 7 1 <i>12.13</i>	6 0 11 <i>12.43</i>	7 3 0 <i>12.52</i>	7 1 9 <i>10.46</i>	4 12 3 <i>12.11</i>
Jowari	0 3 7 <i>0.59</i>	0 3 2 <i>0.59</i>	0 2 8 <i>0.25</i>	..	0 4 4 <i>0.69</i>
Bajri	1 0 2 <i>3.51</i>	1 12 9 <i>3.49</i>	4 0 5 <i>7.01</i>	2 6 10 <i>3.57</i>	1 18 8 <i>4.71</i>
Khichdi	0 2 9 <i>0.52</i>	0 4 3 <i>0.52</i>	0 1 1 <i>0.12</i>	0 5 6 <i>0.51</i>	0 4 1 <i>0.65</i>
Others†	0 8 7 <i>1.20</i>	0 1 5 <i>0.17</i>	....	0 8 4 <i>0.77</i>	0 7 1 <i>1.12</i>
Total cereals	12 13 7 <i>28.65</i>	14 1 8 <i>27.37</i>	19 8 4 <i>32.04</i>	10 11 0 <i>24.63</i>	11 11 11 <i>29.84</i>
Turdal and gram	1 3 4 <i>2.70</i>	1 8 5 <i>2.56</i>	1 8 10 <i>2.79</i>	1 11 0 <i>2.43</i>	1 1 4 <i>2.76</i>
Mungdal	0 6 5 <i>0.39</i>	0 5 0 <i>0.61</i>	0 8 8 <i>0.95</i>	0 10 4 <i>0.95</i>	0 5 0 <i>0.79</i>
Others	0 1 0 <i>0.14</i>	0 1 4 <i>0.18</i>	0 1 7 <i>0.17</i>	0 2 11 <i>0.27</i>	0 1 2 <i>0.19</i>
Total pulses	1 10 9 <i>3.73</i>	1 14 9 <i>3.73</i>	2 3 1 <i>3.82</i>	2 3 3 <i>3.70</i>	1 7 6 <i>3.73</i>
Raw sugar (gul)	0 5 0 <i>0.70</i>	0 9 8 <i>1.17</i>	0 11 1 <i>1.21</i>	0 11 1 <i>1.02</i>	0 5 8 <i>0.90</i>
Refined sugar	0 8 1 <i>1.33</i>	0 9 7 <i>1.16</i>	0 7 11 <i>0.86</i>	1 2 5 <i>1.70</i>	0 6 8 <i>1.03</i>
Tea	0 3 1 <i>0.43</i>	0 3 4 <i>0.41</i>	0 2 2 <i>0.24</i>	0 5 5 <i>0.60</i>	0 2 4 <i>0.37</i>
Sweetmeats	0 4 8 <i>0.63</i>	0 5 8 <i>0.69</i>	0 8 0 <i>0.87</i>	0 8 0 <i>0.74</i>	0 3 5 <i>0.64</i>

* This includes boarders also.

† Includes ragi, maize and other cereals and also wheat flour, bajri-flour, etc.

TABLE III—*contd.*

Average Monthly Expenditure on Food Articles
(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	17	146	182	220
Average No. of persons living in the family *	2.76	3.25	3.48	3.94
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Mutton	0 4 5 <i>1.39</i>	0 6 3 <i>1.48</i>	0 8 1 <i>1.53</i>	0 9 4 <i>1.80</i>
Beef and other meat †	0 0 11 <i>0.29</i>	0 1 11 <i>0.45</i>	0 4 1 <i>0.77</i>	0 4 6 <i>0.72</i>
Milk and Butter-milk	0 2 5 <i>0.76</i>	0 5 10 <i>1.38</i>	0 10 6 <i>1.98</i>	0 13 4 <i>2.18</i>
Ghee	0 8 11 <i>2.80</i>	1 2 7 <i>4.60</i>	1 13 6 <i>6.67</i>	2 6 11 <i>6.26</i>
Salt	0 1 1 <i>0.34</i>	0 1 3 <i>0.30</i>	0 1 5 <i>0.27</i>	0 1 6 <i>0.24</i>
Condiments and spices	0 7 1 <i>2.23</i>	0 8 6 <i>2.01</i>	0 10 4 <i>1.95</i>	0 11 7 <i>1.88</i>
Vegetables including potatoes, onions and fruits	0 11 4 <i>3.67</i>	1 1 0 <i>4.03</i>	1 6 10 <i>4.31</i>	1 12 0 <i>4.51</i>
Gingily oil	0 3 10 <i>1.20</i>	0 7 5 <i>1.76</i>	0 6 6 <i>1.80</i>	0 12 3 <i>1.97</i>
Other oils	0 0 11 <i>0.29</i>	0 0 7 <i>0.14</i>	0 0 6 <i>0.10</i>	0 0 5 <i>0.07</i>
Refreshments	0 2 7 <i>0.81</i>	0 4 8 <i>1.11</i>	0 6 6 <i>1.60</i>	0 15 2 <i>2.44</i>
Other food stuffs .. ..	....	0 0 1 <i>0.02</i>	0 0 1 <i>0.02</i>	0 0 3 <i>0.04</i>
Total other food	3 1 3 <i>15.49</i>	4 14 10 <i>18.68</i>	7 7 3 <i>22.62</i>	9 9 6 <i>24.70</i>
Total all food	11 2 9 <i>60.23</i>	14 14 0 <i>66.39</i>	18 13 0 <i>66.84</i>	22 10 6 <i>68.53</i>

