

CHAPTER 11—STANDARD OF LIFE.

CHAPTER 11.

THE PRECEDING CHAPTERS have described the main aspects of the economy of Dharwar district. It would enable the reader to have a broad idea of the nature of its productive resources and of the employment pattern offered by them. On those resources and their exploitation depends the amount of the average annual income of an ordinary family whether in rural or in urban areas and the amenities of life within the reach of its members.

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The general economic and social well-being of a people is reflected in the level of income and material benefits an individual family derives from it and also to some extent in its expenditure pattern. For, a family may be taken to be the basic economic unit and the general conditions of its living are an indication of social and economic advancement of the community. The standard of life being a resultant of two forces, *viz.*, the total income a family earns and the total expenditure it has to meet, the starting point of any attempt to assess the standard of life is to probe into budgets of families that are the subject of study, since it is the family budget that gives an insight into the earnings of the family as well as its expenditure and throws in clear relief the relations between the two. However, it is essential for a proper understanding of the subject that such a study should be set against the background of the general economic conditions of the region which the families inhabit. To start with, therefore, here are some relevant economic data about Dharwar district.

According to the 1951 census, Dharwar district has an area of 5,284 square miles and a population of 15,75,386. Whereas 10,82,582 people live in the rural area, 4,92,804 persons live in the urban areas of the district. This means that of the total population nearly 69 per cent. reside in the rural area and the rest 31 per cent. in the urban area. The rural population of nearly eleven lakhs is spread over 1,333 villages while the urban population of nearly five lakhs inhabits 29 towns and cities. The scope for further urbanisation would therefore appear to be ample.¹

From the point of view of livelihood classes it is quite apparent that agricultural classes predominate and other classes are comparatively insignificant. Out of the total population of 15,75,386, as much as 69 per cent. or 10,88,312 are dependent on agriculture for their livelihood and only 31 per cent. on non-agricultural activities.

¹ For further discussion on urbanisation see Chapter 5—Agriculture.

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The population that depends on land for its living is engaged on it in a variety of capacities. Since peasant proprietorship is prevalent as a rule in Bombay State, the bulk of this population consists of cultivating owners. According to 1951 census there are 6,05,698 owner-cultivators. Only 55,181 owners of land lease their lands for cultivation. The characteristic feature of Indian agriculture is excessive pressure of population on land. This is borne out not only by the not-so-easily discoverable underemployment of the cultivators themselves but more so by the considerable number of farm labourers who float about the agricultural economy to eke out a pittance. In Dharwar district there are not less than 2,85,227 of such labourers. Lastly comes the tenant-cultivators who cultivate mainly leased land and whose number is 1,42,306.

Employment incidental to farming comprises cattle-breeding and dairying. But very few people take to such occupations as the main source of their livelihood. Collection of wood and fuel in the forests or cutting of grass or fodder and selling the same in the neighbouring town or city provide negligible employment during a limited period of the year.¹

The district gets an average rainfall of 27·2". This, however, does not reveal the great disparity in its distribution over the different parts of the district. The district naturally falls into three broad tracts according to topographical conditions, *viz.*, the Malenadu or Malnad, the Gadinadu or Gadinad and the Belawalnadu or Belwal. The first comprises the whole of Kalghatgi, Shiggaon, Hangal and Hirekerur talukas and most of Byadgi and the western quarter of Dharwar talukas. The tract is so called because it is dotted by a number of hills of the Sahyadri range. The extreme eastern portion of the district covering Navalgund, Nargund, Ron, Gadag, Mundargi and a part of Shirhatti is called the Belawalnadu and unlike Malnad is an extensive sloping plane. The tract that lies between these two extremes which may be described as a transitional belt is known as Gadinad.

The western portion gets an average annual rainfall of 35" and more, the transitional belt between 25" and 35", and the eastern belt gets below 25" which is by no means plentiful. This disparity in rainfall accounts for climatic and economic variations from tract to tract. The west has an assured rainfall, the climate is cool, the soil is red and hilly, and fruits and vegetation are rich and plentiful. These determine the employment opportunities and the nature of means of livelihood. The Gadinadu tract receives adequate if not plentiful rainfall, has a temperate climate and the soil is red-and-black. The eastern part, however, enjoys no such happy position. It receives comparatively less rain, has a hot climate but has at places rich black alluvial soil which yields rich harvests.

Paddy is the main crop of the western tract and as one passes to the east, cotton and jowar are found to be staple crops. The western portions growing paddy because of the very nature of the soil present a picture of fuller employment and a richer and variegated life with a sense of security and adequacy. The transitional belt, though a little less favourably placed in respect of agricultural

¹ For figures in such employment see Chapter 5—Agriculture.

conditions has the advantage of being the centre of small and large industries and of greater degree of urbanisation (Hubli, Dharwar and Gadag talukas) and, therefore, presents a balanced and comparatively brighter picture with better avenues of employment and dependable alternative or supplementary means of livelihood. In the eastern portions land hardly provides work for three quarters of the year and there are in evidence enforced idleness and general insufficiency of articles of consumption.

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The non-agricultural population of the district is nearly five lakhs and nearly three and a half lakhs of them reside in towns and cities. The lakh and odd in the rural area who depend for their maintenance on non-agricultural employment are mostly the village artisans, wage-earners, persons employed in small village industries etc. Only 49,705 (excluding dependents) are employed in organised large and small industries and it may be safely presumed that these industries are mostly in urban areas. The percentage of industrial rural population is, therefore, a negligible fraction. Hubli and Gadag are the main industrial and trade centres of the district and most of the industrial employment is clustered in these places.

Non-agricultural, non-industrial avenues of employment are commerce, trade and transport, professions and other miscellaneous services. Hubli, Gadag, Dharwar and Byadgi are the important trade centres and Dharwar being the administrative and educational nerve centre accounts for the bulk of professional classes. The urban centres because of their more complex economic and social life open up avenues of employment for domestic servants, porters, tongawalas, taxi-drivers, hawkers, etc.

