

**EDUCATION OF WORKERS'
CHILDREN**

REPORT

ON

**AN ENQUIRY INTO THE PROBLEMS EXPERIENCED BY TEXTILE
WORKERS IN BOMBAY**

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REPORT

on

An Enquiry into the Problems Experienced by Textile Workers
in Bombay

A CONTRIBUTION

to

The International Year of the Child - 1979

by

The Ambekar Institute for Labour Studies
Bombay

September 1979

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MAIN FINDINGS OF THE ENQUIRY

Characteristics of Workers:

- 1) Nearly two thirds of the present generation of workers had received education before they took to work. The urge for educating children became even stronger in workers since the dawn of independence. (Para II - 5)
- 2) The obvious reason for this stronger urge has been, almost unanimously, the fact that education would improve their children's prospects for the future (Para II-6)
- 3) A very large majority of workers would like to avoid sending their children to municipal schools if they can afford to send them to private schools. This preference for private school was shown even by workers who had themselves no experience of schooling either in private or municipal school. (Para II-7)
- 4) The interest shown by present generation of workers in their children's education is exhibited mainly through provision of educational necessities, ensuring children's attendance at school and supervising home work or getting it supervised. (para II-8)
- 5) Indifference of teachers towards students is only a minor difficulty as experienced by the present generation of workers in educating children, major causes have been high cost of education (fees, books etc.) lack of proper guidance, inadequate space for study (Para II-9)
- 6) Workers' aspiration about educating children does not vary according to age, caste/community or their own level of education. The desire to educate children is not necessarily strong among persons in higher income groups than among those with smaller incomes. (Para II-10)

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7) The main extra sources tapped for educating children are: relatives and friends, community organisations, additional part time work and in some cases special savings for this purpose in banks and even economy in household expenditure to accomodate educational expenses. This is true of both manual and non-manual workers. (Para II-12)

Characteristics of Learners:

- 8) Children below 15 and receiving education form roughly the same proportion in both manual and non-manual group. There seems to be no discrimination between boys and girls upto the age of 15 years. After that age boys have a better chance of being educated further than girls. (Para III-2)
- 9) About 8% of children eligible for schooling do not get even initial admission in schools because of shortage of educational facilities (Para III-3)
- 10) The number of children changing their school, though sizeable, is actually small if account is taken of changes necessitated by the level of education. A worker may change his residence, difficult as it is in a place like Bombay, but his children will find it even more difficult to change their school/s (Para III - 7)
- 11) Though on an average the fees do not account for much as an expense item, workers perceive the burden of fees as heavy. In their calculation fees also include payment for extra tuitions when availed of. Boys are reported to spend more than girls on this latter item. (Para III - 9 and III - 10)
- 12) Evidence exists regarding discrimination against girls when it comes expenses on higher education. Such discrimination is relatively less evident in the non-manual group (Para III --12)

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- 13) By and large parents do not have career plans for their children. Manual workers are less conscious about career planning than non-manual workers. Career planning for girls is almost non-existent in both groups though girls in the non-manual group fare better than those in the manual group. (Para III - 13)
- 14) Level of earnings is an important factor in the formation of aspirations for higher education of children. At higher level of education, if reached by boys and girls, discrimination starts operating against girls after graduation. (Para III - 15)
- 15) There is a distinct demonstration effect in the building up of parental aspiration; it is affected positively if he sees his own or his neighbours' children earning and helping the family. Unemployed dependents are a damper on aspirations for educating children/wards. (Para III - 14 & 16)

Characteristics of adults:

- 16) In about a third of the families covered there was one extra earner, on an average, apart from such extra income that a worker and his spouse could earn. Extra earners were mostly males and unmarried girls. In most cases their earnings did help in financing other children's education. (Para IV - 3 & 6)
- 17) Employment Exchanges did little to secure employment for those earners; in most cases where employment was secured, it was the help of parents/relatives/friends that counted. (Para IV-4)
- 18) One in every seven families had to bear the burden of an unemployed dependent. There was in addition an extra burden of 'drop out's from education of about the same order though some of these latter were not actively in search of employment. (Para IV - 6)
- 19) A very large number of unemployed sought employment assistance through the Employment Exchanges in spite of knowing the

(iv)

ineffectiveness of Exchanges in this regard. Their registration at the Exchanges was merely to complete the formality for entry into certain types of employment for which such registration was deemed necessary. (Para IV - 10)

- 20) Nearly 70% of 'drop out's are reported to have discontinued their education because of failures or lack of interest in scholastic pursuits. The non-manual group is less tolerant of 'drop out's than the manual group. (Para IV - 16)

Workers Suggestions:

- 21) Workers show readiness to have loans for their children's^{education} but only at a low rate of interest. Institutions which already exist for this purpose should intensify their activities. (Para V - 2)
- 22) There should be adequate arrangements for vocational training and vocational guidance. Workers should be informed through their own organisations possible employment opportunities of the future so that they can choose the right educational career for their children. (Para V - 3)
- 23) In a place like Bombay where housing facilities are inadequate there should be public study rooms/halls in different localities where students can study quietly. This facility will have adequate demand from almost all localities. (Para - V - 4)
- 24) Education should be free upto the school leaving stage. The burden of school books at present on the parents/guardians is heavy and so it is on the students too. Government should examine how this burden could be brought under control. Some arrangements should be worked out for exchange of books too. (Para V - 6)
- 25) Practice in private schools of collecting donations at the time of admitting a child to the school should be abolished. It is discriminatory since only the more affluent sections of the community can buy school or college seats in this manner. (Para V-6)

- 26) The municipal authorities should provide health care to students in municipal schools, provide nutritious snacks; improve the image of municipal schools by controlling congestion in schools and by providing a better quality of education. (Para V - 7)
- 27) The corporation should collaborate with the relevant authorities in providing the facility at (23). It may be necessary to have a survey of unused facilities in different localities on the basis of which what needs to be done could be determined.
(Para V - 4 & 7)
- 28) While recognising the help which some employers give to workers for children's education, it was urged that the formalities which are associated with such help should be minimised. Discrimination which exists between workers and clerical staff in this matter should be abolished. (Para V - 8)
- 29) The Millowners' Association should bring to the notice of its members some of the good work which individual mills are doing in this regard in order that others can follow the good example. This can be their contribution to the International Year of the Child. (Para V - 8)
- 30) Trade unions in the industry should make arrangements to help workers/members to get their children school admissions. They should also intensify the work done by them in the nature of providing assistance through book banks, supply of exercise books, giving workers' children the necessary encouragement by public recognition of merit etc. Union should also see that there is no discrimination in such matters. (Para V - 9)

EDUCATION OF WORKERS CHILDREN

I - INTRODUCTION

Origin of Inquiry: The Ambekar Institute for Labour Studies (A.I.L.S.) set up early in 1976 took up as its first field project 'An Inquiry on Indebtedness Among Textile Workers in Greater Bombay' with particular reference to the Maharashtra Debt Relief Act, 1975. Though the inquiry was confined to that section of the Bombay textile workers which was within the membership of the Rashtriya Mill Mazdoor Sangh (RMMS), it did provide a fair indication of the level of incomes and expenditures of the workers covered together with the limits within which these vary, the level of indebtedness and the consciousness among workers of the legislation beneficial to them. The findings of the inquiry received fair publicity and helped the concerned trade union leadership in focussing attention on these aspects in their programmes of educating workers. When 1979 was declared as 'The International Year of the Child' by the United Nations, the A.I.L.S. felt that it should, as its contribution for the year, follow up the earlier inquiry on indebtedness with another which will throw light on some aspects of education of workers' children. Lack of adequate education is a general phenomenon in India and it expresses itself in the form of illiteracy particularly among the older population in rural areas and a fairly large proportion of women in urban areas too, though admittedly progress has been made in recent years through a fairly successful planning effort in the field of education at least at lower levels. An initial query with the field organisers of the RMMS revealed that the inquiry of this type would be useful in order to take the organisers' educational efforts still further. They also felt that if in the process of the inquiry some suggestions came from workers themselves, these would help to focus attention of the authorities concerned on the problems involved and the views of workers about them. It was, therefore, that while preparing the questionnaire for the inquiry some specific details regarding workers' views were also included.

The questionnaire actually administered is appended (Appendix I). To facilitate tabulation as indeed the conduct of interviews, the questions were pre-coded.

I.2 Earlier surveys like the Socio-Economic Survey of Bombay City undertaken in the mid 50s under the auspices of the Bombay University viewed the economic and social characteristics of the population of Bombay as a whole. Other inquiries currently in progress will be focussing attention on the urban poor and the impediments they have in utilising social services supplied by the city. While these do help, in a general way, to understand the position in different income groups in regard to the characteristics of people covered, the present survey will, it is hoped, have a greater operational significance to trade union organisers. Workers in the textile industry have been chosen for this purpose because

- a) the industry is the oldest established in the city
- b) it was possible through the organisers of the RMMS to have frank responses from workers, and
- c) in a way, the inquiry became a follow up of the earlier inquiry.

In regard to drawing conclusions for policy purposes at different levels of administration these factors need to be taken into account.

I.3 The suggestions that have emerged are directed to the Government, the Municipal Corporation, employers and trade union leadership. The inquiry also throws light on 'drop out's in the course of education among students, particularly those who have not completed ten years of education, classified according to different groups and to some extent the prevalence of unemployment among those who are over the age of 15 years. Information is also available about how far workers educate their children/dependents. Some questions on the level of education are directed at the worker himself. These have been posed with a view to understanding how and to what extent

attitudes towards education are changing among persons in lower income groups. Because of housing shortage, in some families many adults who were employed and who continued to be a part of the household were also found. Characteristics of this category too have been separately analysed. There is an attempt to see whether even in this group there are differences between persons who are doing what are considered to be manual jobs and those who are engaged in other categories of work (i.e. non-manual). The questions relating to who suffers more, a boy or a girl, when it comes to the question of priority in a worker's mind for continuation of education have yielded some interesting information. Finally the responses are related to their level of income and generally how children's education is financed.

I.4 Sampling Procedure: For the earlier inquiry on indebtedness a random sample of 2000 within the membership of the RMMS of over 1,00,000 distributed over the textile mills in Greater Bombay was found adequate. That inquiry had revealed that 516 workers were having children in the age groups which were considered appropriate for education and who spent more than Rs.5/- a month on their children's education. It was these workers who were considered eligible for administering the questionnaire of the present inquiry. Of this total some were not traceable in the concerned mill; to some others the inquiry was inapplicable in the sense that they did not have any children currently in the educational institutions though at the time of earlier inquiry they had ^{incurred} expenditure on education. The information supplied by a few others could not stand scrutiny because of lack of consistency. Only 450 supplied information which after scrutiny was found acceptable for further analysis. The main difference between this and earlier inquiry was that whereas the former inquiry covered a random sample, the present one relates only to those in the previous inquiry whose characteristics are earlier mentioned. It should thus be considered as an extension though with a time lag of the previous inquiry on a random sample basis, but going in depth in

regard to a specific item of expenditure (expenditure on education) and relating the same to the main focus of the previous inquiry i.e. indebtedness, as also to other factors. This will indeed affect the applicability of the conclusions as would emerge to textile workers as a whole but it is expected that whatever is revealed may provide an indication for practical action. It is because of the time lag that no attempt has been made to compare the earnings of the respondents and the expenditure incurred by them on education separately at two points of time but analysis has been confined only to what has been happening currently. No 'in depth' statistical analysis is undertaken; some very broad conclusions in terms of percentages/ratios alone are attempted.

I.5 The inquiry was conducted by the Institute's investigating staff which visited different mills and collected responses of sampled persons. Regular discussions were held with the staff, not only to check the progress of the inquiry but also to sort out difficulties in administering the schedule. In view of the change-over of shifts, a system prevailing in Bombay textile industry, it was necessary to have the inquiry spread over a period of three months, in order to cover all the concerned workers. The schedules filled in had to be scrutinised for internal consistency and such further elucidation necessary had to be obtained by paying a second visit to the unit concerned. And yet, as mentioned earlier, some schedules had to be rejected.

I.6 Limitations: Apart from the limitations mentioned in I.4 some other limitations which are associated with all such inquiries need to be set out. It is necessary to recognise the apathy of certain workers to disclose personal details; the usual evasive answer (not applicable) is given at times and even collecting information through indirect questions had to be resorted to. The main focus of the inquiry i.e. linking of education of children or its stoppage due to various difficulties, however, has not suffered on this account. When the workers are approached for any inquiry about income there is always,

in workers' mind, the fear of wage adjustment and more recently the expectation of listening to gratuitous advice about family limitation. These aspects are not new to this inquiry as they were present in the earlier inquiry too. To that extent this extension of the earlier inquiry could be consistently interpreted with details about workers' expenditure pattern and balancing of income and expenditure. Since this report will have an independent status the conclusions of the earlier survey of the Institute have been appended (Appendix II).

I.7 Scheme of the Report: The report is divided, apart from introduction, into four sections each dealing with certain aspects of education of workers' children. Section II discusses the characteristics of the 450 workers referred to at I.4. The section to follow brings out the characteristics of children/adults, in the respondents' family, undergoing education at present. The next section discusses mainly with regard to adults staying with the respondents, the employment/unemployment status and the relevant features of 'drop out's from education and the final one provides comments on respondents' suggestions regarding childrens' education.

II - MAIN CHARACTERISTICS OF WORKERS

II.1 It is not intended to supply minor details of workers by different departments nor by their designations; nor will it be the intention to provide details according to religion, caste, migration particulars and other characteristics in the form of tables. Yet, in what follows, the main characteristics will be set out in a descriptive form on the basis of some broad classifications though statistics have been collected with narrower groupings. Specific reference to scheduled castes has been made wherever it is thought appropriate.

II.2 As would be expected the strength of workers by department reflected that in the industry itself; for example workers in weaving, folding or in spinning, winding, engineering, mechanic, sizing and doubling departments, constituted roughly about 75% of the persons interviewed. The relative strength of the designations covered in the inquiry reflected the general position in the industry as a whole. As mentioned in the earlier section the information regarding non-manual workers has been tabulated separately to discern whether there are differences in attitude towards childrens' education as between the two main groups - manual and non-manual workers.

II.3 Most of the respondents belong to the permanent category, almost 97% of them. The workers' age groups which are most relevant to the inquiry would be 31 to 55 and almost 92% belong to the age limits mentioned. About half of these workers, however, belong to age group 36 to 45. The length of employment of about 72% of the respondents was 16 to 35 years indicating a fair measure of stability in employment in Bombay. Almost 90% of those who were interviewed earned gross wages in the range of Rs.400 to Rs.800. Those earning between Rs.400 to Rs.600, however, constituted the larger bulk; they formed about 75% of those earning less than Rs.800/-. As was revealed in the previous inquiry gross wages of workers can only be one indicator; there are always some deductions from these wages, a major part being for repayment of short term loans from the cooperative society in the mill or advances received from the mill against wages earned. Wages after deductions amounted to between Rs.100 and Rs.600 in 90% of the cases. Here also a larger bulk belongs to persons whose 'take home' wages were between Rs.200 and 400. There were some cases of reported subsidiary income of the respondent; 19 cases in all, though in 3 of them this income was more than Rs.400 a month. Apart from it, the income of the head of the family was supplemented by that of his/her spouse. In 15 cases this appeared to be quite sizable; it was more than Rs.400 a month in 12 of such cases.