* This includes boarders also.

† Includes 118 cases reporting expenditure on "beef", 63 cases showing expenditure on "beef, mutton and other meat", 20 cases giving expenditure on "fish", 20 cases showing combined expenditure on "fish, beef, mutton and other meat" and 2 cases reporting expenditure on "meat and eggs".

TABLE III—*concl'd.**Average Monthly Expenditure on Food Articles*

(Figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income— <i>concl'd.</i>				
	Rs. 50 and below Rs. 50	Rs. 60 and below Rs. 70	Rs. 70 and below Rs. 80	Rs. 80 and below Rs. 90	All incomes
Number of budgets	157	73	45	32	872
Average No. of persons living in the family*	4.16	4.80	5.82	5.16	3.94
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Mutton	0 10 9 <i>1.50</i>	0 7 6 <i>0.91</i>	0 15 1 <i>1.64</i>	0 10 2 <i>0.94</i>	0 8 11 <i>1.42</i>
Beef and other meat†	0 6 11 <i>0.66</i>	0 9 8 <i>1.17</i>	0 6 8 <i>0.73</i>	0 12 0 <i>1.17</i>	0 5 2 <i>0.82</i>
Milk and Butter-milk	1 1 2 <i>2.39</i>	1 6 11 <i>2.78</i>	1 1 5 <i>1.89</i>	2 3 8 <i>3.23</i>	0 13 10 <i>2.20</i>
Ghee	3 1 1 <i>6.84</i>	4 0 8 <i>7.84</i>	4 1 5 <i>7.12</i>	6 11 2 <i>8.38</i>	2 8 3 <i>6.39</i>
Salt	0 1 8 <i>0.23</i>	0 1 9 <i>0.21</i>	0 2 3 <i>0.24</i>	0 2 2 <i>0.20</i>	0 1 7 <i>0.26</i>
Condiments and spices	0 13 5 <i>1.87</i>	0 14 8 <i>1.73</i>	1 0 7 <i>1.80</i>	1 0 5 <i>1.51</i>	0 11 0 <i>1.87</i>
V-vegetables including potatoes, onions and fruits	2 0 0 <i>4.66</i>	2 2 10 <i>4.23</i>	2 7 9 <i>4.33</i>	2 9 4 <i>3.30</i>	1 11 1 <i>4.30</i>
Gingly oil	0 11 11 <i>1.65</i>	0 14 5 <i>1.76</i>	0 15 5 <i>1.68</i>	1 2 10 <i>1.73</i>	0 11 4 <i>1.80</i>
Other oils	0 1 0 <i>0.14</i>	0 0 8 <i>0.08</i>	0 0 11 <i>0.10</i>	0 1 0 <i>0.09</i>	0 0 6 <i>0.08</i>
Refreshments	1 3 3 <i>2.68</i>	1 4 2 <i>2.46</i>	1 7 10 <i>2.69</i>	2 14 5 <i>4.27</i>	0 14 7 <i>2.32</i>
Other food stuffs	0 0 8 <i>0.09</i>	0 0 9 <i>0.09</i>	0 0 2 <i>0.02</i>	.. ..	0 0 3 <i>0.04</i>
Total other food	11 8 5 <i>28.71</i>	13 12 3 <i>26.72</i>	14 8 8 <i>26.32</i>	19 14 11 <i>29.33</i>	9 0 2 <i>24.33</i>
Total all food	28 0 10 <i>68.09</i>	29 12 8 <i>67.82</i>	35 2 1 <i>61.12</i>	39 2 11 <i>67.66</i>	22 12 7 <i>57.90</i>

*This includes boarders also.