Conditions in urban areas are to some extent different from those in rural areas. The ways of life in a village with its comparative isolation and its predominantly agricultural character are not the same as those to which people living in cities and pursuing vocations like industry, trade or service have to be and are accustomed. It would be better, while judging the standard of life of an average resident of the district to speak separately of the classes who live in rural areas and those who live in towns and cities.

Before describing the general pattern of living in the urban areas, in the following account the standard of life of different classes in rural areas has been recorded.

RURAL AREAS

The physical and climatological conditions, it has already been mentioned, are indeed not entirely uniform throughout the district and the three different geographical tracts into which the district can be divided have already been alluded to. The western belt or Malnad, for instance, has a much better supply of water and its soil is able to yield much better returns from cultivation than what soils in Gadinad or Yerinad are able to do. The farmer in Malnad is therefore a little better off than farmers in the other tracts. Further, in spite of the general prevalence of money economy, several exchange transactions do take place in rural areas in terms of agricultural commodities and though it is possible to evaluate them in terms of money, their economic significance cannot be fully brought out in such a calculation.

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However, variations produced either by physical factors or by economic usage are of a comparatively minor character and it would not be difficult to give a general picture, based also to some extent on personal investigation and inquiry, of the standard of life of the people living in the villages of the district.

In this district as in all other parts of India, agriculture is the main vocation of the people and a very large majority of the population is absorbed in it. Broadly speaking, cultivators can be classified into different strata according to the size of the holding or holdings they cultivate and the income they derive from the cultivation. It may not necessarily happen that all the land they cultivate is owned by them. Some of it may belong to another owner and may have been taken up by them for cultivation on a tenancy basis. From the economic point of view it is not ownership that matters but the extent of the holding and the income that accrues from its being put under the plough.

Big Farmers.

What may be described as the top strata of the village community is constituted by the comparatively bigger cultivators whose holdings are fairly substantial and who would, therefore, require a large number of implements as also more than a pair of bullocks to carry on agricultural operations. The actual number of acres being cultivated by persons who fall in this category will not be the same in all cases. It is customary to express the size of the farming business in terms of the number of working bullocks maintained by the farmer. If the holding happens to be in a rich region like Malnad, a lesser number of acres will be required to fully engage the labour of two pairs of bullocks than what will be required for soils in a less fortunately-situated region. In the former case it may be twenty acres; in the latter case it may be fifty acres. Without, therefore, going into any elaborate or precise analysis of the sizes of individual holdings, the bigger cultivator referred to above may be taken to be an agriculturist who possesses more than one pair of working bullocks.

It has been found on investigation that this class of cultivators generally happens to have rather a big family, most of the members of which are engaged in agricultural operations on the family fields and find it convenient to stay together. Parents, brothers, grown-up sons with their wives and children, and even cousins are often found living under the same roof as a joint family and the total number of such members may be about 12 to 15. It would be noticed as an interesting contrast that an urban family with a similar economic status usually has a much smaller number of members.

Most of the land cultivated by families of such farmers belongs to the family. They also own their own houses which are fairly spacious and accommodate not only members but also farm and milch cattle. In addition to bullocks — their number will depend upon the size of the holding but will more often than not be at least four — there will be a cow or two and occasionally some sheep. The elderly members of the family, as circumstances stand to-day, are generally illiterate but children of the school-going age are sent to the village primary school and stay on there till the vernacular final examination. In recent years there has been a distinct tendency to send up boys to high schools and colleges even when they happen to be outside the village.

The following budget figures gathered from a substantial farmer may broadly be taken to represent the economic condition of farmers in the top strata. The size of this particular family was relatively small—eight members—and though this will make some difference, taken all in all, it is not likely to be of a material character.

The total average annual income of the family derived almost entirely from its farm lands, came up to nearly Rs. 3,600. Out of this total, about Rs. 400 were spent every year on clothing, about Rs. 200 on charity and pilgrimages and about Rs. 100 as repairs to house and implements. The monthly expenditure on an average worked out at Rs. 55 on cereals and pulses, Rs. 19 on milk and milk products, Rs. 55 on other food items such as edible oil, spices, tea, etc., Rs. 15-16 on tobacco and pan and Rs. 3 on kerosene, oil. After spending on these items a surplus of about Rs. 94-95 was left every month. Out of this surplus expenditure was incurred on medical help and education. Even after that was done, a not insignificant amount was still left and that went towards increasing the family savings which were kept partly in cash, partly in ornaments and partly in other kinds of investment. The number of families in this comparatively happy position is not large. In fact, they formed a small minority of the agricultural community and their standard of life can in no sense be taken as typical of the village as a whole.

Below the top strata and comprising a considerable sector of the population engaged in agriculture, comes what may broadly be described as the agricultural middle class or the peasantry. It consists of cultivating holdings of medium size whether owned by them or partly owned and partly tenanted by them. They may have anything between ten to fifty acres and though on account of this variation there may be perceptible differences in the income of particular families, the pattern of their economic life is more or less similar. They own generally two working bullocks, perhaps also a cow or a goat and working implements. Such farmers may in fact be considered to be engaged in farming business of the "economic size" in the sense that even though there is no surplus or margin of profit yielded by the business there is generally no net loss under normal conditions. Generally no big joint families are found in this strata, six to seven persons or five adult units constituting the usual size.