II.4 Another feature to note was that because of shortage of housing or out of respect to tradition, in many families one found children who had grown

into adulthood (i.e. who had crossed the age of fifteen) living with elders: with their parents (or one of them). Some of them were even married and had their own young ones. They had, in several cases, independent means of livelihood and probably some undisclosed arrangements with their parent/s for sharing of expenditure. In some cases, the head of the family acknowledged that education of his dependents who were below the age of 15 (our definition of child) ^{or even others} was possible because of the help given by such earning dependents. Analysis of relevant details of this phenomenon is found elsewhere in the report.

II.5 Education: Of the 450 workers as many as 36% reported themselves to be illiterate and the another 45% had not completed their primary school. Those who completed high school and level above that formed nearly 5%. The remaining had left school at various stages from the completion of the primary to somewhere at the middle school or high school stage. The high percentage of totally illiterate workers appeared to be unexpected. One would like to believe that illiteracy particularly among textile workers because employers for some time past have been insisting on literacy as a pre-entry qualification, was confined to age groups 50 and above but it seems to encroach on some other age groups too. 32 respondents had received vocational training appropriate for their work. Among those who have had some education, nearly a sixth received education at their native place only and the remaining were educated either wholly or partly in Bombay. As would be expected a large bulk of the interviewees had education in a village school or municipal schools though 10% of those who were educated had joined private schools and another 15% had supplemented education available in municipal schools with private education. The interest shown by the parents of the respondents in the education of the latter was reflected by the fact that the parents of 2/3 of those who received education had shown positive interest in educating their wards even in the generations gone by. This was true, of course, more in the case of workers in younger age groups than in case of others; by and large workers

below the age of 45 showed this characteristic. This is an indication that the need for educating children (i.e. present respondents) had begun to be felt with the dawn of independence; whether the need could be translated into action was another matter. Other related questions regarding the difficulties which workers had in educating themselves need to be recorded. There were only two cases where it was reported that the worker could study as much as he wanted; another 10% did not study because they had no liking for education. In addition 15% could not get admitted to school. All others had some problem or other in pursuing their education to the stage which they wanted to reach. It is likely that in many cases their aspirations may have been unrealistic, though a probe into this aspect was not considered prudent.

II.6 Attitude towards children's education: A very large number of workers, almost 90%, reported that they wanted their children to study and hoped that they will be able to educate their children. The difference in this and similar percentage in the last paragraph needs to be noted. This is a substantially high percentage indicating a positive attitudinal change among the present generation of workers. The reasons for this attitude towards education was understandable in the sense that workers did not want their children to suffer the same fate to which they had been reduced. Hardly 5% of the respondents said that the purpose of educating their children was for the latter to acquire more knowledge and over 90% stated frankly that education would improve the prospects of their children getting better opportunities in life than the parents had the privilege to enjoy.

II.7 The question as to where workers wanted children to be educated, showed a response distinctly favouring private schools. In a fifth of cases the workers reported that their children were actually studying in private schools whereas about a sixth of them, though preferring private schools could only afford municipal education. About 10% reported that their children were studying at the native place. Unpopularity of education in

municipal schools even among those who had no experience of other schools seemed to be obvious. This seems to be a point which the Municipal Corporation should take note.

II.8 Parental interest in children's education: Some unexpected responses were evident regarding the extent of interest workers took in their children's studies. Only six persons reported that they did not take any interest but the remaining expressed positive interest in seeing to it that the facilities provided by them to their children were properly used. Such interest could be by visiting the school, helping the child in his/her studies, providing within limits whatever is necessary to the child, seeing that the child works regularly, ensuring regular attendance at school and even arranging for somebody else to help children out in their home work where workers found themselves out of depth in this regard. Since the responses were mixed, and multiple at that, the three largest categories reporting more than 80% in each case were:

- i) provision of school necessities,
- ii) ensuring regular attendance of the child at school, and
- iii) supervising studies at home or getting studies supervised;

over 60% of guardians reported visiting the child's school. The responses to the kind of education which they wanted children to pursue - technical or otherwise or a specific faculty - suggest that while a large number of workers felt that their children were too young for them to make a choice, hardly 7% of the parents reported their children already undergoing technical education. In almost double the cases, the wish of the child prevailed in the sense that the child did not want to pursue a technical line. While this does not conclusively establish liking or aversion to technical education, preference for non-technical courses seemed to have an edge over that for the other type. This preference has to be seen in the context that 13 out of 15 workers belonged to the manual group.

II.9 A multi-response question raised with workers was regarding

problems in educating children. These could be i) no place for study, ii) had company, iii) no guidance, iv) high cost of books, v) indifferent attitudes of teachers and vi) high fees and/or difficult economic conditions. It is interesting to observe, at a time when teachers are being accused of being indifferent to students, that only about 15% of the respondents referred to this aspect as one of the problems. Teachers have their own problems particularly when the price line always disturbs their calm and yet when it comes to attending to a child in school their sense of responsibility seems to get the better of their other worries. Major cause of course was high cost of books, fees, lack of guidance and even lack of place for study.

II.10 Workers' aspirations about educating children: The data on workers' aspirations for educating children show that hardly 2% of workers stated that they did not aspire to educate their children. Over 3% reported that their aspirations in this regard have indeed been fulfilled. A somewhat smaller number stated that, for reasons other than their individual aspirations, they were not able to succeed in educating their children. The remaining respondents had a definite aspiration in this regard and this did not vary either according to the age of the respondents nor for that matter because of the caste/community to which the worker belonged. The data reveal, however, that the percentage of persons who have been able to achieve their aspirations is distinctly lower among the Harijans. This may be probably due to income disparities. A deeper probe seemed to be called for but the information for undertaking such probe was not available. The sample seemed to be inadequate for analysing responses of Harijans according to their income groups. With regard to relationship between aspirations and gross incomes the same pattern was noticed. Difference among age groups also did not appear significant. This means that by and large the desire to educate children is not necessarily strong among persons in higher income groups than among those with smaller incomes. Even more interesting is the fact that the desire to

educate children is not a function of the level of education of the respondents either. One finds more or less the same keenness among workers with education or without in regard to educating children. This is perhaps due to the fact that among literates a large group of respondents had themselves received education below the high school level and thus distinction between them can be hard to draw. There is slender evidence to show that, among those who have completed high school education the aspiration for giving their children better chance in life through education, and also success in this effort, are somewhat higher.

II.11 School preferences: Almost 10% of workers have their children educated at the native place. This seems to be true irrespective of the age group to which the respondent belonged. It cannot be said for instance that younger workers would like to leave their children to be educated at the native place because of unsettled conditions in Bombay. Their behaviour in this regard has been the same as that of the more settled workers belonging to age groups, 45 and above. Surprisingly, almost all persons who are educating their children at the native place fall in the income group between Rs.400 to Rs.800 per month. As mentioned earlier the most common place (though not preferred) for educating children is naturally the municipal school where over 60% of respondents send their children. Those who would like to send their children to private school but could not do so because of not getting admission or because of lack of knowledge, form only about 3% of the respondents. The more important statistics in this regard are regarding the reasons for not sending children to private school. In a large majority of cases, irrespective of the age groups, it seems that the workers cannot afford getting their children admitted to such schools. The choice of school which a worker can make, does not seem to be dependent on his age. As regards his income, however, the tendency seems to be that among the persons who send their children to private schools a larger percentage belongs to those whose incomes are Rs.600 and over. The distance of the

school from the place of residence is not a relevant factor either in case of young or old workers nor is it a consideration among workers falling in different income groups.

II.12 Meeting Expenses on Schooling: Nearly four fifths of workers reported that educational expenses were beyond their means and yet sending children to school was common among them. There is a subjective element in this response in the sense that even small extra expenditure is likely to be reported as 'beyond means' as well as larger deficits in the workers' budget. Among those who responded in this manner i.e., 354, a very large number (266) borrowed money. A more interesting response appeared to come from 72 persons, who reported economy in daily expenses in order to educate their children. About a sixth of workers stated that they had to stop education because of lack of resources and 12% attributed the discontinuance of their children's education because of their indebtedness. Only a sixth of the respondents are able to take the education of children in their expenditure style. Among the different sources they tap for educating their children apart from borrowing money and economy in daily expenses, were mentioned a) financial help from relatives/friends; b) free ships available to students; c) part time employment; d) loans from Life Insurance Policy; e) earnings from other members of the family; f) use of bank deposits specially made for the purpose of educating children. While the percentage of those who borrow money for education is high and understandable, some of the other responses exhibit prudence of workers or intelligence of their wards. There is also an element of return on investment on education of older children exhibited in responses. One would not have expected in the earlier generation of workers that they would go to the extent of depositing money in a bank for educating a child (representatives of that generation would not have that much to spare) or for that matter taking out an educational policy for the purpose; possibly such policies were not popular in those days even in higher income groups. Three

other causes i.e. taking additional part time employment or using earnings of other family member or even relying upon relative/friends show the keenness in workers not to allow the children's education to suffer on account of lack of funds. One need not use a specific class label to describe such attributes; some of the respondents seem to have a resemblance with those belonging to lower income earners in non-manual groups. Manual/non-manual barriers in terms of aspiration for education therefore seem to be disappearing.

II.13 What has been said above is on the basis of tables 1 to 9. The intention in the write up has been to highlight some of the dominant responses and draw conclusions therefrom. There is no attempt for stating the obvious in the sense that there has been a distinct change in aspiration over a generation or two in regard to educating children. Reasons for this are obvious: change in total environment: political, social, economic and cultural, demonstration effect, an increasing awareness of social equality and the like. The fact that he is choosy about where he should educate his child is significant. His dissatisfaction with municipal education is an action point for trade unions whereas some of the rare cases of prudence which workers have shown are examples which could be used in workers' education programmes.

II.14 Individual responses about difficulties in educating or not educating their wards in terms of broad classifications have their use in understanding the magnitude of the problem. Some peculiarities, a selection of which are recorded below, may be useful as supplementary information, stray cases though these may be.

- i) Want of fixed housing accommodation and having to shift from one place to another means change in school, uncertainty in getting the child admitted in a school in the neighbourhood and hence discontinuance of education; there are cases of a worker staying in Dadar having to send his child to a school in Andheri.

- ii) Younger children have to suffer if the older child is educated and remain unproductive. Skepticism for education overtakes the parent.
- iii) The type of economies in expenditure they look for in educating children are in the nature of making old clothes go longer, cut on entertainment and even saving on some meals.
- iv) Among the inability to guide a child in studies were mentioned the limitations placed on it by workers own education level; a more specific mention was made by some to 'new mathematics'.
- v) Inability of a worker to pay school fees of his child consecutively for three months due to his own illness deprived the child of the chance to appear for examination; the child subsequently became a 'drop out'.
- vi) There is recognition that the child's education away at the parent's native place is unsatisfactory because of lack of supervision and the psychological urge in a child to stay with parents. In earlier generations such urge was confined to more privileged groups in the society.
- vii) Workers get disillusioned about educating children, in addition to (ii) above, because they see around themselves educated children of their neighbours being unable to put education to productive use.
- viii) Some Harijans stated that the income limit below which their children can get concession in schools is now unrealistic because of high prices; concession is also not an unmixed blessing since the quality of attention which a teacher gives is said to suffer.

III - CHARACTERISTICS OF WORKERS' CHILDREN

III.1 We propose to discuss in this section the various characteristics of workers' children who have been receiving/have completed their education, maybe even years back. As pointed out in para II.4, there are cases where adults in family (over the age of 15) are still on their way to completing their education. For the purpose of this discussion, it would not be appropriate to include in the category of children all adults, but those who are pursuing their education, though above the age of 15, may still need to be described, and information about them analysed. This age-based definition is admittedly arbitrary. We use it merely because of the stipulation in the Factories Act, 1948, according to which a boy or a girl cannot be admitted for factory employment even on a part-time basis unless he/she attains the age of 15 years. We also do not strictly adhere to the definition of primary, secondary and higher education in the sense in which they have been used in popular parlance. We define these instead by using the criterion of period for which a child is at school namely, upto 5 years, 5 to 10 years, 10 years and above. This classification has been adopted to facilitate interpretation of data; in any case in the present controversy about educational classification according to the new system 10 + 2 + 3 and the older one primary, secondary, higher secondary and advanced, it would be difficult to define schooling according to stages. Years put in for education, though these will include failures, and may not necessarily reflect educational attainment, would provide an adequate indication in relating children's education to the level of family expenditure on it. In all the tabulations which have been made with regard to the education of children, these assumptions need to be kept in mind. As mentioned in the earlier section, a distinction has also been made about children (and adult dependants) of the manual and non-manual workers. This distinction is merely to discern whether there are any attitudinal differences towards education of dependants in these two groups. For the same purpose children (and adult dependants) have

been classified by sex in order to see whether a conscious difference exist in the workers' mind about the need for education of male as against female children.

III.2 Classification of dependants: The 450 families surveyed had between them 1663 dependants, an average of 3.7 dependants per family. A detailed age/sex and learning/employment status of these dependants could be seen in table 10. The total picture that emerges from that table is somewhat like this. Of the dependants about 8% are already earning. Thus average of number of dependants per earner is 2.78; 1082 or nearly 65% irrespective of their age are learning, 11% have dropped out of their educational career. A small number happen to be physically and mentally handicapped. These along with children below the school going age form about 12% of the total. 66 dependants were reported to be actively seeking work but unemployed. The percentage of learners in the manual and non-manual workers children does not appear to vary significantly; the figures suggest broadly that

- i) children below the age of 15 and receiving education form the same proportion in the non-manual and manual groups,
- ii) slightly higher percentage of female learners than male learners are found in both groups,
- iii) as between groups there seems to be no discrimination shown to boys or girls at least till the age of 15 in respect of education,
- iv) in the above 15 - category a much larger percentage of boys get a chance of continuing their education in the manual group as compared to girls in these families. So is the case with the non-manual group too,
- v) as between boys belonging to the two groups, a much larger percentage coming from non-manual groups are able to continue higher education than that found in

the manual groups. The same conclusion holds good for females in the two groups i.e. girls in non-manual families got better opportunities for continuing their education as compared to those in the other group;

vi) the 'drop out' rate shows some interesting features.

As against less than 9% in the case of manual workers' male learners, girls drop out at a rate of over 12%. For boys in non-manual group 'drop out's are higher i.e. over 10% but girls seems to have maintained a rate of less than 9%. A larger percentage of 'drop out's in both groups is found in the age group 15 and over irrespective of sex. Reasons for a higher drop out rate after the age 15 can be many and varied. In case of boys a major hurdle could be inadequate opportunities for higher learning; in case of girls different plans in the parents' minds for them (with or without girls' active involvement),

vii) of the 192 children not going to school 89 were below the school going age i.e. had not completed four years, the minimum age at which a child is normally sent to school.

Surprisingly of these 89, 25 were deaf and dumb which means that their chances of schooling when they come of age were not bright. Another 9 were mentally deficient, 3 boys and 6 girls all over the age of 9 years and all belonging to manual workers. There were also 3 dumb and deaf girls in addition, in the same group.

III.3 Thus of the 103 children eligible for schooling but not getting education, legitimate excuse for non-admission was there only in case of about a dozen children; shortage of schooling facilities may have accounted for the rest. For such a situation to exist when early years of schooling are

recognised as compulsory, the responsibility will have to rest somewhere. The other surprising statistic is that all the handicapped children are concentrated in the manual group. Could this be a mere coincidence? A deeper probe than it was possible for us to undertake would be necessary to understand the phenomenon better.