†Includes 118 cases reporting expenditure on "beef", 63 cases showing expenditure on "beef, mutton and other meat", 20 cases giving expenditure on "fish", 20 cases showing combined expenditure on "fish, beef, mutton and other meat" and 2 cases reporting expenditure on "hens and eggs".

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	17	146	162	220
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Charcoal .. .. .	.....	0 0 8 <i>0.12</i>	0 0 9 <i>0.14</i>	0 1 6 <i>0.24</i>
Firewood	1 7 6 <i>7.39</i>	1 9 0 <i>6.10</i>	1 13 3 <i>5.52</i>	2 9 10 <i>5.25</i>
Kerosene oil	0 1 11 <i>0.60</i>	0 4 1 <i>0.97</i>	0 4 2 <i>0.79</i>	0 4 4 <i>0.79</i>
Castor oil	0 2 8 <i>0.84</i>	0 2 3 <i>0.53</i>	0 2 11 <i>0.55</i>	0 3 11 <i>0.63</i>
Matches	0 0 8 <i>0.21</i>	0 1 0 <i>0.24</i>	0 1 3 <i>0.23</i>	0 1 5 <i>0.23</i>
Other fuel and lighting	0 0 9 <i>0.24</i>	0 0 8 <i>0.12</i>	0 0 8 <i>0.13</i>	0 0 3 <i>0.04</i>
Total monthly expenditure on fuel and lighting	1 13 6 <i>9.29</i>	2 2 1 <i>8.08</i>	2 7 0 <i>7.36</i>	2 12 3 <i>7.12</i>

	Limits of monthly family income—contd.				
	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	157	73	45	32	872
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Charcoal	0 0 11 <i>0.13</i>	0 3 4 <i>0.42</i>	.....	0 2 6 <i>0.23</i>	0 1 1 <i>0.17</i>
Firewood	2 5 0 <i>5.16</i>	2 5 5 <i>4.54</i>	3 0 4 <i>3.26</i>	3 0 3 <i>4.44</i>	2 1 3 <i>5.23</i>
Kerosene oil	0 5 5 <i>0.75</i>	0 7 0 <i>0.85</i>	0 7 2 <i>0.78</i>	0 9 0 <i>0.63</i>	0 4 11 <i>0.73</i>
Castor oil	0 3 5 <i>0.43</i>	0 2 7 <i>0.31</i>	0 3 11 <i>0.43</i>	0 4 2 <i>0.38</i>	0 3 3 <i>0.32</i>
Matches	0 1 7 <i>0.22</i>	0 1 8 <i>0.26</i>	0 2 0 <i>0.22</i>	0 1 10 <i>0.17</i>	0 1 5 <i>0.22</i>
Other fuel and lighting	0 0 8 <i>0.09</i>	0 0 1 <i>0.01</i>	.....	.....	0 0 5 <i>0.07</i>
Total monthly expenditure on fuel and lighting	3 1 0 <i>6.83</i>	3 4 1 <i>6.32</i>	3 13 5 <i>6.69</i>	4 1 9 <i>6.05</i>	2 12 4 <i>7.01</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	17	148	182	220
<i>Average number of persons in the family</i>				
Men	0·88	1·07	1·17	1·34
Women	1·00	1·05	1·15	1·16
Children	0·88	1·13	1·14	1·41
Total	2·78	3·25	3·46	3·92
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
<i>Average monthly expenditure on :—</i>				
Men's clothing	0 9 9 <i>3·07</i>	1 0 6 <i>3·91</i>	1 4 9 <i>3·92</i>	1 10 2 <i>4·21</i>
Women's clothing	0 10 7 <i>3·33</i>	0 13 11 <i>3·29</i>	1 1 11 <i>3·38</i>	1 8 6 <i>3·14</i>
Children's clothing	0 3 3 <i>1·02</i>	0 3 10 <i>0·91</i>	0 5 2 <i>0·98</i>	0 7 10 <i>1·26</i>
Footwear, etc.	0 2 0 <i>0·88</i>	0 3 9 <i>0·89</i>	0 4 10 <i>0·91</i>	0 6 3 <i>1·01</i>
Total monthly expenditure on clothing and footwear	1 10 4 <i>8·23</i>	2 6 0 <i>3·00</i>	3 6 8 <i>3·19</i>	3 11 0 <i>3·62</i>
<i>Average monthly expenditure on :—</i>				
Bedding	0 1 8 <i>0·67</i>	0 2 5 <i>0·57</i>	0 3 1 <i>0·58</i>	0 3 8 <i>0·59</i>
Household necessaries	0 1 10 <i>0·58</i>	0 2 6 <i>0·59</i>	0 3 6 <i>0·60</i>	0 3 7 <i>0·58</i>
Total monthly expenditure on bedding and household necessaries	0 3 4 <i>1·05</i>	0 4 11 <i>1·16</i>	0 6 7 <i>1·24</i>	0 7 3 <i>1·17</i>