The average annual income of a family in this group may be said to be about Rs. 1,200–1,500. The following budget figures collected from a family may be considered to represent more or less budgets of families in this category. The total income of the family which consisted of six members was about Rs. 1,200. Out of this income, Rs. 250 were spent every year on an average on clothing, Rs. 20 on charity and pilgrimage and Rs. 20 on repairs to house. The average monthly expenditure was Rs. 35 on cereals, Rs. 10-12 on other food items like oil, spices, gul and sugar, Rs. 4-5 on pan supari and Rs. 2 on kerosene and match boxes. The major part of the fuel was collected from forests and was practically free. Out of the surplus that remained after incurring expenditure on these items, some money was required to be spent on medical help and education and when that was done no further balance was left. All the income was exhausted and if, as is normally to be expected, some unforeseen contingencies required to be faced, the family had to do so only

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by drawing upon previous savings if any or by borrowing. It happened in this particular case that there were no interest charges shown on the expenditure side, probably because there were no previous debts. But, as is not unlikely, if in a number of instances there were borrowings already made by the family the delicate equipoise of its lean finances was immediately upset and went on producing increasingly wider gaps between income and expenditure.

Small Farmers
 and Agricultural
 Labourers.

At the lowest rung of the ladder stands the landless labourer. He has no farm and no milch cattle and makes his living by hiring out his labour in return for wages. The family of such a labourer is generally small, consisting of about four or five persons. Sometimes he may own a "house" which is nothing more than a tiny, dilapidated and flimsy hut. The women of the family, grown-up boys and girls, and even children have all to work and earn wages to supplement family income. The total, however, when everything is thus added, hardly exceeds about Rs. 400-500 for a year in the case of an average family. This is due to the fact that agricultural employment under Indian conditions is not available continuously all the year round. It is only during the busy season that there is demand for additional labour on the bigger farms and for more than half the year the man power in rural areas remains unutilized.

It may be added that there may be some farmers who may technically be described as landholders because they own land. But the extent of the land they own may be so small and the income they derive from it may be so meagre that for all practical purposes they may be taken to be as good as landless because the main occupation which gives them a living is the hiring out of their labour for wages.

The following budget figures pertaining to the family of a landless labourer may be taken to typify on the whole the economic condition of the whole class :—

The total income in the shape of wages earned by all the members of the family including the head came to an average of about Rs. 375 a year. The figure could have been higher if work was available to all throughout the year. But that was not possible and the family had to be content with what they could earn by working only for six or seven months. Out of this total income, Rs. 80-85 were spent on an average every year on clothing and Rs. 10 on visiting a fair, such a visit being an annual fixture. Necessary repairs to the hut were carried out by the family itself. Expenditure on food came to Rs. 15 per month; on oils and spices Rs. 5; on tea and bidies Rs. 3-4-0 and a rupee on kerosene.

It will be seen that with its limited income the family is not able to make both ends meet. Even the barest requirements of life are not satisfied, with the result that the family has to suffer both from partial starvation and from indebtedness, the pangs of both of which go on continuously increasing with the passage of time leading ultimately to utter destitution.

Village Artisans.

The village artisans, who are still to a large extent treated as servants of the village community and are remunerated by the "Aya" or *baluta* system form an important class by themselves. The main components of this class are the Badiga (carpenter), the Kammar (blacksmiths), the Machhegar (leather worker) and the Kumbar

(potter). It is significant that this traditional system of offering services more or less on the basis of barter continues to function even to-day. The families of this class are medium-sized, say of five to six persons. Some of these artisans know how to read and write but their women folk are generally illiterate.

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Most of the artisans own their own houses which are big enough to provide room for carrying on the occupation, for the instruments and equipment necessary for it, and to accommodate members of the family. Some of them may own small bits of land also. The land thus held is generally leased out for cultivation. Neither milch nor draught cattle are generally owned by them.

The following budget of a carpenter's family which consisted of six members including three children will be found interesting :—

The annual income of the family was somewhere between Rs. 700 and Rs. 800. Out of this, about Rs. 150 were spent on an average on cloth and Rs. 10, on entertainment per annum.

Every month the family spent on an average Rs. 32 on cereals and pulses, Rs. 8 on oil and spices, Rs. 2 on gur and sugar, and Rs. 2 on tea. An expenditure of Rs. 2 was incurred on fuel and Re. 0-8-0 on education.

A notable characteristic of the occupations followed by these artisans is that they are generally seasonal. The carpenter, for instance, whose budget is given above, was employed for only six to seven months in a year and had to remain unemployed or under-employed during the remaining five or six months. This seasonal unemployment, coupled with relatively lower rates of remuneration accounts for the meagre earnings of this class. It even happens sometimes that because of continued unemployment and relatively lower rates of wages the ordinary artisan who is not particularly skilled has to fall back upon the only other alternative of hiring out, if possible, his labour to bigger farmers and he thereby swells the ranks of agricultural wage-earners in the village.

Traders form another distinct social group in the village. It should, however, be emphasized that the size of business of traders in different villages and even of traders in the same village varies greatly. While at one end of the scale is the tiny village grocer whose monthly business turnover is, say, only Rs. 250 or so, there are traders at the other end whose turnover is well comparable to that of the urban trader. That is especially true in the case of fairly big villages which are important trade centres of the district.

Traders.

The typical village trader is often a trinity of seller, buyer and money-lender. The agricultural bias of the rural economy has largely been responsible for this combination of functions. The trader lends money on credit to the cultivators and realises it during the harvest. At the harvesting season again, many a transaction takes place in kind; and again the trader may purchase the agricultural produce of the village only to sell it to an urban merchant. Thus big traders earn incomes sometimes comparable to those of substantial cultivators. But such merchants are confined only to bigger villages which act as collecting centres of agricultural produce.

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Traders.