III.4 Learners - age group: Table 11 shows the distribution of 1082 students by broad age groups in the manual and non-manual families. One should, on the assumption that the distribution in the age group of learners to be fairly even, expect that roughly the same number of boys and girls should avail themselves of educational facilities. The fact that the number of boys far exceeds that of girls could indicate some bias in the parents/guardians about whom to educate. This is somewhat more pronounced in the case of manual workers families as compared to those of the non-manual group. The evidence of such differentiation is particularly strong in the age group 15 and above for both types of families; it is understandably less pronounced in what may be called white collar families. If therefore, in a family one has to make a choice as to whose education beyond the age of 15 is to be continued (boy's or girl's), the parents preference seems to be clear. Whether this preference prevails irrespective of the performance of a boy or girl at school or not is difficult to say. There is strong evidence to suggest that merit being equal continuance of education of the boy has become more important in the families surveyed. The same tendency exhibits itself at the start of the educational ladder; girls being sent to school later than boys especially in the manual groups.

III.5 School Preference: If one goes on the assumption, on the basis of what the respondents mentioned as their scale of preference in schools in regard to their children's education, private schools have a better chance of being selected than municipal schools. Parents seem to send children to municipal schools if private school admissions are closed or expenditure on such schooling is beyond their means. If data presented in table 12 are

examined on this basis some interesting conclusions follow. Leaving aside the numbers in kindergarten schools which in popular view are availed of by non-manual groups (a view disapproved through inadequately by the present inquiry), the larger percentage of girls in the manual group being sent to municipal schools speaks for itself. In these families, perhaps a feeling prevails that any education is good for a girl but the boy has to go to a preferred school. There is however a relative parity between the boys and girls in the non-manual group in this regard. Examination of the last two supports the inference just recorded. As against nearly 7% of boys receiving higher education in colleges or technical institutions, the percentage of girls is hardly 1.6 in the manual group. This bias is not seen in the non-manual group, or at least it is less evident.

III.6. Learners - Performance A reference has been made earlier to the learner's performance at the educational institution. One way to judge it would be by understanding a boy's or girl's failure in the examinations that count. Whereas the percentage of 'no failures' in the case of girls in the manual group is somewhat lower than that for boys, in the non-manual group girls have a distinct edge over boys. Also to be noted is the phenomenon that three or more failures in the case of girls are rare but they do occur in the case of boys. A possible explanation is that if a girl shows poor performance as indicated by her results she will not be allowed to continue her education whereas parents will be somewhat more indulgent to boys in similar position. There can also be an inference that since a larger percentage of boys goes in for higher education they are exposed to the risk of failures more than girls. Beyond these broad conclusions regarding parental attitudes and reasons for failure, one should avoid drawing specific conclusions in regard to comparisons between manual and non-manual groups in regard to this aspect of the inquiry.

III.7 As stated earlier, quite a few workers have settled down in Bombay for some time; this is reflected in the low percentage of children being

educated at the native place of their parents. Another indicator of stability of residence is the continuity in schools where children are sent for learning. Table 14 indicates that roughly 2/3 of students did not change their school. In the case of another 7% change in educational institution was a must because they had to transfer themselves from kindergarten to a regular school or from a school to college/technical institution. Taking these factors into account as well as the desire of the parent to transfer his/her ward from municipal to private school, (there can be traffic the other way round too if the boy or girl does not do well in a private school), the incidence of school changes could be considered to be small. In any case, the difficulties people experience in getting children admitted in private schools, particularly for the middle educational levels, makes one wonder how in the sample we got as high as 7.5% of boys/girls reporting change in educational institutions on two or more occasions. No meaningful comment is possible as regards the differential behaviour of the two groups manual and non-manual nor is it necessary to view this phenomenon in terms of the sex of the child.

III-8. Concessions: Educational concessions received by students are shown in table 15. 37.5% of students reported no educational concession at all. A larger percentage of girls in the manual group are in receipt of concessions than boys from the same group; the position gets reversed in the case of students in the non-manual group of respondents. Two largest concessions are accounted for under the headings 'fees' and 'fees and books'. This is understandable since there is a relative preponderance of children availing themselves of education in municipal schools and about 50% of them are in early stages of schooling. One should have hoped that educational concessions given to Harijans as a community would have shown up in the inquiry but the results do not indicate anything significant in this regard. Open scholarship holders are only three in number and of these two happen to be students from the non-manual group, a relatively significant proportion. The predominance of school among sources of concession seems to suggest that though the concessions are

from some other source since these may be disbursed through the school, it becomes attributed to the school itself. This probably makes uncertain the information on the distribution of concession holders according to the sources of concession. Some of the communities with a strong regional identity (Konkan for instance from where a substantial part of Bombay textile workers used to hail) have established educational assistance schemes for wards of workers coming from that area. The incidence of such assistance does not match with the strength of these communities in the textile industry. This is possibly because to qualify for assistance there may be other considerations too apart from the one depending upon native place. Employers are reported to have provided concession. So has the Rashtriya Mill Mazdoor Sangh, the representative trade union of textile workers. But considering the magnitude of educational help needed, there seems to be a case for widening the scope of these schemes. Specific suggestions have come from respondents in this behalf and those will be commented upon in a separate section. There is also the other point: For several of the respondents concession in educational expenditure is always related to concession in or total remission of fees. It is also possible that the investigating team did not probe sufficiently into this problem. This doubt arises from the fact that in another table which shows the fees paid the number of those who paid no fee is identical with the total of those receiving some concession or other in every category.

III.9 Incidence of Fees: Since the numbers shown under 'no fee' have been already commented upon above, it would be appropriate to analyse the information on the amount of fees paid. It is necessary to state at the outset that the practice of collection of fees differs according to institutions (usually those providing education in the lower rungs of the ladder, upto about ten years of schooling, collect fees monthly and others providing collegiate and technical education collect fees in two or three instalments a year). With this broad classification which is to some extent corroborated by another table (table 12), it would appear that among those who pay fees on a

monthly basis more than half pay between 5 and 10 rupees a month. Surprisingly enough payment of fees of Rs.20 and above is confined to a dozen boys and girls all of whom belong to the manual group. Equally interesting is the fact that of those paying Rs.500 and over annually (14 in all) apart from one girl belonging to the non-manual group, the remaining 13, 9 boys and 4 girls, all come from manual workers' families. Even allowing for sampling vagaries, the difference seems to be significant. There is a difference between the numbers receiving college/technical education (67) and those paying annual fees (46). This is partly explained by concession for pursuing education at higher level availed of by some and partly by difference in the periodicity of collecting fees; among these institutes of higher learning^{too} some may be collecting monthly fees. It is also possible that the respondent may be making mental calculations and converting annual/half yearly payments into monthly dues.

III.10 Tuitions: Apart from the regular fees which students at various stages have to pay, a regular feature of the educational system of these days is tuitions outside the school to supplement what is or what is not learnt during the school hours. This need accounts for the proliferation of tuition classes in recent years. In the early stages of providing such supplements the help was more or less restricted to middle level or high school standards; it now extends to college students and even to those pursuing post graduate careers, competitive examinations for prestigious services and the like. True to pattern therefore we had in our sample, more than 15% of boys and girls availing themselves of this facility. The percentage was somewhat higher in case of non-manual groups and also higher among boys as compared to girls; in either case the difference may not be considered significant. If however, more boys than girls are allowed to avail of this facility two conclusions are possible;

- i) girls may not need such extra help because of their better performance generally, to which a reference has been made earlier; or

- ii) parents do not consider this extra expenditure worth while in case of girls.

There can be some truth in both the hypotheses. In terms of extra expenditure which a family may have to incur on this account, there were cases where such expenditure had gone in the range 250 to 600 in three cases all belonging to the non-manual group but the bulk of the remaining spent less than Rs.30 per month on this account. This is understandable since engaging a tutor or availing of special classes for this purpose is not an all the year affair; in a large number of cases this need is felt in the second term and particularly in the closing months of the academic year. Period during which the respondents were approached for collecting information will influence the magnitude those seeking such help. Since the inquiry was conducted in the early months of 1979, months during which students are expected to prepare themselves for their examination, an upward bias is likely to be introduced in these percentages. A parent can choose the school near his residence invariably but when it comes to sending his child to a tutor or tuition class he makes choice which is presumably in the best interest of the child and such a tutor/class may involve an additional expenditure in the form of transport. And a discussion on this aspect of expenditure follows.

III.11 Transport: Use of transport and expenditure on it have been shown in tables 18 and 19. As expected 7/8 of learners do not use any transport at all; in the case of children educating themselves at the native place, about 13% of the total, the question of transport is non-existent. The use of transport is possible because Bombay has an organised public transport system. School buses are naturally more expensive than public transport; unless circumstances demand it, its use is confined to higher income groups. The fact that 9 students use such exclusive transport indicates not so much the affluence of their parents but their strong urge to provide education to children in schools with such facilities. The normal mode of transport, as could be

understood is either bus or a local train cum bus. Between these forms of transport about 99% of students ^{using transport} are accounted for. About half of the users spend between 5 to 15 rupees on this facility. There are adequate number of cases where transport costs fall between Rs.20 and 50. A probable explanation for such high cost can be:

- i) students, particularly at senior levels have to use this facility both for going to school and to tuitions/tutorial classes
- ii) the places where they stay or educational institutes where they learn are inaccessible to cheaper transport viz. train and
- iii) there is a possibility of some overstatement of expenditure on this account as in case of other items too. Use of transport is less common among girls; it is more common among non-manual group than in the other (about 24% as against 9%).

Information was also collected regarding the time taken by students to reach their educational institutions. This is not presented in tabular form for obvious reasons. The sense of time among boys and girls of school-going age leaves much to be desired; this is so even among the elders in the family. And yet taking the responses for what they are worth, 84% of the students took less than 15 minutes to reach school. There were at the other end 17 students who reported one hour or more to avail themselves of their educational facility. Heavy expenditure incurred by some of them can be probably attributed to the time taken for travel of this magnitude. It is necessary to caution again that this information should be used, if at all, with all the limitations attached to it.

III.12 Aspirations: One would have liked to understand from the students themselves what their aspirations are both in regard to educating themselves and also about the career they wished to plan for themselves. Since about 85%

of learners are below the age of 15, it appeared to us to be more appropriate to understand the parent's plan for them. Table 20 which is based on parents' responses brings out some interesting features. For more than half the number of students, the parents' aspirations do not go beyond 10 years of schooling for their sons/daughters/wards. For another 35% of students the respondents would like them to complete their graduation. Preference for technical education for their children was relatively low. Tendency, therefore, still seemed to be for education which will take children to non-manual work. Parents of one in sixteen students seemed to be undecided, and understandably so, because the children may not be showing any specific inclination or such inclination as recognised by the parent/guardian may have, in the latter's mind, an unrealistic ring. Classification by sex of the child and by colour of parent's collar may be worthwhile. In the manual group parents of 53% of students would want the latter to complete their education after the tenth year of schooling as against the non-manual group where a comparable figure works out at 45%. For graduation the respective percentages are 34 and 39. Students whose parents have not decided about how far their children should continue their education form about 7.3% in the case of the manual group and 2.7% in the non-manual group. It is not possible to state to what extent differences in response from the two groups in the three different categories of expectations about their children are significant. One could merely say the obvious that in the non-manual group there is less of indecisiveness and possibly a greater desire to allow children to reach reasonable standard of education. Bias against girls seems to be somewhat more prominent: whereas in the case of 70% of girls the parents' idea would be to limit their education upto ten years of schooling in the manual group, for boys the corresponding figure is only 39%. A much larger percentage of boys than girls will be allowed, if circumstances permit, to continue their education to the graduate level. Such discrimination against girls is also seen in the non-manual group though in terms of percentages the difference seems to be less glaring.

III.13. Career Plans: Learners' classification according to parents' plans for their children's career (Table 21) has produced less satisfactory results in the sense that nearly three fourth of the responses are in the category - 'no plans' or 'drift' or 'do not know'. While one recognises the difficulty in reply to questions under this head, since the employment market is already tight and promises to be tighter still by the time the children get thrown on it, lack of some forethought may create difficulties of a different type later. Leaving this aspect of responses aside one could examine the picture in the light of positive parental responses. There is reason to infer that the non-manual group is more positive about their children's careers than the manual group in the sense that 44% of the children have their careers planned by parents in the former as compared to 24% in the manual group. Within each group there is a distinct sex differentiation; relatively more girls are allowed to drift in their careers as compared to boys in both the groups and a higher percentage of girls in the manual group have no career planned for them by their parents as compared to girls in the other group. These group disparities seem to be even more pronounced in the case of boys. Some of the plans look obvious e.g. in view of more women looking for a career in the teaching profession there is expected to be an obvious preference for it in both groups. Males are preferred in mechanical and technical occupation; this is also borne out by the table. Somewhat greater preference for clerical and typing positions for girls is also in line with current practices of recruitment. The only incongruity that strikes is the parents' preference for medical profession. While the numbers in case of boys in responding households do not show significant difference in the two groups, in case of girls the manual group seems to be somewhat more ambitious. One question remains. What can one say from tables 20 and 21 about the compatibility of parents' educational and career plans for their children? Only some general observations are possible on the basis of professional education which parents want to impart to their children. A rough analysis of the details on which table 20 is based

shows that while in the case of the medical profession a smaller number of persons are (or will be) in the educational pipe line, in the case of mechanical/technical careers it is exactly the reverse. No specific comment is possible in regard to other categories.

III.14 Aspirations classified according to parents' earnings: It would be useful to relate parents' aspirations about their children's educational career as discussed in the last two paragraphs with the parents' earnings. Hopefully this search may throw some light on the possible fulfilment of aspirations. There is of course the general evidence that irrespective of the workers' capacity to spend, a good performance by boy/girl may goad the parent to collect the necessary finances for education through means open to him. This has also its limitations. Tables 22A and 22B supply information in case of persons earning below Rs.600 and those above Rs.600 respectively. The classification above the graduate level in these tables has been broad because what needs to be established can be seen even with this broad classification. Of parents who earn below Rs.600 per month (accounting for about two-thirds of boys and girls under education) a large majority (654 out of 718) are either undecided about the level of education their children should reach or do not desire their children to go beyond ten years of education. Only 9% of this group have intention of educating their children to the graduate or post-graduate levels. The difference between the manual and non-manual groups is distinctly in evidence in the levels of aspirations in the sense that parents of a proportionately higher percentage of learners in the non-manual group desire their boys and girls to reach graduate level and above. There seems to be a direct relationship between earnings and the years of education of the child below the school leaving stage. However, no specific pattern emerges at the graduate and post-graduate stages. It is interesting to see that while a large number of children belonging to parents of income group below Rs.400 would have, according to their parents'

aspirations, the education terminated, there are cases of persons earning less than Rs.300 educating their girls to the university level and beyond. While in the manual group such cases are rare, the preferences come out more distinctly in the non-manual. For income ranges 600 and above the pattern appears to be somewhat predictable in the sense that education upto graduate level is aspired for their children by parents earning below Rs.800 though the income group is Rs.700 and above in the case of professional and technical education. Regarding sex discrimination, all that could be said is that it starts beyond the level of graduation in both groups though in the income group 400 to 600 the behaviour of parents' aspirations in the manual group seems to be somewhat unpredictable.