TABLE V—*contd.*

Average Monthly Expenditure on Clothing, Bedding and Household Necessaries

(The figures in italics are percentages of total monthly expenditure)

	Limits of monthly family income— <i>contd.</i>				
	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	157	73	45	32	672
Average number of persons in the family.					
Men	1'47	1'59	2'04	2'06	1'36
Women	1'30	1'42	1'53	1'53	1'21
Children	1'31	1'41	1'07	1'41	1'30
Total	4'08	4'42	5'24	5'00	3'87
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Average monthly expenditure on—					
Men's clothing	1 14 8 <i>4'27</i>	2 5 2 <i>4'51</i>	2 9 2 <i>4'48</i>	3 4 5 <i>4'82</i>	1 10 7 <i>4'22</i>
Women's clothing	1 5 8 <i>3'62</i>	1 8 6 <i>2'97</i>	1 11 0 <i>2'94</i>	2 1 11 <i>3'12</i>	1 3 10 <i>3'15</i>
Children's clothing	0 7 10 <i>1'09</i>	0 8 8 <i>1'05</i>	0 9 11 <i>1'08</i>	0 11 6 <i>1'07</i>	0 6 10 <i>1'09</i>
Footwear, etc.	0 7 1 <i>0'99</i>	0 9 1 <i>1'10</i>	0 10 1 <i>1'10</i>	0 12 5 <i>1'14</i>	0 5 3 <i>0'99</i>
Total monthly expenditure on clothing and footwear	4 3 3 <i>9'37</i>	4 15 5 <i>9'63</i>	5 8 2 <i>9'00</i>	6 14 5 <i>10'15</i>	3 11 5 <i>9'45</i>
Average monthly expenditure on—					
Bedding	0 4 9 <i>0'66</i>	0 5 1 <i>0'62</i>	0 5 8 <i>0'61</i>	0 7 0 <i>0'64</i>	0 3 10 <i>0'51</i>
Household necessities	0 3 7 <i>0'50</i>	0 4 0 <i>0'48</i>	0 4 8 <i>0'51</i>	0 5 0 <i>0'66</i>	0 3 5 <i>0'55</i>
Total monthly expenditure on bedding and household necessities	0 8 4 <i>1'16</i>	0 9 1 <i>1'10</i>	0 10 4 <i>1'12</i>	0 12 0 <i>1'10</i>	0 7 4 <i>1'16</i>