The typical village trader, however, is essentially a small merchant catering to the daily needs of the villagers. The following budget of a grocer's family may, therefore, be said to indicate the income and expenditure pattern of this class of traders :—

The grocer had invested only about Rs. 700 in his shop and he went on replenishing his stocks monthly and sometimes weekly as the need and extent of turnover dictated. His net income was between Rs. 60 and Rs. 70 per month. With a family of five persons he spent Rs. 25 to Rs. 30 on cereals and pulses; a couple of rupees on milk; Rs. 10 on other food items like oil, spices, gur and sugar, vegetables etc.; and a rupee on education. Annually he spent about Rs. 180 on clothes and Rs. 20 on repairs to house and equipment.

The budget figures disclosed a state of things which cannot be considered to be particularly satisfactory because even though income and expenditure more or less balance each other there is practically no margin left for any extra expenditure on items like medical help, and similar other contingencies, not to speak of comforts or savings for the formation of capital.

Concluding
Remarks.

The preceding analysis of the family budgets of some families representing different economic classes in the village, can be said to present, though not in strictly accurate statistical terms, a broad picture of the rural levels of living. It will be clear that excepting for the small minority of bigger cultivators, the majority of the population live either on the margin of subsistence or on the wrong side of the margin. The landless labourer and the petty landholder, who has practically to become a wage-earner most of the time, seem to be in a perpetually precarious condition. They form a substantial portion of the community and it can be expected that with better opportunities of employment in the planned economic development of the country and with better methods of farming there will be a perceptible improvement in their condition. The medium-sized cultivator may be in a slightly better position in the sense that in normal times his income may just suffice to cover his expenditure. Even here, however, the line of demarcation between balancing the budget and falling into a deficit is quite thin and once the balance is upset and indebtedness starts, the financial malaise goes on deepening with very disastrous results. This category, along with artisans and traders, also forms a substantial sector of the village community and even if the income of an individual family is found on an average to be about Rs. 1,000–1,200, when distributed over its five or six members it will be found per head to be less than the *per capita* national income of Rs. 265. It will be noticed that except in the case of families of bigger cultivators, expenditure on food alone takes up about 70 per cent. or even more of the income and clothing about 20 per cent. Very little margin is, therefore, left for acquiring other amenities which are an essential part of civilized life.

These features can be visualised in the following figures which give an idea about the percentage of such a family's income spent on different items of expenditure and their relative place in the family budget :—

Group.	Actual Expenditure per month.			Percentage to Total Income.	CHAPTER 11. — Standard of Life. RURAL AREAS. Concluding Remarks.
	Rs.	a.	p.		
Food	..	57	0 0	67.0	
Clothing	..	20	0 0	23.5	
House-room	
Fuel	..	1	0 0	1.0	
Education	..	1	0 0	1.0	
Care of health	..	2	0 0	2.5	
Miscellaneous	..	4	0 0	5.0	
Total	..	85	0 0	100.0	

It has already been mentioned that about five lakhs of persons in Dharwar district live in urban areas which consist of 29 towns. A town in the census is a place with a population of 5,000 and above. Municipalities having less than 5,000 population have also been included in the list of towns. Population is, however, not altogether a sufficient criterion to distinguish the urban from the rural. This can be seen from the fact that some places classed as towns have characteristics not different from villages. These characteristics are economic and are given by the livelihood classes. The village or the rural area is associated with a predominantly agricultural population and the urban with non-agricultural. In determining what constitutes the urban area, both the criteria, *viz.*, population and composition of the livelihood classes should be applied. Viewed this way, not all towns listed in the census report would constitute an urban area. But as the total population of all such places in the district is only a small percentage of the total population of all the towns, we may take it that all these nearly five lakhs of persons of the district live in urban areas.

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Apart from the composition of livelihood classes, there are other characteristics of the urban area which are common knowledge. The price increases that have occurred during the last 10 years in various articles of daily consumption including housing accommodation have not affected the urban and the rural areas to the same degree. Even after making allowances for a certain number of articles that are sold dearer in villages than in towns, it remains broadly true that the cost of living in a town is somewhat higher than that in a village, with but one important reservation. The development of quick transport in the countryside has in many places tended to iron out the differences in prices of a number of articles between the villages and the towns which are well connected with means of transport and between big towns and nearby villages. Mention may be made of articles like milk, milk products, vegetables produced in villages but sold with very small price differences in the towns nearby. But as one goes into the interior, the price differences of such articles become apparent and their effects on the standard of life of the population living in the urban and rural areas are pronounced. Particular reference may be made to housing accommodation. In most important towns, the number of houses has not in any way increased commensurate with the growth of

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population during the last decade. Rents have, as a result, increased considerably and there is overcrowding in many cases. By no means is the situation in the villages so acute as in the towns and this difference in costs of housing affects materially the standard of living of the people in urban areas. This is so especially in places like Hubli and Dharwar in which two cities half the urban population of the district lives. The increase in population of these two places is quite marked; it has increased from 47,992 in 1941 to 66,571 in 1951 for Dharwar and from 95,512 to 1,29,609 for Hubli during the same period. Reference may also be made to rationing. From the time it was introduced in this country, towns have been mostly under statutory rationing while the villages have not been. And such rationing as was instituted in the villages did not affect the majority of the rural population as the cultivators could keep their annual requirements of grains from their produce. Thus the rural population could consume cereals that were grown locally while the urban population could consume only what the Government supplied through rationing. The consumer's choice was more severely curtailed in the case of the urban population than in that of the rural. It is also generally admitted that the grain supplied through rationing was not always comparable in quality to the locally produced grains.