III.15 The information about the present stage reached in the education of children/adults in the family is likely to provide some guidance regarding the parents' level of aspirations discussed in the earlier paragraphs. It is natural for a parent to expect for instance that if a boy/girl belonging to any group has already done well other children in the family, given the chance, may do equally well. Such aspirations get built up not only within a family but its demonstration effect is not lost on neighbours. For this purpose, it is not necessary to discuss the educational level of the children below the school-leaving stage because it has become more or less common place; for a parent it is merely a matter of duty and not an ambition for which he has to exert. However if one finds students doing their post-graduate levels among the males in the manual group it will be something which sets the pace. On this analogy the fact that one girl in the manual group has completed her medical education and is undertaking post-graduate studies will arouse unconsciously in other parents a desire that their dependents should be enabled to do likewise. Aspirations regarding medical education as revealed in the manual group may have something to do with what one girl in that group has shown her capacity for. There is also the other factor: the old distinction between working class localities and others has

lost much of its meaning. One finds, because of compulsion imposed by accommodation inadequacies, that leaving aside some exclusive areas, there is a fair mixture of manual and non-manual workers in residential areas. Such distinction is fading even within a family in the sense that a family may have both manual and non-manual workers. To some extent, therefore, discussing aspirations or demonstration effect by groups may have its limitations in terms of drawing sharp conclusions. Attention had been drawn to this aspect of change in workers in the report of the National Commission on Labour (1969).

III.16 To sum up, therefore, the information on the present level of education of children/adults in workers' families does not show any specific distinction between the two groups. But there seems to be distinct evidence to show that the level of earnings of the parents has influence both on the level to which children are educated and the parents' aspirations about educating their children. Certain inferences in this regard have been drawn earlier regarding how children's education is financed. An important factor is the influence of other earners in the family apart from the respondent and his/her spouse. There is also the negative influence of the unemployed (with some level of education) staying with the family as indeed the success or failure of parents' effort in educating children as reflected by 'drop out's from education at different levels. These questions, though incidental to the main theme have their own significance in understanding the problems of education of workers' children. The information collected on these issues is analysed in the next section.

V - CHARACTERISTICS OF ADULTS

IV.1 As mentioned earlier, the 450 families from whom information was collected had, apart from 1082 children/adults undergoing education at different levels, others including: (a) children below the school admission age, (b) earning adults, (c) unemployed and (d) 'drop-out's from schools. This section will concern with the characteristics of (b), (c) and (d).

IV.2 Earning adults: Earning adults excluding the respondent and his/her spouse numbered 144 (including one in the manual group who was reported to be below the age of 15 years. He could be treated as an exception or his lot could be a more wide spread phenomenon on which respondents have been silent, though evidence exists of employment of children in the unorganised sector at an exploitative wage level not only in Bombay but in other metropolitan areas. Separate inquiries on the subject are being undertaken in the context of the IYC by other investigating agencies). As expected, the percentage of earners was somewhat higher in the non-manual group as compared to the other, both in case of males and females. Significant difference was noticed, however, between the males in the two groups in the sense that in the youngest age group of earners (viz 15 to 20 years) one found a larger percentage of earners in the manual group as compared to the non-manual. In all the other groups, however, the position was exactly the reverse. Nothing specific can be said about females in the two groups, though female earners in the manual group were relatively less as compared with those in the non-manual. This does not necessarily mean that need for earning in the two groups differs. It may be a function of opportunities available and the capacity to use such opportunities as viewed by the prospective employer.

IV.3 Earners Education level: A large bulk of earners in the two groups belonged to those who had done upto 12 years of schooling/education. In this

case also a significantly higher proportion of earners in the manual group had completed between 5 to 10 years of education as compared to the other group. Among those who had completed 10 to 12 years, a relatively larger number of male earners in the non-manual group was in evidence. A distant inference from this could be that the non-manual group will not consider 10 years of education as complete though in the other group, perhaps because of circumstances, stoppage of education at an earlier stage does not get ruled out. The post-graduate lady in the manual group is, as mentioned in the earlier section, a doctor who is doing her work for M.D. apart from earning. By and large among the total earners one found a smaller percentage of women than men. This too is not an unexpected occurrence since women belonging to the age groups of earners and having earning capacity would possibly be married off and their details of earning, if any, will be in their husbands' families. This is clear from Table 26 which shows the marital status of earners. It will be noticed that all the 16 female earners are in the unmarried group. This indicates that a married woman though counted as a part of the family where the husband stays attends merely to household chores and does not engage in gainful work outside her home. Another possible reason is the subconscious feeling in a man, which is now considerably on the wane, that a wife should not be reported as an earner.

IV.4 Contacts for employment: Table 25 is somewhat revealing. A fairly large number of persons who are earning acquired their status as earners through their parents, relatives and friends. Employment exchanges as an avenue for securing employment accounted for a relatively small number of those who are working, roughly one among six. While details about the place of employment are not recorded, an inference can be that in the textile industry the word of a worker still counts in securing employment for his son/daughter in his own work place.

IV.5 Earnings: The earning pattern broadly reflects the educational

level acquired by the earner. For instance, over 90% of earners have had their education ⁱⁿ all upto 12 years. For about the same percentage the earning range is upto Rs.500. Self-employment, and where the earning does not appear to be disclosed, accounted for about 8 persons of which four males were farmers and two females were earning through tailoring.

IV.6 One could conclude that when the respondent states that one of the sources of finance for educating children is 'relatives', he is acknowledging the help which earners in the family described above give in one form or other to their brother/s or sister/s. From the interview notes recorded by the investigators this conclusion is confirmed. The urge to provide such help is reported to be particularly strong in adult earners when they owe their education and the source of earning to one or the other parent.

IV.7 Unemployed: We have adopted the usual definition of the term 'unemployed'; for being categorised as such the person must be actively seeking work and not getting it. It is to be noted that this information is collected not from the unemployed person but from the parent/guardian. To that extent some limitations on interpretation of the data collected should not be ruled out. In the 450 families 66 persons were reported as unemployed. (While 44 families reported only one unemployed person another 11 had 2 each). In addition, among the 'drop out's we had another 93 persons who were reported by the respondents as unemployed; classification according to one 'drop out' or more in a family in this latter is not available. Information as to whether employment was actively sought or not was not available from the parents/guardians in the 'drop out' group. That is why in presenting the tables it was considered appropriate to show these 93 separately and not amalgamate them with the other 66. The category of unemployed has been added to the table showing current status of 'drop out's with a suitable foot note too. The purpose of tabulating information in this manner has been mainly to reflect the responses of parent/guardians accurately. By and

large it could be said that 'drop out's above a specific age or education limit (say 15 years or more or ten years of education) will exhibit the same characteristics as the unemployed. This, however, is a common sense inference but one without firm investigational support.

IV.8 Unemployed - Age Distribution: Reading the tables 28 and 28A together it would be found that an unusually large number of unemployed are among 'drop out's below the age of 15. Since the parents have chosen to report them in both categories there can be an inference that the parents do not consider these children as actively in search of employment but in some of these cases attempts may even be made to put these 27 children back in school or in some technical or vocational institutions with some expectation of success. The real unemployed in this group therefore were 2 females and this number being small, it is considered not to have any special operational significance. The surprising part of the more detailed information is that in the age group 21 to 25 the number of 'drop out's among the unemployed is substantial though it was not clear from the respondents how many of these 'drop out's were actively seeking employment. We presume, however, that in view of the age group all of them will fall more in the category of unemployed; to describe them as 'drop out's, though that was the parents' response, seems to be inappropriate. The investigational inexactitude and its effect on these numbers also need to be acknowledged.

IV.9 Unemployed - Level of Education: The majority of the unemployed belonged to the group having between 5 and 12 years of education. In this case also, as tables 29 and 29A would show, a significant number among the males in the manual group were reported as 'drop out's with insufficient information as to whether they were actively seeking employment. One could infer that in this group there would be a number of persons, though proportionately smaller among boys and girls at senior levels, hoping to get again into some educational stream either vocational or conventional. Even among those who had more than 12 years of education a large number of males belongs to the 'drop out' category. These could be considered as the real

unemployed.

IV.10 Unemployed - Employment assistance: Table 30 shows the agencies through which active employment assistance is being sought. It will be seen that there is no corresponding table for the 'drop out' category and this supports the inference in the earlier paragraphs that several of the 'drop out's though seeking employment have not been returned to be doing so by their guardians. One point seems clear: by comparing this table with table 25 regarding the contacts used by earners to secure employment, it is noticeable that whereas in the latter table nearly 2/3s of persons reporting unemployment have registered themselves at the Employment Exchanges, only 1/6th in the table for earners, have reported to have secured employment through the exchanges. A conclusion could then be that though the unemployed when searching employment would use all these agencies irrespective of their effectiveness, it is only the friends and relatives who are really useful in securing a job. Another possible reason is that for certain avenues of employment registration at the exchanges is considered to be a prerequisite and this may account for the preponderance of the unemployed seeking employment through the employment exchanges. There seems to be a scepticism about securing employment through open competition, more among the manual group than in the non-manual. As compared to such reluctance the actual success revealed in table 25 may be interesting.

IV.11 Unemployed - Period of Active Search: While for over half the number of those who are actively in search of employment among the unemployed adults (66), the period of search is two years or less, as would be seen from tables 31 and 31A, a substantial number of 'drop out's get added on to this category. But, as mentioned earlier with an indeterminate status of those in 'active search'. In fact nearly 70% of those shown in the category of two years or less are 'drop out's. Persons in the active search category of more than two years in the unemployed group, and these should be considered the

'hard core' category, form nearly 40% of the unemployed and one third of the 'drop out's too. In the case of the latter, the term 'drop out' could as well be considered a misnomer.

IV.12 Unemployed - Current Activity: 2/3rds of persons belonging to this category, actively seeking work, are engaged in domestic chores. One should expect a larger proportion of females in this group; this is also clear from the table. (Table 32). It is important also to understand the expectations of unemployed adults in terms of employment. It is significant that while a large number of males in the manual group are seeking manual jobs nearly 75% of females in the same group have employment expectations in the non-manual category. (Table 33). It is also interesting to note that two adults (males) from the non-manual category have indicated their availability for manual work too. Judging ^{from} the normal trend of preferences this seems to be a result of some desperation. This is corroborated by the fact that these two persons were reported by the respondents to be unemployed for a long time relatively.

IV.13 'Drop Outs: 'Drop outs from education numbered 179 as against 1082 continuing their scholastic pursuits. On this basis roughly about one in every seven boys and girls who join school drop out before completing their studies. Percentages calculated separately for boys and girls are 12.5 and 15 respectively. For the manual group one in every seven goes out whereas for the non-manual group the proportion is one in eight. These are all predictable results in the sense that they show a slight edge for boys over girls in terms of continuing education and non-manual over manual. On the same token ~~the~~ girls in the non-manual group have only half the drop out rate as compared to girls in the manual group whereas the differential rate for boys in two groups does not show such a wide gap.

IV.14 Age of 'Drop Out's: In discussing 'drop out's by age one need interpret only the group below 15 years. It is in this group that continuance of education may be important. And yet, relevant entries in table 34 read

with those in table 11 reveal that the 'drop out' rates for manual and non-manual groups in that age category are 10% and 7% for boys and nearly 12% for girls. The differences separately in the two groups are boys 7% manual and non-manual and girls 13% manual against 6% non-manual. In the category over 15 the picture is somewhat different. The rates for the two groups are manual - 37% and non-manual 24%. For boys it is slightly over a third and for girls just under a third. The differences separately for groups are boys 36% - manual against 15% non-manual, and girls 37% manual and only 20% non-manual. This means that while there are substantial differences as between boys and girls, higher in case of girls as between groups for the same sex non-manual girls have a greater chance of continuing their education. Once the girls get educated up to the age of 15 there is an equal chance of their continuing scholastic pursuits as compared to boys. The group differences are however striking both in the case of boys and girls; 'drop out's are relatively less in the non-manual group.

IV.15 'Drop out's - Level of Education: The group on which one would like to concentrate in this case is the one which has completed 10 years of education i.e. roughly over the age of 15. In the case of boys and girls of manual workers, the 'drop out's are almost more than a third, whereas in the case of the dependents on the non-manual workers the rates are consistently lower for both males and females. These conclusions reinforce what has been said in the earlier paragraph.

IV.16 'Drop Out's - Reasons for Dropping Out: Table 37 reveals that a substantially large number of students have to end their scholastic pursuits because of failure in examination or lack of interest. These two between themselves account for more than 70% of cases. Parents' inability to educate children accounts for another 20%. In the case of boys in the manual group roughly 2/3rds discontinue their education because of examination failure or lack of interest. Girls in the same group account for even a higher proportion. For the non-manual group of those who drop out over 90% of boys and

62% of girls are reported to discontinue their education because of these very reasons. The percentage for the boys is well over 90% whereas that of girls it is 62½%. This means that a parent would like to continue education for boys in non-manual group unless the boy himself shows complete lack of interest as manifested by failures in examination or otherwise. The parent's or student's tolerance to continue education in spite of failures has been recorded in the table just preceding. The table when interpreted with table 13 reveals: i) of those who have no failures only 5% of boys drop out as compared over 8% girls ii) 'drop out's by groups are in favour of non-manual iii) among those with one failure similar percentages are 24% - boys and 27% girls iv) there is reason to believe that in such cases the non-manual group is less tolerant than manual both in regard to boys and girls.

IV.17 'Drop Out's - Current Activity: We have commented upon significant proportion of the current activities of 'drop out's while discussing the problem of unemployed. In other cases domestic chores happen to be the reason for girls 'drop out's in 75% of cases, irrespective of whether they belong to the manual and non-manual group.

IV.18 One General Comment About 'Drop Out's as a group: It seems to us, as recorded earlier, that at a certain stage of education the distinction between unemployed and drop out becomes somewhat blurred, at least in the minds of respondents. That the respondent will consider his child/ward as a drop out if the time when the boy or girl drops out of the school and the time of inquiry is short is not borne out by the data as collected. There is also the point that we ourselves should have been more careful in defining more sharply the questions which were put to respondents in this regard. Though therefore we have recorded the replies which respondents gave faithfully, a better operational analysis of 'drop out's has not been possible. At the same time, leaving aside a large chunk of 'drop out's with long duration of separation from school, the information as tabulated for others seems to show that if

only the children's school performance is improved and a more sustained interest in education can be created, the evil caused by a large number of 'drop out's can be minimised. How remedies have to be devised for the purpose is a matter for educationists to think over.

V - EXAMINATION OF SUGGESTIONS

V.1 Inadequacy of earnings: A part of the questionnaire was devoted to understanding workers' problems and seeking their own suggestions for sorting them out. It is on these occasions that they bring forth their bags of grievances against all agencies they are immediately concerned with. As could be expected, the basic difficulty was insufficiency of wages/earnings and on this issue there was a near unanimity. The response to such a query, even if indirectly posed, will be, as pointed out earlier, so subjective that persons in lower income brackets, having many learners in the family and who can have a legitimate complaint on this ground have to be classified merely on the basis of responses with others in the high income group with smaller burden of scholars. If instead of education workers were asked to respond to any other expenditure item regarding say nutrition, clothing, house rent or health, the answer irrespective of income and number of family members would have been similar. It would, therefore, not be appropriate to go into a detailed analysis of such responses. While one does not wish away the problem in this manner, nor the importance of it in the total life of a worker, the operational part of it, so far as the workers and their organisations are concerned, will be obviously strong organisations and through them better contracts with employers. And this is an eternal problem but with exactly the same response; it is not confined to the wage earning group but to the whole community. There can be endless discussions on this issue but with no specific guidance (not known so far) to workers, employers or government as several recent instances have shown. When on this issue, two other connected suggestions have come in: i) reduction in fees and, ii) free coaching classes for workers' children. These indicate together that workers generally perceive educational expenditure as the one applied to school/educational institutions' fees. If this suggestion is read with table 17 one finds that even during the inquiry period almost five learners out of eight paid no fees at all. The suggestion, therefore, has to be interpreted in terms of:

a) worker's reluctance at sending children to schools which charge no fees

and their desire to educate their wards in fee charging schools if only the fees could be brought down and b) the general impression that fees currently charged all through are high. A more sophisticated interpretation would come in when this suggestion is read with the second relating to free coaching. Workers seem to be conscious that education received by their wards within the four walls of the institution needs to be supplemented through special coaching and this also at no cost to themselves. Though only one in every nine students receive this extra coaching as would be seen from table 17A, this overwhelming response in favour of tuitions seems to be the result of what they see around them currently or maybe is born out of past experience too.