TABLE VI

Average Monthly Expenditure on Miscellaneous Items

(The 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	17	146	182	220
	Rs. s. p.	Rs. s. p.	Rs. s. p.	Rs. s. p.
Hair cutting	0 3 9 <i>1'18</i>	0 5 9 <i>1'36</i>	0 6 11 <i>1'31</i>	0 8 0 <i>1'29</i>
Dhobi and washing soap ..	0 3 0 <i>0'24</i>	0 4 4 <i>1'03</i>	0 5 9 <i>1'09</i>	0 7 10 <i>1'26</i>
Medicine and medical fees ..	0 0 9 <i>0'24</i>	0 1 2 <i>0'23</i>	0 1 5 <i>0'27</i>	0 2 1 <i>0'33</i>
Tobacco including bidis, hukka and gudaku*	0 11 4 <i>3'56</i>	0 13 8 <i>3'24</i>	1 0 9 <i>3'24</i>	1 2 5 <i>2'97</i>
Bhang, ganja and opium	0 0 6 <i>0'16</i>	0 1 11 <i>0'46</i>	0 1 3 <i>0'31</i>	0 2 1 <i>0'33</i>
Pansupari	0 2 3 <i>0'71</i>	0 2 10 <i>0'67</i>	0 5 2 <i>0'28</i>	0 6 1 <i>0'93</i>
Liquor†	0 1 5 <i>0'45</i>	0 5 4 <i>1'28</i>	0 6 9 <i>1'27</i>	0 7 10 <i>1'26</i>
Travelling to and from native place ..	0 2 2 <i>0'68</i>	0 5 4 <i>1'26</i>	0 7 5 <i>1'40</i>	0 9 7 <i>1'64</i>
Remittance to dependants .. ..	....	0 2 1 <i>0'49</i>	0 5 7 <i>1'06</i>	0 5 10 <i>0'94</i>
Others‡	0 3 3 <i>1'02</i>	0 4 10 <i>1'16</i>	0 7 8 <i>1'43</i>	0 9 4 <i>1'60</i>
Total monthly expenditure on miscellaneous items	1 12 5 <i>8'94</i>	2 15 3 <i>11'19</i>	4 0 11 <i>12'26</i>	4 13 1 <i>12'49</i>

*Includes 64 cases in which the expenditure on tobacco and matches was reported together.

†Includes 14 cases in which expenditure on liquor and bhang was reported together and 1 case showing expenditure on toddy only.

‡This includes expenditure on education, travelling to and from work, snuff, amusements, postage, bangles, trade union subscription, land revenue, insurance, provident fund, hair oil, and other miscellaneous items.

TABLE VI—*contd.**Average Monthly Expenditure on Miscellaneous Items*

(The figures in italics are percentages of monthly expenditure)

	Limits of monthly family income— <i>contd.</i>				
	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	157	73	45	32	872
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Hair cutting	0 9 3 <i>1'29</i>	0 9 7 <i>1'16</i>	0 11 0 <i>1'23</i>	0 12 1 <i>1'11</i>	0 8 0 <i>1'27</i>
Dhobi and washing soap ..	0 0 4 <i>1'39</i>	0 12 2 <i>1'48</i>	0 10 5 <i>1'13</i>	0 14 5 <i>1'33</i>	0 7 9 <i>1'23</i>
Medicine and medical fees ..	0 2 5 <i>0'34</i>	0 2 2 <i>0'25</i>	0 2 7 <i>0'28</i>	0 5 8 <i>0'52</i>	0 2 0 <i>0'22</i>
Tobacco including bidis, hukka and gadaku*	1 4 10 <i>2'99</i>	1 6 1 <i>2'68</i>	1 8 0 <i>3'61</i>	2 2 0 <i>3'13</i>	1 2 9 <i>2'97</i>
Bhang, ganja and opium ..	0 2 10 <i>0'39</i>	0 0 11 <i>0'11</i>	0 3 4 <i>0'36</i>	0 10 8 <i>0'98</i>	0 2 4 <i>0'27</i>
Pansupari	0 8 2 <i>1'14</i>	0 11 3 <i>1'37</i>	0 9 3 <i>1'01</i>	1 1 8 <i>1'63</i>	0 6 8 <i>1'08</i>
Liquor†	0 14 7 <i>2'03</i>	0 7 4 <i>0'89</i>	0 15 8 <i>1'71</i>	0 12 2 <i>1'12</i>	0 8 9 <i>1'09</i>
Travelling to and from native place ..	0 11 8 <i>1'63</i>	0 14 9 <i>1'79</i>	1 0 10 <i>1'83</i>	0 7 10 <i>0'72</i>	0 9 5 <i>1'06</i>
Remittance to dependants ..	0 8 7 <i>1'29</i>	1 1 8 <i>2'14</i>	0 3 2 <i>0'35</i>	1 8 0 <i>2'25</i>	0 7 1 <i>1'13</i>
Others‡	0 11 7 <i>1'61</i>	0 10 7 <i>1'28</i>	0 14 2 <i>1'54</i>	1 4 7 <i>1'89</i>	0 9 8 <i>1'47</i>
Total monthly expenditure on miscel- laneous items	6 3 3 <i>13'83</i>	6 12 8 <i>13'16</i>	6 15 2 <i>12'19</i>	9 15 7 <i>14'68</i>	5 0 0 <i>12'71</i>

*Includes 54 cases in which the expenditure on tobacco and matches was reported together.

†Includes 14 cases in which expenditure on liquor and bhang was reported together and 1 case showing expenditure on toddy only.