While the above remarks apply to towns in general, the detailed study of income and expenditure of families described below was confined to Dharwar city which is the headquarters of the district. This town is neither an industrial nor a commercial place like Hubli or Gadag, both of which are important commercial centres in the district. The growth of Dharwar as a town has been mainly a result of the location in it of many Government offices and various educational institutions. Such other economic activity of the town as is carried on, like commerce and non-agricultural production, seems to be the by-product of consumers' demand of a typically non-industrial urban centre. This is borne out by figures of livelihood classes for Dharwar in the 1951 census. Out of its total population of 66,571 about 10,000 persons depended for their livelihood on non-agricultural production, about the same number on commerce, about 4,000 on transport and about 10,000 on agriculture while the rest, that is to say about 31,000 persons or half the town population, depended on services and miscellaneous pursuits. The sample schedules of monthly income and expenditure of families for this town were collected for five classes of families. Four of them consisted of families of unskilled workers, skilled workers, clerical and professional classes and small traders respectively; the fifth, well-to-do class was drawn from miscellaneous occupations. Although this classification of families is not based on any one criterion, it broadly reflects the economic and social groups that compose the town population and a glimpse into the family budgets of these families reveals broadly the urban standard of living in general.

Unskilled Labour.

The class of unskilled labourers represents perhaps the lowest rung of occupational hierarchy. It includes various types of labour for which usually an urban centre offers opportunities of employment. Many of the schedules collected for this class of families could not specify any one kind of labour, but reported only "manual labour" as the means of livelihood (the words "manual labour" are a translation of *coolie kelasa* in the regional language). This may be

for the reason that there was not any kind of assured and continuous employment and it frequently changed during the year. For example, one might find during a year employment in the field in the agricultural season, in small establishments manufacturing consumers' goods, and at still other times in miscellaneous odd jobs. The schedules which indicated specified labour included work in the fields and manufacturing establishments, wood cutting, cart driving, house construction, *hamali* (carrying, head-loads at the railway station, bazars or in shops) and domestic work.

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As most of the members of such families seek work outside their homes, it is difficult to indicate any one figure around which their incomes vary, because a bigger family will have a larger income. The schedules showed such large variation as from Rs. 25 per month to Rs. 100, the higher income families invariably showing more earning members. Allowing for personal factors such as intelligence, health and industrious habits, for a family where only the husband and wife work, the income may be around Rs. 50 or Rs. 60, and where only one member works it may be around Rs. 30 or Rs. 40. It may keep one milch animal which adds to the family income.

Some property, agricultural land or a house, is not ruled out for some of these families. Income from this source, however, may be negligible. One family owned a house and had let one room for a rent of Rs. 2. An agricultural family which owned a piece of land showed from this source an income of Rs. 100 per year or Rs. 8 per month but in others it may be even less.

The size of these families is not generally large. Except in the few cases where there may be an old dependent parent or some other young distant relation, the families consist of husband, wife and two or three children.

The monthly expenditure of three types of families having incomes around Rs. 30, Rs. 60 and Rs. 100 per month is described below.

Of two families showing a monthly income of Rs. 30, one consisted of only husband and wife while the other had two children below twelve years besides husband and wife. The household equipment consisted of the barest minimum. Utensils were mostly earthen. Bedding in the bigger family consisted of some gunny bags, a woollen blanket and some chaddars made of old clothes. The other had woollen blankets as well as cotton blankets. Neither of these two had any ornaments but the smaller family had one new *sari* and two *khans* (bodice cloth) of *zari* border besides clothes of daily wear.

The budgets of these families, needless to say, were precariously balanced and perhaps the monthly expenditure quite often outstripped the earnings. The bigger family showed no house-rent and its expenditure on fuel was small because the bread earner was a wood cutter and collected wooden pieces for daily fuel. It spent per month Rs. 16 on grains, Rs. 2 on milk, Rs. 2 on oils, Rs. 2 on gul and sugar, Re. 1 on vegetables, Rs. 2 on tea, tobacco etc., Re. 1 on ready-made food, annas 8 on toilet etc., annas 5 for fuel oil. On clothing it spent on an average, Rs. 3 per month. The other family also showed no house rent. It spent Rs. 11 on grains, Rs. 1-14-0 on milk, Rs. 2-2-0

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on oils, Rs. 2-3-0 on sugar and gul, Re. 1 on vegetables, Rs. 10 on tobacco etc., Rs. 2-5-0 on fuel, Rs. 2 on ready-made food, annas 8 on toilet and Rs. 2 on entertainment. It spent on an average Rs. 5 per month on clothing. The total expenditure in the latter case came to nearly Rs. 40, much above its monthly earnings. It may be remarked that the expenditure showed on tea and tobacco appears to be rather high and may be subject to variation. It is also likely that as monthly earnings fluctuate higher expenditure may at times be incurred. The head of the family here was a cart driver.

There are further agricultural landless labourers who do not find sufficient work on the fields to keep themselves fully engaged all the year round and who therefore take up unskilled work in urban areas whenever it is available. Several such families are found in Dharwad city itself. The following is an analysis of the budgets of two such families :—

The first family consisting of husband, wife and one child below 12 had an income of Rs. 50 per month. Of this the wife's contribution was Rs. 15 which she earned from selling milk of a buffalo owned by the family.

The household equipment here also was what was just necessary. Utensils were both of brass and earth. Bedding consisted of two woollen blankets, one chaddar, two cotton rugs of old clothes and three gunny bags. The family had some silver ornaments besides one gold ornament. It supplied its own milk and showed no house rent, and spent Rs. 23 on grains, Rs. 4 on oils, Rs. 3 on gul and sugar, Rs. 2 on vegetables, Rs. 5 on tea, tobacco, etc., Re. 1 on fuel (dung cakes were made at home), Rs. 2 on toilet, Rs. 2 on ready-made food, Re. 1 on entertainment. It spent on an average Rs. 6 on clothing per month.

The second family consisting of husband, wife and four children, one of whom was above 12, had a monthly income of Rs. 100. Three members of the family worked outside home. The family kept two buffaloes as milch animals.

The household equipment was adequate in respect of utensils and bedding. Utensils were more of brass than earthen. Bedding consisted of two woollen blankets, two cotton blankets, one chaddar, two cotton rugs of old clothes, one *gudar*, and some gunny bags. It had three gold ornaments and some costly clothes for women.