V.2 Tied to the earlier suggestions is a more realistic one.

Workers would like to have loans for children's education. Though this suggestion has come from a large number of respondents irrespective of the level at which their wards are learning, it has to be interpreted to mean that such loans will be more relevant in case of scholars in the advanced state of education. We have described the suggestion as realistic because what is asked for is not a grant but something which is to be reimbursed. It is to be noted that the loan is not without interest; there is readiness to pay interest at low rate. Some public spirited institutions but with strong local loyalties help students in this manner. If there is a strong demand voiced in this regard it only means that there should be more of such institutions.

V.3 Vocational guidance: Two other suggestions about which workers were equally vocal have been about the use which children's education is expected to be put. Part of the reason for the suggestion is the frustration they see in their wards when, after education, no worthwhile avenue for gainful employment is available. No one will disagree that the suggestion is well meant. There should be arrangements to explain to our children what employment opportunities are likely to be open after education

is completed. This is an important issue about which one would have expected awareness, but only in the relatively more affluent sections of the society. The fact that it has reached workers would mean that the need for such work at the level of the planning authorities cannot be gainsaid any longer. Not that this point is not recognised but its translation in the language with which workers are familiar and through media which reach workers are both needed. A greater publicity to the work already being done in this regard seems to be called for. Several workers have also expressed the importance of vocational training; in some cases, it is possible that what is meant is vocational guidance too. But whether it is one or the other or both, this seems to be an expression of felt need. While there is a thinking in the community that vocational guidance is important adequate steps are wanting. Workers want it to be known that administration has been long in promises and short in performance in this respect. One recognises that vocational guidance, more than vocational training, requires individual attention and is thus time consuming and the money spent on it may not be commensurate with the results likely to be achieved. This feeling is the result of applying western standards to those who seek such guidance. Indianisation of such standards has been thought of but the progress seems to be tardy.

V.4 Public study halls: There is another felt need, this time arising out of cramped accommodation which students must be feeling in the context of general housing shortage in Bombay. According to several respondents, a 'public study hall' of reasonable size should be built in each locality for the use of students. This is a suggestion which can evoke sympathy, particularly when there may be already in existence such places which are being inadequately used. Some may be used during day time and may remain locked up in the evenings. If such facilities, including school rooms, labour welfare centres and the like are used to their capacity we will be doing an important service to workers' children. It should be possible

firstly to undertake a survey of existing facilities and then work out the additional expenditure involved in making the optimum use of these. The help of social service agencies, trade unions and other voluntary organisations should be sought for this purpose. One sees in Bombay, particularly in the localities covered by our investigators, that is municipal wards of the South Central and North Central parliamentary constituencies, many parks used by students for completing their reading for the day. They will be certainly too glad to avail themselves of the proposed places of study if and when such are made available. In the days gone by the irresistible urge for education as revealed by such actions was eulogised if persons having it became in later life men of some consequence. There could be many others not reaching that eminence but leading their lives with self respect who had undergone similar hardships. With education reaching lower rungs of the economic ladder such students must have grown in number and the facility if provided will have many users.

V.5 Apart from the general suggestions there are some specifically addressed to the four agencies directly concerned with workers and these need to be now analysed.

V.6 Government: While the burden of fees has again figured, the emphasis has shifted somewhat in the sense that other items of school/college expenditure have now come in, books in particular. The plea is that Government should devise some arrangement by which the burden of expenses on books could be minimised. From the responses, it would appear that number of books in use in private schools is on the high side. That is why the suggestion is in two parts: a) the number of text books should be reduced and b) some of the standard books at least should be available free to the poorer among the students. The former suggestion is well worth giving a thought because it seems to have come from persons who probably compare the number of books in use now with those in the previous generation or two. That there has been and has to be an increase is accepted by educationists,

but the question as to how the burden should be reduced brings forth no satisfactory answer. A book-bank may be an answer to the latter in the same way as a circulating library caters to the need of the more voracious among the reading public. But will it work when books are needed for frequent handling as in the case of school books? Then there is a reaction to private schools collecting donations in some form or other. Such collections, according to workers, should be made unlawful because these are discriminatory and favour the more affluent groups in the community. It is interesting to observe that though only one worker earning between Rs.700-800 a month has recorded school donation as a reason for his inability to make a proper school preference, there seem to be many more who have probably paid under protest and are now suggesting governmental action, and a still larger number who have suffered silently so to say. Then there are suggestions about increasing the number of seats in the Industrial Training Institutes even though the I.T.I.'s are not very popular among employers as sources of recruitment. While about a sixth of the respondents have expressed a view that there should be free education upto the school leaving stage, about half that number want education free upto graduation from a university or its equivalent. The only meaning that can be attached to such demands is that education is now becoming very popular, albeit with all its defects.

V.7 Municipal Corporation: The refrain of respondents' demands on the municipal corporation is somewhat similar to that on government. The new items added are a) health care of students, b) supply of nutritious snacks, c) more attention to physical training, d) control on congestion in school rooms, and thereby improvement in the quality of teaching and e) concession by BEST in bus fares. Reading the suggestions together one gets the feeling that workers are totally unhappy about the public educational facilities available for the children and probably know what to demand from whom. Decision to open more school rooms and providing a health checks according to respondents, rests with the Corporation as also provision of concession

in bus fares. While the cost of school snacks, where such are provided, may be defrayed by some other agency or authority, it is likely that agency for distribution is the Corporation. Both credit for distribution and discredit for insufficiency of facilities vicariously go to that organisation. There is also another consciousness which is exhibited. When seeking some of these concessions the demand is for universalisation i.e. granting it irrespective of caste or income considerations. An inference therefore can be that those who have made such suggestions belong to what could be classified as higher castes and come from the higher income groups. One may doubt the practicability of some of these suggestions particularly, (e) in view of the traffic congestion one sees in metropolitan buses. All the others are probably in continuous debate in the relevant bodies of the Corporation. What the current inquiry has done is to add another dimension to the public anxiety in this matter in the form of views held by organised labour in the city. These questions and several others of the same type are somewhat loosely discussed in union meetings. When union leaders bring to workers' notice that all such extended activities need money and therefore, increase in civic taxes, the reaction generally is in favour of taxing the more affluent in the city, and understandably so. Workers are not unaware of the proliferation of civic bureaucracy which may result if some of the suggestions are to be implemented; they recognise it to be a problem and are prepared to be vigilant about it. Whether and how this vigilance can actually be arranged it is difficult to say. All this, however, should be taken to indicate the depth of workers' feeling on the issue of their children's education.

V.8 Employers: Two points emerge strongly in understanding the suggestions made to employers: i) workers have shown recognition that some employers do help workers in educating their children and yet ii) in all such help discrimination exists as between recipients of such benefit i.e. workers and clerical staff, the latter being given a favoured treatment.

Apart from some employees urging on employers to open schools for employees' dependants which only is another way of saying that educational facilities are inadequate, there is a feeling that educational assistance as is provided should not be necessarily dependent on the scholars' performance but on his needs. This implies that those who are all along worried about the parents' difficulty to finance their education necessarily cannot concentrate on studies as they should. At the same time when explained how difficult it will be for an employer to judge an individual worker's real need, there comes a faint recognition that merit also merits consideration. It is out of this recognition that a demand emerges that if a worker's dependant is good enough to secure admission to a college, in the competitive world of today for college admission in Bombay, that itself should be adequate to judge merit. Respondents' plea to their employers also is that the procedural formalities which are to be completed to secure assistance from the employer are too complicated for workers to understand and need to be simplified/minimised. The suggestions in this regard appear to be consistent when read with relevant entries in tables 12 and 16. Students in collegiate and technical institutions outnumber those whose educational concessions can be traced to a group consisting of employers community and others. Some employers are known to be more conscious than others in recognising workers difficulties in this matter. Workers naturally expect that others should follow such noble example. This is a matter for the Bombay Millowners' Association to take note not for setting a standard or a floor for such assistance but for bringing to the notice of other mills what some of the more benevolent among them are doing for workers children. This could as will be a message of the organisers of the arrangements for International Year for the Child to employers' Associations. It is for them to decide what monitoring arrangements they establish to watch what progress is achieved in this matter. If that Association has recognised a trade union as a representative of employees the part which such union should play should be settled between the Association and recognised trade union.

V.9 Trade Unions: Workers have also mentioned the expectations they have from their union. Among those not mentioned elsewhere are: a) assist workers and union members to get their children admitted to school, b) work for improving facilities at welfare centres so as to include study halls c) arrange for a more extensive exchange of books among workers' children and d) remove discrimination as between members in providing assistance. In all such cases some extra responsibility devolves itself on workers too in the sense that resources of the union itself have to be augmented, through increasing monthly dues from members to union and regular payment of such dues. It is here that workers become somewhat equivocal in their responses. In cases where, as in the present inquiry, there are dependants who are in the process of education, extra union dues became an acceptable proposition. Normally however the tendency is to resist extras. Taking workers as a whole a vicious circle always exists of workers wanting more services from their organisation and at the same time, even after recognising that these services are an additional cost to the union, expressing unwillingness to share the burden. This is not unusual with the rest of the community too; nor is it a phenomenon peculiar to India. Reasons of course are understandable. The talk about discrimination is also not specific and thereby loses much of its substance. And yet it is a pointer to the union, what it considers just does not appear to some members as just. This also is another general phenomenon with the rest of the society. There seems to be, however, a recognition that some special services are provided by their union as compared to those by the general run of unions. Among those mentioned are: providing workers' children with exercise books, giving scholarships to the needy and generally recognising publicly the merit exhibited by workers children and encouraging talent even among workers themselves. Workers also recognise that in some cases the union has been instrumental in getting for workers' children some help from the employer. All that these demands would thus mean is that welfare activities undertaken by the union need intensification. The union

may have also to operate through civic authorities and government departments to get the felt needs of workers examined dispassionately and, within the constraints imposed by resources, see how workers' children get their due share. As hinted earlier there is also the need to have arrangements in the union itself to get complaints about discrimination examined.

V.10 Viewing the suggestions in their totality one fact seems to be established: need for a coordinated effort by all concerned to see how the paucity of resources, with which the whole community has to live, does not unduly come in the way of one of the guarantees given to children by the Indian constitution. What has been presented is the picture of children whose parents/guardians are an organised section of the community and have a way of articulating their demands. The position of persons similarly placed economically but less organised and thus less vocal may be worse still.

Characteristics of Workers

Table: 1. Aspirations about educating children according to age-groups of workers.

Age Group	Aspiration Group				Total
	1	2	3	4	
21 - 25	1	-	-	-	1
26 - 30	10	1	-	-	11
31 - 35	53	1	1	-	55
36 - 40	107	5	-	1	115
41 - 45	99	-	-	3	102
46 - 50	81	1	6	4	92
51 - 55	42	2	6	4	54
56 and over	18	-	3	1	22
Total	411	10	16	13	450

Key for Aspiration Group

- 1) Aspiration positive.
- 2) No Aspiration.
- 3) Aspiration - succeeds.
- 4) Aspiration - fails.

Table: 2. Aspiration for educating children according to Wage Groups (Monthly).

Wage Groups	<u>Aspiration Group</u>				Total
	1	2	3	4	
250 - 300	1	-	-	-	1
301 - 400	10	1	-	-	11
401 - 500	134	5	4	1	144
501 - 600	131	3	5	3	142
601 - 700	68	1	3	7	79
701 - 800	37	-	1	1	39
801 - 900	15	-	2	-	17
901 - 1000	13	-	1	1	5
over 1000	2	-	-	-	2
Total	411	10	16	13	450

Key for aspiration group

-- same as for table 1.

Table: 3. Aspiration for educating children according to educational level of workers.

Workers' Level of Education	<u>Aspiration Group</u>				Total
	1	2	3	4	
Illiterate	73	2	4	2	81
Pre primary	100	1	3	4	108
Completed primary	59	3	1	1	64
Between Primary and middle	76	2	4	2	84
Completed middle	30	-	-	1	31
Between middle and high school	51	2	3	3	59
Completed higher school/Inter.	22	-	1	-	23
Total	411	10	16	13	450

Key for Aspiration Group

-- same as for table 1.

Table: 4. Reasons for school preference for children by workers' Age groups.

Age group	Reasons for School Preference									Total
	1	2	3	4	5	6	7	8	9	
20 - 25	-	-	-	-	-	1	-	-	-	1
26 - 30	6	-	-	-	2	2	-	1	-	11
31 - 35	24	3	-	1	7	18	-	1	1	55
36 - 40	73	5	-	1	11	16	-	5	2	113
41 - 45	66	1	1	-	12	16	1	5	-	102
46 - 50	53	2	-	-	9	25	-	2	1	92
51 - 55	38	-	-	1	3	11	-	1	-	54
56 and over	12	1	-	-	2	6	-	1	-	22
Total	272	12	1	3	46	95	1	16	4	450

Key for Reasons:-

- 1) Cannot afford Private School.
- 2) Not admitted.
- 3) Demand of donation prohibitive.
- 4) No knowledge about Private School.
- 5) Children educated at Native Place.
- 6) Children sent to Private School.
- 7) Private School not considered suitable.
- 8) Municipal School close to residence.
- 9) Other responses.

Table: 5. Reasons for school preference by Gross Wages Group.

Gross Wage Group	Reasons for School Preference									Total
	1	2	3	4	5	6	7	8	9	
250 - 300	1	-	-	-	-	-	-	-	-	1
301 - 400	6	2	-	-	-	-	-	1	2	11
401 - 500	101	3	-	1	21	17	-	1	-	144
501 - 600	98	4	-	1	16	20	-	3	-	142
601 - 700	35	2	-	1	7	28	1	4	1	79
701 - 800	20	-	1	-	1	15	-	2	-	39
801 - 900	8	-	-	-	-	5	-	4	-	17
901 - 1000	3	-	-	-	1	10	-	-	1	15
1000 and over	-	1	-	-	-	-	-	1	-	2
Total	272	12	1	3	46	95	1	16	4	450

Key for reasons
 -- same as for Table 4.

Table: 6. Reasons for school preference by workers' level of Education.

Workers' Level of Education.	Reasons for School Preference									Total
	1	2	3	4	5	6	7	8	9	
Illiterate	55	4	-	1	15	4	-	1	1	81
Pre-primary	80	2	-	-	13	10	-	2	1	108
Completed Primary	44	1	-	-	5	11	-	3	-	64
Between Primary and middle	52	1	-	1	7	21	-	2	-	84
Completed middle	12	1	1	-	2	12	1	1	1	31
Between Middle and high	26	1	-	1	4	21	-	5	1	59
Completed high school/Inter.	3	2	-	-	-	16	-	2	-	23
Total	272	12	1	3	46	95	1	16	4	450

Key for reasons
 -- same as for table 4.

Table: 7. Sources for meeting education expenses according to wage groups.