‡This includes expenditure on education, travelling to and from work, snuff, amusements, postage, hand-s. trade union subscription, land revenue, insurance, provident fund, hair oil, and other miscellaneous items.

TABLE VII

Extent of Debt Compared with Monthly Family Income

Ratio of debt to monthly family income	Number of instances	Percentage to total
Debt equal to or less than the monthly income ..	38	6.31
Debt equal to twice the monthly income and more than the monthly income ..	74	12.29
Debt equal to thrice the monthly income and more than twice the monthly income ..	48	7.97
Debt equal to 4 times the monthly income and more than thrice the monthly income ..	56	9.30
Debt equal to 5 times the monthly income and more than 4 times the monthly income ..	50	8.31
Debt equal to 6 times the monthly income and more than 5 times the monthly income ..	37	6.15
Debt equal to 7 times the monthly income and more than 6 times the monthly income ..	40	6.64
Debt equal to 8 times the monthly income and more than 7 times the monthly income ..	34	5.65
Debt equal to 9 times the monthly income and more than 8 times the monthly income ..	23	3.82
Debt equal to 10 times the monthly income and more than 9 times the monthly income ..	41	6.81
Debt equal to 11 times the monthly income and more than 10 times the monthly income ..	13	2.16
Debt equal to 12 times the monthly income and more than 11 times the monthly income ..	18	2.99
Debt equal to 13 times the monthly income and more than 12 times the monthly income ..	11	1.83
Debt equal to 14 times the monthly income and more than 13 times the monthly income ..	10	1.66
Debt equal to 15 times the monthly income and more than 14 times the monthly income ..	13	2.16
Debt equal to 16 times the monthly income and more than 15 times the monthly income ..	17	2.82
Debt equal to 17 times the monthly income and more than 16 times the monthly income ..	8	1.33
Debt equal to 18 times the monthly income and more than 17 times the monthly income ..	11	1.83
Debt equal to 19 times the monthly income and more than 18 times the monthly income ..	5	0.83
Debt equal to 20 times the monthly income and more than 19 times the monthly income ..	11	1.83
Debt equal to 21 times the monthly income and more than 20 times the monthly income ..	4	0.66
Debt equal to 22 times the monthly income and more than 21 times the monthly income ..	4	0.66
Debt equal to 23 times the monthly income and more than 22 times the monthly income ..	6	1.00
Debt equal to 24 times the monthly income and more than 23 times the monthly income ..	4	0.66
Debt equal to 25 times the monthly income and more than 24 times the monthly income ..	2	0.33
Debt equal to 26 times the monthly income and more than 25 times the monthly income ..	3	0.50
Debt equal to 27 times the monthly income and more than 26 times the monthly income ..	1	0.17
Debt equal to 28 times the monthly income and more than 27 times the monthly income ..	1	0.17
Debt equal to 29 times the monthly income and more than 28 times the monthly income ..	3	0.50
Debt more than 29 times the monthly income ..	16	2.66
Total ..	602	100.00

TABLE VIII
Rates of Interest Charged on Loans

Rate of interest per annum	Number of instances	Percentage to total
Nil	92	14.49
Below 6 per cent.	7	1.10
6 per cent. and below 12 per cent.	92	14.49
12 " " 18 " "	131	20.63
18 " " 24 " "	152	23.94
24 " " 30 " "	25	3.94
30 " " 36 " "	2	0.31
36 " " 42 " "	61	9.61
42 " " 48 " "	1	0.16
48 " " 54 " "	2	0.31
54 " " 60 " "	2	0.31
60 " " 66 " "	1	0.16
66 " " 72 " "	....	....
72 " " 78 " "	35	5.51
78 per cent. and over*	14	2.21
Unspecified	18	2.83
Total ..	635†	100.00

TABLE IX
General Information regarding State of Repair, System of Purchase, etc.

	Number of instances	Percentage to total
State of repair—		
Good	529	60.65
Fair	167	19.15
Bad	170	19.59
Unspecified	6	0.69
Total ..	872	100.00
Materials of dwellings—		
Pukka	493	55.39
Kacheha	379	43.45
Unspecified	10	1.15
Total ..	872	100.00
System of purchase—		
Cash	283	32.45
Credit	62	7.11
Both	507	58.14
Unspecified	20	2.29
Total ..	872	100.00

* The highest rate of interest reported was 225 per cent.
† In 33 cases, two rates of interest were shown.

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