The family paid no house rent and showed no expenditure on milk. On other items, the expenditure was Rs. 23 on grains, Rs. 8 on oils, Rs. 2-13-0 on gul and sugar, Rs. 4 on vegetables, Rs. 8 on tea, tobacco, etc., Rs. 4 on fuel (in addition to cotton stalks collected from the field), Rs. 4 on toilet, Rs. 5 on ready-made food, and Rs. 5 on medicine. It spent on an average Rs. 10 per month on clothing. Thus the total expenditure shown in the schedule comes to about Rs. 74 only. It is, however, noted that some miscellaneous expenditure incurred by working members outside home is not recorded. Making allowance for it, it seems to be fairly certain that it can count upon some saving.

An important thing to be noted about all the families of unskilled labourers is that they do not spend anything on education and very little, if at all, on entertainment. No doubt, the standard of life of these families is at the subsistence level.

Skilled labour is represented by the numerous classes of artisans. The schedules collected for this class covered a wide variety of them—carpenters, cobblers, weavers, blacksmiths, goldsmiths, masons, washermen, potters, bamboo workers, a tailor, a barber, a driver, a cleaner.

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The incomes of these classes also varied widely from Rs. 40 a month to Rs. 150 a month. The lowest income was shown by a potter, a smith and a washerman. The weavers' families also showed such a small income as Rs. 50 or 55 per month. That the weaver was badly off at the time because the trade was adversely affected was noted in the schedule. This may also be true of the potter. Others earning the small incomes may be special individual cases. Many other classes, however, showed income varying from Rs. 60 to Rs. 100 a month. The higher incomes ranging from Rs. 120 to Rs. 150 were earned by the families of a carpenter, a goldsmith and a cobbler. Some of these well-to-do artisans were owning shops showing that they had made capital investment in their respective trades. The earnings of skilled labour may, therefore, be put down at Rs. 2 to Rs. 4 a day.

Except in the families of the very low incomes, women did not seek work outside home. The size of the family of this class also presented a pattern not different from the class of unskilled labour. Husband, wife and 2 or 4 children was the normal case. There was on the one hand a family of only husband and wife and there was on the other a joint family of 4 adults and four children, but these were marginal cases. An old parent or some other relative appeared in some families. Analysis of expenditure of three families whose monthly income was Rs. 60, Rs. 100 and Rs. 120 respectively is given below.

The bread earning member of the family earning Rs. 60 a month was a mason and his dependants were his wife and two children below 12. Utensils were of all kinds, brass, copper and earthen. Food was cooked in earthen vessels but all other utensils were of metal. Bedding consisted of a woollen blanket, cotton blanket, cotton rugs and old clothes and two chaddars. It had no ornaments but only a new *sari* and *khan* as its valuable possessions. It showed no house rent and its expenditure on other items was Rs. 22 on grains, Rs. 3 on milk, Rs. 4 on oil and chillies, Rs. 3 on gul and sugar, Rs. 2 on vegetables, Rs. 4 on tea, tobacco etc., Rs. 4-10-0 on fuel, annas 15 on toilets, annas 8 on education, Rs. 4 on ready-made food, Rs. 2 on medicine and Rs. 2 on entertainment. On clothing it showed an average expenditure of Rs. 4 per month, rather a small amount.

The family earning Rs. 100 a month belonged to the cobbler's profession and consisted of three adults and two children, one above and one below 12. Although the family had many utensils of brass and copper it did not dispense with the earthen vessels. Besides these it showed some furniture—one chair and two benches. Bedding of this family was of superior kind. It consisted of two mattresses and two pillows, 4 woollen blankets, 3 cotton blankets and 5 chaddars. It had two gold ornaments, 3 *saris* and two *khans*.

The monthly expenditure was Rs. 22 on grains (nothing on milk, rather surprising), Rs. 5 on oils and spices, Rs. 5-10-0 on gul and sugar, Rs. 30 on vegetables, etc. (rather a higher sum), Rs. 2 on

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tea, tobacco, etc., Rs. 10-6-0 on fuel, Rs. 4 on house rent, Rs. 1-8-4 on toilet, Rs. 1-8-0 on education etc., Rs. 3 on ready-made goods. I spent no money on entertainment. On clothing the average monthly expenditure was Rs. 14.

The family earning Rs. 120 a month was a carpenter's. It consisted of husband, wife, two children (one below and one above 12) and husband's sister. The household equipment was here even more varied than that of the cobbler's family. Apart from many brass and copper utensils and earthen pots for storing grains, it had two pairs of china, two chairs and one coat. Bedding consisted of a mattress, one cotton blanket, one *jajum* (superior blanket), 3 cotton rugs of old clothes. Ornaments consisted of a necklace, earrings, nose-ring and some silver ornaments worn at the ankles. Costly clothes were a *sari*, two *khans*, and one woollen coat. It may be remarked that some woollen clothes like sweaters and jackets were kept for ordinary wear.

The monthly expenditure of the family was as follows : Rupees 28 on grains, Rs. 2 on milk etc., Rs. 5 on oils and spices, Re. 1 on gul and sugar, Rs. 19 on vegetables, Rs. 4-12-0 on tea, tobacco, etc., Rs. 3-6-0 on fuel (besides the quantity of wood pieces collected as by-products of his occupation), Rs. 2 on house-rent, Rs. 1-4-0 on toilet, Rs. 10 on ready-made food, Rs. 3 on medicine. No expenditure, however, was shown either on education or on entertainment. On clothing the average monthly expenditure was Rs. 19. The family, evidently was in a position to save some money.