Gross-Wage Groups	Sources for education expenses							Total
	1	2	3	4	5	6	7	
250 - 300	-	-	-	-	-	-	1	1
301 - 400	9	-	-	-	-	-	2	11
401 - 500	86	21	2	-	3	5	27	144
501 - 600	100	18	5	-	-	7	12	142
601 - 700	37	14	-	1	1	5	21	79
701 - 800	20	13	-	-	1	5	-	39
801 - 900	8	3	1	-	-	-	5	17
901 - 1000	6	3	2	-	1	1	2	15
over 1000	-	-	-	-	-	-	2	2
Total	266	72	10	1	6	23	72	450

Key for Sources:-

- 1) Borrowed money.
- 2) Economy in expenses.
- 3) Help from relatives.
- 4) help from school.
- 5) other sources.
- 6) More than one source.
- 7) Not applicable.

Table: 8. Sources for children's Education by workers' age-groups.

Workers' Age Groups	Sources for education							Total
	1	2	3	4	5	6	7	
20 - 25	-	-	-	-	-	-	1	1
26 - 30	6	3	-	-	-	-	2	11
31 - 35	24	5	1	-	1	1	23	55
36 - 40	66	11	2	-	2	4	28	113
41 - 45	52	29	2	-	-	10	9	102
46 - 50	60	18	5	-	-	3	6	92
51 - 55	45	4	-	1	-	2	2	54
56 and over	13	2	-	-	2	3	2	22
Total	266	72	10	1	6	23	72	450

Key for sources
 -- same as for table 7.

Table: 9. Sources for expenditure on education by workers' education level.

Workers' Education Level.	Sources for expenditure							Total
	1	2	3	4	5	6	7	
Illiterate	52	6	3	1	-	3	16	81
Pre-primary	69	14	-	-	1	7	15	108
Completed primary	36	13	1	-	1	3	10	64
Between primary and middle	51	20	1	-	-	4	8	84
Completed middle	21	6	1	-	1	1	1	31
Between middle and high	27	8	1	-	1	4	18	59
Completed High School/Inter.	10	5	1	-	2	1	4	23
Total	266	72	10	1	6	23	72	450

Key for Sources
 -- same as Table 7.

Table: 10.

Characteristics of workers' dependents

Learning status and age.

Status and Age	Manual workers		Non manual workers		Total		
	Male	Female	Male	Female	Male	Female	
Learning below 15	449	364	52	50	501	414	
Learning above 15	90	32	25	20	115	52	
A - Total learning	539	396	77	70	616	466	1082
Earning Below 15	-	-	-	-	-	-	
Earning above 15	105	12	23	4	128	16	144
Unemployed below 15	NA	NA	NA	NA	NA	NA	
Unemployed above 15	35	22	3	6	38	28	66
' Drop out ' Below 15	33	55	4	3	37	58	
' Drop out ' Above 15	51	19	9	5	60	24	
B - Total Drop out	84	74	13	8	97	82	179
Others Below 15	87	92	7	6	94	98	192
Total	850	596	123	94	973	690	1663

* NA - Not Applicable

Table: 11. Age and Sex distribution of learners

Age in years	Manual		Non manual		Total	
	Male	Female	Male	Female	Male	Female
3 - 5	29	15	2	1	31	16
6 - 10	212	187	24	19	236	206
11 - 15	208	162	26	30	234	192
over 15	90	32	25	20	115	52
Total	539	396	77	70	616	466
					1082	

Table: 12. Distribution of learners according to School-Types.

School types	Manual		Non manual		Total	
	Male	Female	Male	Female	Male	Female
Kinder garten	5	2	-	1	5	3
Municipal	247	243	26	23	273	266
Private	172	95	31	51	203	126
Native place	78	50	7	4	85	54
College/tech. institutes.	37	6	13	11	50	17
Total	539	396	77	70	616	466
					1082	

Table: 13. Number of Failures in Examinations.

Frequency	Manual		Non manual		Total	
	Male	Female	Male	Female	Male	Female
No failure	368	256	48	54	416	310
One "	133	112	23	11	156	123
Two "	31	27	5	5	36	32
Three "	5	1	1	-	6	1
Four "	2	-	-	-	2	-
Total	539	396	77	70	616	466
					1082	

Table: 14. Frequency of change in school.

Frequency	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Never	348	261	49	43	397	304
Once	154	112	19	15	173	127
Twice	29	13	5	12	34	25
Three times	7	9	3	-	10	9
Four times	1	1	1	-	2	1
Total	539	396	77	70	616	466
					1082	

Table: 15. Nature of Educational Concessions

Concession/ Assistance	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Fees	145	111	14	15	159	126
Books	4	4	3	-	7	4
Books and Fees	153	143	12	11	165	154
Caste/community	4	2	-	-	4	2
Scholarship	1	-	1	1	2	1
Other assistances	28	14	8	4	36	18
Total	335	274	38	31	373	305
No Concession	204	122	39	39	243	161
Grand Total	539	396	77	70	616	466
					1082	

Table: 16. Sources of Concession

Source	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
School	298	254	26	26	324	280
Government	9	2	4	1	13	3
Others (Employer/Community/ Others)	28	18	8	4	36	22
Total	335	274	38	31	373	305
					678	

Table: 17. Learners classified according to the amount of fees paid.

Monthly Fees

Fee (Amount in Rs.)	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
No Fee	335	274	38	31	373	305
Less than 5	21	12	2	2	23	14
Between 5 and 10	98	78	21	22	119	100
Between 10 and 15	36	17	5	4	41	21
Between 15 and 20	14	5	3	6	17	11
Above 20	9	3	-	-	9	3

Annual Fees

Below 300	9	1	4	2	13	3
Between 300 and 400	3	1	1	2	4	3
Between 400 and 500	5	1	3	-	8	1
Between 500 and 600	8	2	-	1	8	3
Over 600	1	2	-	-	1	2
Total	539	396	77	70	616	466
					1082	

Table: 17 A. Learners availing of Tuitions

Tuition	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
No Tuitions	443	352	62	59	505	411
Tuitions availed of	96	44	15	11	111	55
Total	539	396	77	70	616	466
					1082	

Table: 18. Use of transport

Transport used	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
School Bus	7	-	1	1	8	1
Bus	36	16	9	8	45	24
Train and bus	32	9	9	6	41	15
Bicycle and other transport	6	1	1	-	7	1
No transport	457	370	56	54	513	424
Information not supplied	1	-	1	1	2	1
Total	539	396	77	70	616	466
					1082	

Table: 19. Expenditure on Transport per month

Expenditure	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Below Rs. 5	24	7	5	2	29	9
Between 5 and 10	17	4	6	5	23	9
Between 10 and 15	28	7	5	7	33	14
Between 15 and 20	4	4	2	-	6	4
Between 20 and 50	8	4	2	1	10	5
No expenditure	457	370	56	54	513	424
Information not supplied.	1	-	1	1	2	1
Total	539	396	77	70	616	466
					1082	

Table: 20. Learners classified according to Parent's plans for educating them.

Parent's plans (years of schooling)	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Less than 8	2	59	-	2	2	61
Between 8 and 10	209	223	28	36	237	259
11	2	-	1	1	3	1
12	4	1	-	1	4	2
Graduation	244	74*	33	25	277	99
Post graduate	19	8	6	1	25	9
Technical	21	1**	8	1"	29	2
Undecided	38	30	1	3	39	33
Total	539	396	77	70	616	466
					1082	

* Includes one for Diploma in Education.

** Nursing.

" Tailoring.

Table: 21. Learners classified according to Parent's plans for their future career.

Career Plans	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Teacher	5	35	2	10	7	45
Doctor	16	11	3	1	19	12
Engineer/ Technician	38	1	15	-	53	1
Officer	15	1	7	-	22	1
Clerk/typists	50	20	10	10	60	30
Entrepreneur	7	-	2	-	9	-
Advocate/C.A./ Artist	4	-	1	-	5	-
Other vocations	10	8	1	2	11	10
No plans/Drift. Y No response Y	394	320	36	47	430	367
Total	539	396	77	70	616	466
					1082	

Table: 22 Parent's aspiration for educating children
classified by earnings (Below Rs. 600).

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
4 - 10 (1)*	18	16	1	2	19	18
7 - 10 (2)	30	32	5	7	35	39
7 - 10 (3)	69	54	5	7	74	61
7 - 10 (4)	112	181	20	23	132	204
Graduate and Intermediate (2 + 3)	27	11	6	9	33	20
Post Graduate (Including (3 + 4) medicine, Engineering).	4	3	3	1	7	4
Not decided	38	30	1	3	39	33
Total	298	327	41	52	339	379
					718	

* Key to numbers in brackets for tables 22 A and 22 B.

Income range Rs. 250 - 300(1)	Income range Rs. 601 - 700(5)
Rs. 301 - 400(2)	Rs. 701 - 800(6)
Rs. 401 - 500(3)	Rs. 801 - 900(7)
Rs. 501 - 600(4)	Above Rs. 900(8)

Table: 22 A. Parent's aspiration for educating children
classified by earnings (Over Rs. 600)

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Below Graduation	-	-	-	-	-	-
Graduate (5 and 6)	205	63	25	17	230	80
Post Graduate (Technical) (6, 7 and 8)	36	6	11	1	47	7
Total	241	69	36	18	277	87
					364	

Table: 23. Other Earning Adults in the Respondent's family by age and sex.

Age Group (years)	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
15 - 20	44	3	4	1	48	4
21 - 25	47	6	14	3	61	9
26 - 30	12	3	3	-	15	3
Over 30	1	-	2	-	3	-
Total	104	12	23	4	127	16
					143*	

* One earner in the manual group was below 15 years.

Table: 24. Earning adults - Education Status

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Upto five	13	1	1	-	14	1
Between 5 and 10	58	3	4	1	62	4
Between 10 and 12	25	7	17	3	42	10
Graduates/techni- cally qualified.	6	-	-	-	6	-
Post Graduate/tech- nically qualified.	-	1	1	-	1	1
Total	102	12	23	4	125	16
					141*	

* Educational level of three earners in the manual group was not disclosed. Of the 141 adults 46 have undergone some vocational training.
 Their distribution: Manual male - 21 Manual female - 9
 Non-manual male - 14 Non-manual female - 2

Table: 25. Earning adults - Through whom employed.

Source of Employment	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Parents	39	1	7	1	46	2
Relatives	13	2	1	-	14	2
Friends	32	4	6	2	38	6
Employment Exchange	9	2	5	1	14	3
Open Competition	4	-	3	-	7	-
Others (not specified and including self-employed.)	8	3	1	-	9	3
Total	105	12	23	4	128	16
					144	

Table: 26. Earning adults - marital status.

Marital Status	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Unmarried	83	12	19	4	102	16
Married	22	-	4	-	26	-
Total	105	12	23	4	128	16
					144	

Table: 29. Unemployed Adults - Level of Education.

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
5 or less	3	-	-	-	3	-
Between 5 and 12	22	7	3	1	25	8
Above 12	10	15	-	5	10	20
Total	35	22	3	6	38	28
					66	

Table: 29.A. Unemployed 'Drop-out's - Level of Education

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
5 or less	13	-	-	-	13	-
Between 5 and 12	41	1	5	1	46	2
More than 12	24	4	4	-	28	4
Total	78	5	9	1	87	6
					93	

Table: 30. Unemployed Adults - Sources of Employment assistance.

Employment Assistance through.	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
National Employment Service.	24	17	-	4	24	21
Open competition	1	-	2	-	3	-
Relatives/Friends	10	5	1	2	11	7
Total	35	22	3	6	38	28
					66*	

* Figures do not include 'drop-out's.

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Table: 31. Unemployed Adults - Duration of active search

Duration of search (years)	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Less than one	12	6	2	1	14	7
Between one and two	10	6	-	1	10	7
Between two and three	4	2	1	1	5	3
Between three and four	6	6	-	2	6	8
More than four	3	2	-	1	3	3
Total	35	22	3	6	38	28
					66	

Table: 31 A. Unemployed 'Drop-out's - Presumably searching Employment.

Duration of search (years)	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Less than one	29	1	4	1	33	2
Between one and two	21	3	2	-	23	3
Between two and three	12	1	2	-	14	1
Between three and four	11	-	1	-	12	-
Over four	5	-	-	-	5	-
Total	78	5	9	1	87	6
					93	

Table: 32. Unemployed Adults - Present activity

Present Activity	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Pursuing Vocational Training.	-	3	1	2	1	5
Domestic chores	21	19	-	4	21	23
In Active Search	14	-	2	-	16	-
Total	35	22	3	6	38	28
					66	

Table: 33. Unemployed Adults - Employment Expectation

Expectation	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Manual	16	-	2	-	18	-
Non-manual	8	16	1	3	9	19
Vocational	2	2	-	1	2	3
Others	9	4	-	2	9	6
Total	35	22	3	6	38	28
					66	

Table: 34. 'Drop out' s in Respondents Families by age.

Age in years	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Below 12	1	29	1	1	12	30
Between 12 and 15	2	26	3	2	25	28
Above 15	51	19	9	5	60	24
Total	64	74	13	8	97	82
					179	

Table: 35. ' Drop out ' s by level of Education

Years of Education	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
5 or less	19	37	4	-	23	37
Between 5 and 10	41	33	5	5	46	38
More than 10	24	4	4	3	28	7
Total	84	74	13	8	97	82
					179	

Table: 36. ' Drop out ' s by number of Failures.

Number of failures	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
None	20	24	2	3	22	27
One	40	30	8	5	48	35
Two	19	15	2	-	21	15
Three	2	4	-	-	2	4
More than three	3	1	1	-	4	1
Total	84	74	13	8	97	82
					179	

Table: 37. ' Drop out ' s - Reasons for dropping out

Reasons	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Failure in Examination	49	35	11	4	60	39
Parent 's inability	21	12	-	2	21	14
Lack of interest	7	19	1	1	8	20
Ill health	4	-	2	-	5	-
No admission	2	2	-	1	2	3
Other reasons	1	6	-	-	1	6
Total	84	74	13	8	97	82
					179	

Table: 38. ' Drop out ' s - Current activity

Activity	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Undefined (Seeking employment)*	78*	5*	9*	1*	87*	6*
Domestic chores	1	64	1	6	2	70
Vocational training	4	5	2	1	6	6
Undergoing treatment	1	-	1	-	2	-
Total	84	74	13	8	97	82
					179	

* Figures in this row have also been analysed in Tables 28A, 29A and 31A.

Table: 39. ' Drop out ' s by marital status

Marital Status	Manual		Non-manual		Total	
	Male	Female	Male	Female	Male	Female
Unmarried	75	74	11	8	86	82
Married	9	-	2	-	11	-
Total	84	74	13	8	97	82
					179	

AMBEKAR INSTITUTE FOR LABOUR STUDIES

G.D. Ambekar Marg, Parel, Bombay-400 012

QUESTIONNAIRE

STUDY OF THE EDUCATION OF WORKERS' CHILDREN

Schedule Number _____

Name: _____

Mill's Name: _____

Name of the investigator _____

Date of interview _____

Schedule checked by _____

Name of the coder _____

SECTION I.

I Personal Information of the Working

1.1 Department:

Mixing Room	1	_____	Beaming	16	_____
Blow Room	2	_____	Weaving	17	_____
Card Room	3	_____	Ware house	18	_____
Combing	4	_____	Calendering	19	_____
Speed Frame	5	_____	Finishing	20	_____
Ring Spinning	6	_____	Folding	21	_____
Doubling	7	_____	Baling	22	_____
Yarn Bundling	8	_____	Dyeing	23	_____
Carding	9	_____	Bleaching	24	_____
Spinning	10	_____	Printing	25	_____
Line Levelling	11	_____	Engineering	26	_____
Winding	12	_____	Mechanic	27	_____
Warping	13	_____	Watch & Ward	28	_____
Sizing	14	_____	Office	29	_____
Drawers-in	15	_____	Canteen	30	_____
			Other (Specify)		_____

1.2 Designation

Operative	1	_____	Junior Clerk	10	_____
Mazdoor	2	_____	Senior Clerk	11	_____
Helper/Reliever	3	_____	Chief Clerk	12	_____
Mukadam	4	_____	Office Peon	13	_____
Line/Asstt. Jobber	5	_____	Canteenboy	14	_____
Head Jobber	6	_____	Cook	15	_____
Asstt. Foreman	7	_____	Head Cook	16	_____
Foreman	8	_____	Other (Specify)		_____
Departmental Assistants	9	_____			_____

1.3 Tenure

Permanent	1	_____	Temporary	4	_____
Probationer	2	_____	Apprentice	5	_____
Badli	3	_____	Other (Specify)		_____

1.4 Age

20 years of less	1	_____	41 - 45 years	6	_____
21 - 25 years	2	_____	46 - 50 years	7	_____
26 - 30 years	3	_____	51 - 55 years	8	_____
31 - 35 years	4	_____	56 - 60 years	9	_____
36 - 40 years	5	_____	More than 60 years	10	_____

1.5 Religion

Hindu 1 _____ Muslim 2 _____ Christian 3 _____
 Other (Specify) _____

1.6 Caste

Scheduled Caste	1	_____	Specify	_____
Non-Scheduled Caste	2	_____	Specify	_____
Other Backward Caste	3	_____	Specify	_____

1.7 Gross Wages (in rupees)

Less than 250/-	1	_____	601 - 700/-	6	_____
250 - 300/-	2	_____	701 - 800/-	7	_____
301 - 400/-	3	_____	801 - 900/-	8	_____
401 - 500/-	4	_____	901 - 1000/-	9	_____
501 - 600/-	5	_____	More than 1000/-	10	_____

1.8 Wages After Deductions: (in rupees)

Less than 50/-	1	_____	301 - 400/-	5	_____
50 - 100/-	2	_____	401 - 500/-	6	_____
101 - 200/-	3	_____	501 - 600/-	7	_____
201 - 300/-	4	_____	More than 600/-	8	_____

1.9 Subsidiary Income

Specify Es. _____

1.10 Total Employment Period (in years)

5 or less	1	_____	26 - 35	4	_____
6 - 15	2	_____	36 - 40	5	_____
16 - 25	3	_____	More than 40	6	_____

SECTION II.

II Workers Educational Background

2.1 Formal Education

Illiterate	1	_____
Completed Primary School	2	_____
Completed Middle School	3	_____
High School not completed	4	_____
Completed High School	5	_____
Completed Intermediate	6	_____
Completed Graduation	7	_____
Other, Specify		_____

2.2 Vocational Training:

Training as welder	1	_____
Training as Fitter	2	_____
" as Draughtsman	3	_____
" as power loom worker	4	_____
" as typist	5	_____

Other, Specify _____

2.3 Where were you educated ?

- | | | |
|--|---|-------|
| At Bombay only | 1 | _____ |
| At native place only | 2 | _____ |
| At both Bombay and native place | 3 | _____ |
| At some other place but not in
Bombay or native place | 4 | _____ |
| Not educated | 5 | _____ |

2.4 In which school did you study ?

- | | | |
|------------------|---|-------|
| Municipal School | 1 | _____ |
| Private School | 2 | _____ |
| Did not study | 3 | _____ |

2.5 How much interest did your parents show in your studies ?

- | | | |
|----------------------|---|-------|
| Very much interested | 1 | _____ |
| Interested | 2 | _____ |
| Not interested | 3 | _____ |

2.6 Was it a case that you wanted to study but could not study

- Due to some problems
- | | | |
|---|---|-------|
| Had problems therefore did not study | 1 | _____ |
| Had no liking for education therefore
did not study. | 2 | _____ |

2.7 Since you could not study, do you want your children to study,
if yes, how far will your ambition be fulfilled in the present
circumstances ?

- | | | |
|----------------------|---|-------|
| I have a hope | 1 | _____ |
| I do not have a hope | 2 | _____ |

SECTION III.

III Worker's Problems Regarding the Education of the Children

3.1 Why do you educate your children ?

Acquire more knowledge 1 _____

Acquire respect in community 2 _____

Could get a higher paying job 3 _____

Any other, Specify _____

3.2 If your children are, were studying in municipal schools, why you did not send them to private schools ?

Cannot afford to send them to private school 1 _____

Did not get admission in private school 2 _____

Private schools ask for donations 3 _____

Nobody suggested to get them admitted in private school 4 _____

Private schools are not suited for our children 5 _____

Private schools are strict about studies 6 _____

Private schools are strict about uniforms, books } 7 _____
stationery etc.

Any other, Specify _____

3.3 (a) Do you take interest in your children's studies ?

Yes 1 _____ No 2 _____

(b) If yes, please state what you do ?

Visit his school 1 _____

Supervise his studies 2 _____

Provide whatever is necessary to the } 3 _____
child

See that the child studies regularly 4 _____

See that the child goes to school } 5 _____
regularly

Request somebody to help him in his } 6 _____
home work because you cannot do it

Any other, Specify _____

(c) If No, please state why you do not take interest ?

- | | | |
|--|---|-------|
| I am ignorant | 1 | _____ |
| Whether child studies or not makes no difference | 2 | _____ |
| No time to take his studies | 3 | _____ |
| Child is obstinate does not want to study | 4 | _____ |
| Child should study on his own | 5 | _____ |
| Any other, Specify _____ | | |

3.4 Why did you not give technical education to your children ?

- | | | |
|--|---|-------|
| I am ignorant about facilities | 1 | _____ |
| Could not get admission | 2 | _____ |
| Would cost more money | 3 | _____ |
| Not available near home | 4 | _____ |
| Not desired by children | 5 | _____ |
| Not respected in community | 6 | _____ |
| Dislike manual work for children | 7 | _____ |
| Technically trained do not earn enough | 8 | _____ |
| Any other, specify _____ | | |

3.5 If your children have completed school education, apart from children's desire for it why did you choose a particular faculty (Arts/Science/Commerce or a particular form of technical/vocational ?

- | | | |
|---|------|-------|
| Not Applicable | N.A. | _____ |
| Hope of getting a good job | 1 | _____ |
| Suggested by teachers | 2 | _____ |
| Could not afford any other course | 3 | _____ |
| Could not get admission in any other course | 4 | _____ |
| Is a highly respected faculty | 5 | _____ |
| Any other, Specify _____ | | |

3.6 (a) Do you feel the educational expenses are beyond your means ?

Yes 1 _____ No 2 _____

(b) If yes, how do you manage to give education to your children ?

Borrow money 1 _____

Financial help from relatives 2 _____
save in _____

Economy in daily expenses and }
advance money for education } 3 _____

Children get free-ship 4 _____

Children get scholarship 5 _____

Any other, Specify _____

3.7 Have you ever stopped the education of your children because you had no money or because of indebtedness ?

(a) No money Yes 1 _____ No 2 _____

(b) Indebtedness Yes 2 _____ No 3 _____

3.8 What are the genuine problems regarding the education of your children ?

fees
Difficulty in regular payment of/ 1 _____

No place to study 2 _____

Bad company 3 _____

Nobody to guide 4 _____

Nobody to supervise studies 5 _____

High cost of books, uniforms, }
stationery etc. } 6 _____

Indifferent attitude of teachers 7 _____

High fees of coaching classes

Any other, Specify _____

SECTION IV.

IV Aspirations of the Worker

4.1 In the given circumstances, upto which level do you want to educate your children ? (key as in 2.1)

- I Child _____
- II Child _____
- III Child _____

4.2 In the given circumstances, what would you like your children to become ?

- | | | | | | | | | |
|--------------------------|---|-------|------------------|---|-------|-----------|---|-------|
| Clerk | 1 | _____ | Unskilled worker | 4 | _____ | Doctor | 7 | _____ |
| Teacher | 2 | _____ | Skilled worker | 5 | _____ | Engineer | 8 | _____ |
| Officer | 3 | _____ | Foreman | 6 | _____ | Professor | 9 | _____ |
| Any other, Specify _____ | | | | | | | | |

SECTION V.

V SUGGESTIONS :

5.1 What would you suggest to the Government, municipal corporation, trade union and the company for the improvement of the education of children ?

Agency	Suggestions
--------	-------------

- i) Government
- ii) Municipal Corporation
- iii) Trade Union
- iv) Company (employer)

6.1 Please supply the following particulars regarding each child/dependent

Sr. No.	Name	Age	Education completed	Class obtained	Studying in which class	Vocational Training	Marital Status	How many times changed the school? Why?	In which classes he failed so far.	Present Activity
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9) & (10)	(11)	(12)
1										
2										
3										
4										
5										
6										

3	<u>Age</u>	<u>Code</u>	5. <u>Class obtained in the last examination passed also in training class if any, should be mentioned</u>	7. <u>Vocational Training</u>		8. <u>Marital Status</u>	9. <u>School Changes</u>	12. <u>Present Activity</u>		
	Less than 3 years	- 1		Fitter	- 1	Govt. Commercial	Unmarried	- 1	Never - 1	Studying - 1
	3-6	- 2		Welder	- 2	Diploma	Married	- 2	Once - 2	Employed - 2
	7-10	- 3		Electrician	- 3	Typing	Widowed	- 3	Twice - 3	Unemplo-
	11-14	- 4		Painting	- 4	Shorthand	Divorced	- 4	Thrice - 4	yed - 3
	15-18	- 5		Weaving	- 5	B.Ed.				Studying
	19-22	- 6		Carpenter	- 6	Nursing				and
	23-26	- 7		Any other, Specify						Earning - 4
	27-34	- 8								
	35-42	- 9								

NOTE: INVESTIGATORS PLEASE PROCEED TO QUESTIONS IN

- * SECTION VII FOR CHILDREN WHO ARE LEARNING
- SECTION VIII FOR CHILDREN WHO ARE EARNING
- ** SECTION IX FOR CHILDREN WHO ARE UNEMPLOYED
- *** SECTION X FOR CHILDREN WHO ARE DROPOUTS FROM SCHOOL OR COLLEGE, ETC.
- **** SECTION XI FOR CHILDREN WHO ARE STUDYING AT NATIVE PLACE
- ***** SECTION XII FOR DELINQUENT CHILD

Instructions:

- * Children Learning means children/adults who are learning not only in Schools/Colleges but also includes children who are receiving training in any courses.
- ** Unemployed Children/adults means children/adults who are neither earning nor learning and are seeking employment but are not getting it.
- *** Dropout children means children/adults who have discontinued education in school/college or any other training.
- **** Children at native place means children of the worker who are living and learning at native place.
- ***** Delinquent child means a child who has offended a law or one who is uncontrollable to its parents.

SECTION VII.

CHILDREN LEARNING AT PRESENT

i) Name of the child	i) Name and Place of School/ College/Night High School/ Institute, etc.	i) Admission fees, ii) Tuition fees p.m.	i) How much concession in fees/ books/scholarship/ freeship etc. ii) Mention the source	Annual Expenditure on books, uniforms, stationery etc.	i) Time taken to reach the school ii) Transport used; iii) expenditure on bus, train, etc.	i) Coaching class or private tuition ii) Place iii) Fees iv) Timings v) Subjects	i) Future plans for the child
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.							
2.							
3.							
4.							

(4) ii) Sources such as trusts, trade unions, samajmandals, government, municipal corporation, etc.

(7) iii) Tuition fees and admission fees should be specified separately.

(8) Future plans for each child should be elaborated.

SECTION VIII.

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CHILDREN/ADULTS EARNING AT PRESENT

Name of the earning child/adult	Name and Place of school/college/night high school/institute etc.	How did he/she get the employment	Was it just by chance he/she took up the job or was it with some purpose	Designation	Name of the company	Income per Month	Is he/she satisfied with the job?	If self-employed how much capital is invested
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)

1. Earning child/adult may include both employed or self-employed.
3. Employment got through friends, relatives, newspapers, employment exchange etc.
5. Designation such as clerk, typist, worker, supervisor, fitter, owner of shop etc.
6. Not applicable for self-employed children.

SECTION IX

UNEMPLOYED CHILDREN

Name of the child	Name and Place of school/college/night high school/institute.	Present major activity of the child	Period of unemployment	How are you seeking for employment?	What type of job you are seeking	Reasons for child's unemployment	Future plans for the child.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1.							
2.							
3.							
4.							

<u>3. Present Activity</u>	<u>Code</u>
Helps in domestic chores	— 1
Roams about with his friends	— 2
Spends whole day in the house doing nothing.	— 3
Hunts for the job	— 4
Spends time in gambling.	— 5
Any other, specify _____	

<u>4. Period of unemployment</u>	<u>Code</u>
Less than 3 months	— 1
3 to 6	— 2
7 to 9	— 3
10 to 12	— 4
13 to 24	— 5
25 to 36	— 6
Any other, specify _____	

<u>5. Seeking Employment through</u>	<u>Code</u>
Employment Exchange	— 1
Friends	— 2
Relatives.	— 3
News paper advertisement	— 4
Trying for job in own mill	— 5
Any other, specify _____	

SECTION X

DROP-OUT CHILDREN FROM SCHOOL/COLLEGE

Name of the child	Name and Place of School/College/Night School/Institute	Dropped-out from which Class?	Dropped-out at what age?	Reasons for drop-out	Why you did not re-admit him/her in school/college	What is his/her current activity	Future plans for the child
1.							
2.							
3.							
4.							

SECTION XI.

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XI CHILDREN STUDYING AT PRESENT AT NATIVE PLACE

11.1 Is there educational facility at native place ?

11.2 Do all children of school-going age attend school ?

Yes 1 _____ No 2 _____

If No, why ?

11.3 How frequently have you brought your family with children to Bombay ?

11.4 What arrangements were made at Bombay for their education

SECTION XII.

XII. DELINQUENT CHILD

Do you have any child which is admitted to the Remand Home or to the David Sassoon School or Children's Home or to any other Institution ?

Yes 1 _____ No 2 _____

If yes, where ?

MAIN FINDINGS AND RECOMMENDATIONS

- 1) The Findings and Conclusions flowing from this Inquiry have to be accepted and appreciated in the context of a number of limitations implicit in such an inquiry and which are mainly occasioned by the workers' educational level, the environment in which inquiry had to be conducted and the innate apathy of certain workers to divulge intimate details about personal income and expenditure.
- 2) The scientifically selected random sample for the inquiry consisted of 2.5% of the RMMS membership obtaining in the month of October 1975 in each of the 60 textile mills in Greater Bombay and the sample covered all segments of workers -- permanent, badli, clerical, supervisory and other staff -- drawn from different departments of the Mills.
- 3) The following facts support the adequacy and representative character of the said sample:-
 - a) A much smaller sample about 0.43% was adopted for the Working Class Family Budget Survey for compilation of the new Index based on 1971 = 100 and was found on scientific tests to be adequate;
 - b) A fairly large sample of 2.5% is therefore adequate in respect of RMMS membership of over 60% of textile complement in Greater Bombay and incidentally of the total labour force in the textile industry;
- 4) As many as 64.6% sampled workers are in the age group range of between 26 and 45 years while the lowest number - 3.1% - is to be found in the age group 56-65 years;
- 5) About 99% of the sampled workers live within the Greater Bombay limits;
- 6) The local Greater Bombay labour is about 3% while 72% labour comes from districts in Maharashtra and the remaining 25% is contributed by other States;
- 7) About 92% of Maharashtrian labour hails from the South and West, about 4 per cent. from Bombay proper and a like percentage from other Maharashtra Districts;
- 8) About 32% of the sampled workers are perforce leading a single man's life in Bombay, while the remaining 68% workers have with them family members numbering from 2 to 12; in both the cases, the situation influences expenditure pattern and social habits of workers;
- 9) About one-third of the sampled workers (32.7%) have no dependents in native place while the remaining about 67% have them.
- 10) About 97% of the sampled workers have employment period ranging from 1 to 35 years; about 47% were employed in Bombay with employment period between 16 and 35 years;
- 11) By and large a textile worker is by nature conservative, desiring to continue to work in the same mill as far as possible, other things being equal;

12) About three-fourths (about 73%) of the sampled workers receive gross monthly wages below Rs.500/-;

13) In the case of about 90% of the sampled workers, the take home pay, after legally permissible deductions on several counts, is anything between Rs.100 to Rs.400/-

14) More than two-thirds (about 69%) of the sampled workers do not get any income from other working members in the family as they have no such members; in the case of the remaining about one-third workers, about 26% get some help (varying amounts upto Rs.600/-p.m.) from this source;

15) About 86% of sampled workers find it necessary to spend every month varying amounts upto Rs.400/- on only two important items of consumption - food and drink.