**The Small
 Traders.**

Although traders as a whole can be easily grouped in a class, it is difficult to draw the line between big and small traders. Any such attempt must contain a large element of arbitrariness. The small traders here are those who earn a monthly income between Rs. 200 and Rs. 250 or below. This demarcation has been made with reference to the general level of incomes in the town on the strength of personal observation and no statistical data regarding distribution of incomes have been used to arrive at the figure of Rs. 200-250.

The variations of incomes below the upper limit, as the schedules collected show, was quite large. The petty grocer at the end of a street corner might earn only between Rs. 50 and Rs. 60 per month. And traders earning incomes at all possible levels up to Rs. 200-250 could be seen. This is only to be expected in an occupation like trading.

The traders in the schedules included those who dealt in grocery, cloth, stationery, oil, fuel, bidis, and the like. Some of the traders at the lower level of incomes showed that their womenfolk sought work outside homes. Many of the traders had some property, mostly real property in land or homes. At the higher levels of income the families tended to be larger showing dependent brothers or sisters or some other dependent relative.

Here, the expenditure of three families, each one earning a monthly income of Rs. 60, Rs. 150 and Rs. 200 are given to show the expenditure pattern of the petty and also of the comparatively well-off traders :—

The family showing about Rs. 60 as its monthly income consisted of husband, wife and two children above 12. Although its main occupation was trading it was earning some money from money-lending carried on as a subsidiary business. It is possible that that

income might be often more than Rs. 60. The household equipment consisted of both brass and copper utensils and earthen vessels, and some china. Their number was enough for daily use. Bedding consisted of a mattress, four woollen blankets, one cotton blanket and six gunny bags. Ornaments were two necklaces and three rings. Costly clothes were two *saris* and six *khan* pieces and two *khans*.

The house was owned by the family and it had two rooms. Expenditure on other items was as follows : Rs. 21 on grains, Rs. 8 on milk etc., Rs. 10 on oil and spices, Rs. 5-8-0 on gul and sugar, Rs. 4 on vegetables, Rs. 5-2-0 on fuel, Rs. 1-6-0 on toilets, Rs. 4 on entertainment and Rs. 2 on education. On clothing it spent on an average Rs. 6 per month.

The head of the family with an income of Rs. 150 a month was a dealer in electrical goods. The members of the family included husband, wife and four children below 12. Besides several utensils of brass and copper and crockery, the house was furnished with a cot, a table, three chairs and a cupboard. It also possessed a bicycle and radio. Bedding consisted of three mattresses, two woollen blankets, two shawls, one rug, two cotton blankets, three *chaddars*. Gold ornaments were two neckwears, four bracelets and silver images. Costly clothes included five *saris* and three frocks with *zari* border and four garments for children.

The family showed no house rent and the house consisted of three rooms. Other monthly expenditure was as follows : Rs. 23 on grains, Rs. 16 on milk etc., Rs. 10 on oils and spices etc., Rs. 3 on gul and sugar, Rs. 4 on vegetables, Rs. 15 on tea, Rs. 12 on fuel, Rs. 3 on toilets, Rs. 10 on entertainments, Rs. 5 on ready-made food, Rs. 5 on medicine and Re. 1 on charity and religion (although no amount was shown in the column for education in this particular schedule, it is certain that expenditure on this item figures for this class of families as seen in most of the schedules for this class). On clothing the average expenditure of the family was Rs. 10 per month. The total of the expenditure shows that the family is in a position to save some money.

The head of the family earning Rs. 200 a month was a dealer in cloth. His family was rather large consisting of four adults (two male and two female) and one child below 12. Household equipment consisted of brass and earthen vessels, a few pieces of crockery and three chairs. Bedding consisted of four mattresses, four woollen and four cotton blankets. Gold ornaments were three neckwears and rings. Costly clothes included two *pitambers*, three *khans* and two *dhotis* with *zari* border.

The monthly expenditure of the family was as follows : Rs. 40 on grains, Rs. 16 on milk etc., Rs. 12 on oils and spices, etc., Rs. 5 on gul and sugar, Rs. 25 on tea, tobacco etc., Rs. 18-8-0 on fuels, Rs. 30 on house rent, Rs. 2 on toilet, Rs. 2 on entertainment, Re. 1 on ready-made food, Rs. 5 on charity and religion and Rs. 4 on medicine. On clothing the average expenditure per month was Rs. 27.

This class includes the lower and middle strata of salaried persons in Government or private offices and some professionals like doctors and lawyers whose income compares with that of the salaried persons in this class. The range of variation in incomes is from Rs. 100 to

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Rs. 250 per month. Possession of some property like land or houses is a more frequent occurrence for this class than for skilled labourers or even small traders. The size of the family is generally larger for this class than for the others just mentioned above. Cases of joint families occur not infrequently.

The household equipment of the families of this class is what may be described as adequate to give comfort. Usually brass utensils are several in number. Bedding consists of mattresses, cotton and woollen blankets, shawls and occasionally holdalls too. Some crockery and furniture and timepieces are common. Possession of a bicycle is often noticed. As valuable possessions, some gold ornaments and silk clothes, both for men and women, are common enough. And not infrequently possession of some silver utensils like plates, *attardani*, *gulabdani*, drinking vessels, is noticed.

The expenditure of five families belonging to this class, having monthly incomes of different amounts within the lowest and highest is described below :—

The family showing a monthly income of Rs. 133 consisted of three adults and two children above 12. It had no real property. The actual expenditure for the month recorded was higher than the income by Rs. 10, i.e., the total expenditure was Rs. 143. Of this amount Rs. 32 were spent for grains, Rs. 14 for milk etc., Rs. 10 for oils, spices etc., Rs. 5 on gul and sugar, Rs. 5 on vegetables, Rs. 15 on tea, tobacco, Rs. 9 for fuel and fuel oil, Rs. 10 for house rent, Rs. 5 for toilet, Rs. 2 for entertainments, Re. 1 for education, Rs. 2 for ready-made food, annas 8 for religion and charity, Rs. 8 on medicine. On clothing and personal effects, an average of Rs. 24-8-0 were spent per month.