16) About one-third workers pay anything upto Rs.200/- per month for their daily two meals to the inn-keeper ('khanaval' or 'bhishi'), spending separately on snacks between the two meals;

17) About 85% workers pay less than Rs.50/- as monthly rent. Only 10 out of 2000 workers were found paying in instalments for accommodation purchased on ownership basis;

18) About 80 per cent. of workers spend upto Rs.50/- a month on clothing;

19) 630 workers reported expenditure on education. Of these 114 spent less than Rs.5/- a month in the case of about 39% workers who retain their children at native place, expenditure on education was not ascertainable;

20) Medical expenditure ranged between Rs.21/- and Rs.50/- or even more in the case of 16 per cent. workers probably due to protracted illness among family members;

21) About two-thirds of the sampled workers have to send monthly remittances of varying amounts to relatives in native place, the maximum is reported as over Rs.200/-;

22) Deficit budget is absent in the case of slightly less than one-third (about 30%) sampled workers;

23) The monthly expenditure in the case of about 60% workers comes to less than Rs.500/-, while about 8% workers spend more than Rs.500/- per month;

24) Among workers covered by Take-home-wage upto Rs.400/- there is excess of expenditure over wages;

25) About 80% of sampled workers are in debt ranging from less than Rs.1000/- to Rs.6000/- or more, while only about 20% are free from debts;

26) Workers are found to be taking debts successively or even simultaneously from all available sources -- institutional and non-institutional sources.

27) a) Sources of debts most favoured by workers are Cooperative Credit Societies among institutional sources (48.6% out of 53% loans) and Friends and Relatives among Informal sources (over 38% loans out of 47%);

b) The other sources - private Funds, Pathans, Marwaris, other moneylenders and shopkeepers are preferred in that order;

28) A striking feature of workers' debt behaviour is that not only do they try to take loans simultaneously from all possible sources but they also like to draw upon more than one friend, relative, shopkeeper, pathan, marwari at one and the same time;

29) About one-third of the total debts (about 36%) were found advanced without any security (probably by friends, relatives and shopkeepers); 90% of secured loans were from Mill Cooperative Credit Societies;

30) Out of the total number of loans 2562 incurred by the 2000 sampled workers, no monetary interest was charged in the case of about one-fifth (about 19%) but there is reason to believe that some sort of payment in kind, may have been extracted in lieu of monetary payment of interest;

31) The rate of interest charged in the case of about half the number of loans (51.6%) did not exceed 12 $\frac{1}{2}$ % per annum; in the case of about 28% loans, the rates ranged from more than 12 $\frac{1}{2}$ % to 150% per annum;

32) a) It is only the institutional agencies of credit which insist on repayment of loan in the form of regular monthly instalments deducted at source from worker's wages towards principal and interest charges;

b) The non-institutional agencies appear satisfied with payment of more interest amounts allowing the principal amount to remain unpaid for long;

33) In the case of about 51% loans (obviously from institutional agencies) regular monthly instalments are paid, a bare about 1.7 are repaid in quarterly or yearly instalments and no instalments are at all paid in the case of about one-third of the total number of debts - about 33.6%;

34) A - Purposes for debts include:-

- a) meeting current deficit between income and expenditure
- b) marriages, other religious/social functions
- c) native place expenses half of which is for house construction/repairs, the other half being expenses on visits to native place
- d) illness
- e) repayment of old debts and agriculture
- f) house purchase/repairs in Bombay
- g) education, business or ornaments etc.

B It appears about 80% debts are taken for non-productive purposes;

35) a) The outstanding debt amounts varied from Rs.100 to Rs. 2000 in the case of almost 4/5th of the debts (about 78%);

b) They exceeded Rs.2000 in the case of the remaining 1/5ths (about 20%) debts, being in most cases around Rs.4000 and in one, even Rs.8000/-;

36) About 1/5th workers (about 20.6%) were free from debts while the remaining had debts of varying amounts upto Rs.6000/- or more, in one case being as high as Rs.20,000; of these about 60% workers had debts exceeding Rs.1000 and upto or even more than Rs.6000/-.

37) An overwhelmingly large number of debts (about 93%) appeared to have been incurred not more than 2 years ago; of these, about 79.6% were not more than a year old;

38) Of the 68% workers in debt, about 61% workers who have debts from two to nine times (or more) than their monthly incomes can be said to be heavily indebted;

39) For obvious reasons, workers in the youngest age group of 16-25 are comparatively less prone to taking loans (their contacts with loan agencies are weak); as the age group rises, the number of debt-free workers declines;

40) As for the susceptibility to debts and extent of indebtedness, families upto 3 members are much better off than families with higher number of members upto 12 or more and the size of debt appears to increase progressively with the increase in the number of family members in Bombay.

41) The study of incidence of indebtedness by Native Place - States shows that -

a) between 25% to about 31% workers in the three States of Gujarat, Uttar Pradesh and Andhra and debt-free;

b) The order of highest to lowest incidence of indebtedness among workers hailing from different States is - Karnataka, Tamil Nadu, Kerala, Maharashtra, Andhra Pradesh, Uttar Pradesh and Gujarat.

42) Although indebtedness is rife among all sections of workers irrespective of migration year during the periods 'Pre-1940', between 1940 and 1975 and in the case of the Bombay-born workers, the incidence is comparatively less in the case of the Bombay-born and those migrating to Bombay during the period from 1966 to 1975;

43) 1) Debt immunity is largest in the case of the lowest wage group (upto Rs.200/-per month);

2) It goes on declining in the higher wage groups especially in case of debt upto Rs.3000/-;

3) The number of debtors is higher in those groups and the size of debts is generally smaller in the case of workers in receipt of higher wages;

44) a) Understandably, workers whose take home wages after deductions are Rs.50/- or less are the most indebted, a tendency observable in all wage groups;

b) Debts appear to go on increasing as take home wages go on shrinking;

45) a) Workers in no expenditure group are completely debt-free;

b) The size of debts generally goes on increasing with the amount of monthly expenditure indicating higher incidence of indebtedness among workers in the higher expenditure groups;

46) A feature of indebtedness is that workers who are indebted have still other debts outstanding which they have to clear;

47) a) The order of preference for the seven sources which together provide debts to the sampled workers as also the extent of contribution of each source are indicated in that order as follows:
1) Cooperative Credit Societies in Mills; 2) Friends; 3) Relatives;
4) Pathan/Moneylenders; 5) Banks; 6) Funds and 7) Shopkeepers;

b) About 3/4ths of the total number of loans are upto Rs.2000/- the number of loans above this limit being relatively less;

c) Four sources -- Cooperative Societies, Friends, Relatives and Pathans/Moneylenders -- provide about 96% of the loans;

d) These seven sources of debts are not mutually exclusive as workers draw upon some or all of them simultaneously or successively;

e) i) Moneylenders like marwaris and/or pathans-- the popularly known source--contribute only about 8% of the total number of loans;

ii) Two sources (Friends and Relatives) doing moneylending business secretly, provide astonishingly large number of loans, about 39% as against 50% provided by the most favoured source -- Mill Cooperative Societies --;

48) a) The rate of interest charged in the case of about 53% of debts about 50% of which come from cooperative societies, is less than 12¹/₂% per annum;

b) As many as 595 loans (about 23%) charge rate of interest in excess of 25% which can be regarded exorbitant and usurious; of these the contributions of the so-called friends are greater than the popularly known agencies i.e. moneylenders/pathans;

49) a) Loans of upto one year duration, are most popular with workers;

b) Loans with duration between 1 and 3 years, and those between 3 and 5 years or over range from 4.7% to 26% and from 0.8% to 7% respectively showing that these two types of debts are much less prevalent among workers than those of upto 1-year duration;

50) a) About 70% of the sampled workers were found to be totally ignorant of the provisions of the Maharashtra Debt Relief Act, 1975 in the context of which our inquiry was undertaken;

b) Of about 30% workers who had some knowledge of the law, about 2/3rds got some information through newspapers while the remaining got it from friends, their Union, radio and other sources;

c) The ignorance of such a beneficent piece of legislation among the overwhelming majority of sampled workers and a smattering of knowledge about it among the remaining workers were disquieting features of the conclusions;

51) a) About half of the sampled workers who knew about this law, are not eligible for any relief thereunder since either they were not indebted or the loans they took came from institutional agencies which are exempt from the purview of the said Act;

b) Slightly less than the remaining half of such workers confessed to not utilising the legal machinery nor to get more information regarding procedures to be followed for obtaining the permissible relief. Only 8 workers out of the sampled 2000 workers tried to obtain more particulars about the law but did not pursue the matter further;

52) a) Other things being equal, overwhelmingly large majority of the sampled workers -- about 97.6% having less than Rs.20000/- worth of property are potentially eligible for relief under the law;

b) No loan was taken by any worker in partnership although repayment of loans taken by close relatives was effected by them jointly with others;

53) None of the sampled workers sought/claimed relief on the basis of the legal provisions under the said law from his creditor/moneylender. Workers became inquisitive only as a result of this inquiry.

54) A very small number - 35 out of 2000 - (1.7%) had to mortgage property against loans;

55) The general apathy and reluctance among workers to seek information about the law is traceable to certain facts such as:-

- 1) Absence of indebtedness among about 20% (1/5th of sampled workers);
- 2) About 27% workers who took debts from institutional sources which are exempt from the purview of the law;
- 3) Moral constraints in the case of about 43% respondents who got their loans informally from friends and relatives;
- 4) Ignorance of law;
- 5) The remaining about 10% workers who appeared eligible for relief in terms of the law did not seek it for fear of alienating their creditors - specially marwaris and pathans and shopkeepers - towards whom they appeared to entertain an indefinable allegiance;

56) a) A section of the respondents declined to use the legal machinery to secure the twin benefits of discharge of debt and recovery of pledged articles against creditors on moral grounds and in their view the creditor had always stood by them in times of dire need;

b) A smaller section felt that it was unthinkable to pursue the law so long as no alternative sources of quick credit were available;

c) Some feared reprisals at the hands of creditors in the future if the legal machinery was used against them;

d) Some others pleaded helplessness in the absence of requisite documents in support of their claims under the law;

57) No constructive suggestions for the improvement of the existing law (the Maharashtra Debt Relief Act, 1975) so as to make it more beneficial for workers were forthcoming from the respondents mainly because they had no first hand experience of its working for several reasons mentioned earlier.

58) a) The respondents however desired reduction in the size of their present debts with the help of Government, Banks and others;

b) They suggested loans from Government at nominal interest for repaying earlier debts and for meeting expenditure on education, festivals, fighting ravages, natural calamities at native place;

c) Some suggested starting of Banks by Trade Unions for advancing money on nominal interest and at short notice.

59) Other suggestions from respondents included withdrawal from list of permissible deductions at source, all items except the one in respect of Provident Fund, increase in wages and providing of housing in the vicinity of mills;

60) In general it was observed that by and large the workers had yet to come to terms with the law towards which they were apathetic, before they could make any constructive suggestion to render it more fruit-bearing;

61) In the course of its decision upholding the validity of the Maharashtra Debt Relief Act, the Supreme Court has made a strong plea for the formation of an "easy, accessible and need-based" network of humane credit agencies coupled with employment opportunities for the small man to fill up the credit gap so that mere farewell to existing debt should not prove a teasing illusion or promise of unreality.

62) As a bye-product of the present inquiry, a general awakening resulted as some of the respondents becoming curious visited the Institute Office for guidance as to the manner in which the benefits of the law could be reaped;

63) Discussions revealed that several nefarious tricks came to be employed by the moneylenders to deprive the workers of the benefits of the law such as changing the dates of transactions, destroying receipts, giving new receipts for old transactions so as to push the cases beyond the pale of law etc.

64) The area for relief under the law is considerably narrowed being confined only to loans from moneylenders/pathans which are comparatively small (7.8%) and distributed among relatively small number of debtors (about 10% of the sampled workers). The institutional loans (about 53%) which are taken by two-thirds workers are exempt from the purview of the Act while those debts, about 47% taken from Friends, Relatives and shopkeepers, although of large size cannot be brought within the ambit of the law because of their clandestine, oral and informal basis.

65) Even within the limits of this small area eligible for relief, law has not been able to make a perceptible dent into the indebtedness situation because of a combination of several circumstances

including workers' ignorance of law, their reluctance to use it and a climate of indecision and frustration in the wake of continuous legal hurdles raised by the moneylenders by going in writ petition to the High Court, Bombay, then to the Supreme Court, again to the Bombay High Court and presently the issue of validity is once again before the Supreme Court. The Bombay High Court has stayed the operative part of the Act and is awaiting decision of the Supreme Court on the Review Petition filed by certain creditors requesting revision of its Full Bench Decision holding the Act constitutionally valid. The present position therefore is that the Act stands in suspended animation and no implementation is possible at present.

66) The progress of the Act riddled with legal hurdles shows that it has yet to be given a fair and extended trial and implementation difficulties assessed thereafter before positive suggestions for its improvement can justifiably be made. Notwithstanding this limitation, the following measures can be suggested as they are likely to be found useful:

a) Intensive and vigorous propaganda for educating persons to whom this law is applicable, in respect of its essential ingredients and the benefits flowing from it; such mass education should be undertaken by trade unions, social agencies and Government;

b) Creation by such agencies as Government, Banks, trade unions of alternative sources of cheap and quick credit repayable in easy instalments so that the fear complex implicit in alienating moneylenders can be effectively dispelled;

c) As indicated by the Supreme Court in its Judgement of January 1977, the formation of an "easy accessible and need based" network of humane credit agencies coupled with employment opportunities for the small man to fill the credit gap, can alone wean the worker-debtors from moneylenders.

d) Effective legal curbs by Government are absolutely necessary on clandestine moneylending operations by so-called Friends, Relatives and shopkeepers at usurious interest rates since such operations are found to be going on an incredibly large scale;

e) Vigorous implementation of the law with sympathy for the victims by the Authorities under the Act, especially the Police officers who have been given vast powers is absolutely necessary; else as the Supreme Court has said the otherwise progressive and beneficial piece of legislation will remain a mere "paper tiger" for intimidating money lenders;

f) It will be an advantage if the urban workers can be induced to learn the drawing up of monthly domestic budgets so that gradually they can eliminate the less urgent items of expenditure and learn the art of making both ends meet with what they have instead of resorting to debt-taking merely for the purpose of wiping out the budgetary deficits.