The second family showing a monthly salary of Rs. 129 had an income of Rs. 500 a year or Rs. 40 a month from agricultural property. The family consisted of three adults and four children of whom two were above and two were below 12 years. The expenditure for the month recorded was Rs. 137-8-0. Of this amount Rs. 35 were spent for grains, Rs. 20 for milk and milk products, Rs. 5 for oils and spices, Rs. 10 for gul and sugar, Rs. 2-8-0 for vegetables, Rs. 5 for toilet, Re. 1 for entertainment, Rs. 8 for education, Rs. 2 for ready-made food, Re. 1 for religion and charity, Rs. 10 for medicine. On clothing and personal effects Rs. 38 were spent per month on the average.

The third family which showed a monthly income of Rs. 140 a month consisted of one adult and four children two of which were above 12 and two were below. It had no real property. The expenditure for the month recorded was Rs. 158-13-0. Of this amount Rs. 35 were spent for grain, Rs. 20 for milk and milk products, Rs. 10 for oil and spices, Rs. 8 on sugar and gul, Rs. 5 for vegetables, Rs. 15 for tea, tobacco, etc., Rs. 12-5-0 for fuel and fuel oil, Rs. 10 for house rent, Rs. 5 for toilet, Re. 1 for entertainment, Rs. 20 for education and Rs. 4 on medicine. On clothing and personal effects, it spent on an average of Rs. 13-8-0 per month.

The fourth family which showed a monthly income of Rs. 150 a month consisted of three adults, and three children of whom two were below one and one was above 12. The family had no property. Its expenditure for the month recorded was Rs. 145. Of

this Rs. 30 were spent for grains, Rs. 10 for milk, Rs. 10 for oils and spices, Rs. 10 for gul and sugar, Rs. 5 for vegetables, Rs. 15 for tea, tobacco, etc., Rs. 13 for fuel and fuel oil, Rs. 2 for toilet, Rs. 2 for entertainment, Rs. 2 for education, Rs. 5 for ready-made food, Re. 1 for religion and charity, Rs. 4 for medicine. On clothing and personal effects an average of Rs. 36 was spent per month. As the house was owned by the family, no house rent was paid.

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The fifth family had an income of Rs. 500 per year or Rs. 40 per month from agricultural land besides Rs. 212 from salary, and consisted of three adults and two children below 12. The expenditure for the month recorded was Rs. 209. Of this Rs. 40 were spent for grains, Rs. 30 for milk, Rs. 10 for oil and spices, Rs. 25 for sugar and gur, Rs. 8 for vegetables, Rs. 10 for tea, tobacco, etc., Rs. 29-8-0 for fuel and fuel oil, Rs. 15 for house-rent, Rs. 8 for toilet, Rs. 5 for entertainment, Re. 1 for education, Rs. 5 for ready-made food, annas 8 for charity and religion, Re. 1 for medicine. On clothing and personal effects, the family spent on an average Rs. 21 per month.

The well-to-do and the rich class is composed of persons in business and professions and high salaried officials. No upper limit can, of course, be fixed for persons of this class, but a lower limit of Rs. 300 at least a month may be assumed. Except where the size of the family is very large, families earning around even this lower limit lead a comfortable life and are able to save enough for the exigencies of life. As incomes increase, it is not so much the expenditure on articles of daily consumption that increases appreciably, but it is the expenditure on luxury articles of display or expenditure incurred in the acquisition of real property like houses. The well-to-do and the rich classes can be easily distinguished firstly from the type of houses they live in and the household equipment, and secondly from their usually higher expenditure on certain items of daily consumption. The household equipment generally includes costly furniture and china, radios or gramophones, costly clothes and ornaments. Articles of daily consumption on which higher amounts are spent are generally milk, vegetables, education and entertainment. Employment of a full-time servant for domestic work is another feature which distinguishes the well-to-do and the rich from other families. What generally distinguishes the richer classes from the well-to-do is expenditure on more costly comforts like motor cars and spacious houses and more costly luxuries which have considerable ostentation value.

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An interesting feature that was revealed from these schedules of the well-to-do and rich class was the small amount of money spent on entertainment. It was generally between Rs. 5 to Rs. 10 per month. In no case did it exceed Rs. 25. It may be noted, however, that the schedules did not show periodical expenditures incurred by the families and in many cases such expenditure accounts for substantial sums. Travel, marriages and other ceremonials are some of the items where expenditure is subject to wide variations.

The following shows the expenditure pattern of a salaried person whose monthly income was Rs. 360. The family was composed of husband, wife and two children below 12. It spent per month

CHAPTER 11. Rs. 25 on food grains (staples, pulses, etc.), Rs. 60 on milk and milk products, Rs. 10 on oil and spices, Rs. 10 on vegetables, Rs. 17 on tea, etc., Rs. 26 on fuel (including Rs. 10 on electricity), Rs. 30 on house rent, Rs. 8 on toilets, Rs. 12 on education, Rs. 10 on ready-made food, Rs. 5 on entertainment, Rs. 5 on charity and religion, Rs. 10 on medicine, and Rs. 23 on servant (the last item appearing in the budget of only the well-to-do and the rich). The total of this expenditure left a good margin for saving.

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The expenditure of the rich families does not materially increase on items listed in the schedules as compared to that of the well-to-do except on an item here or there. The variation is likely to be observed on periodical expenditure and on household equipment.

The urban area thus presents a picture of all the socially significant sections of the population—from the unskilled labourer who forms the lowest rung of society to the well-to-do and the very rich. Though it would be too hazardous to generalise on the basis of this scanty data, a general trend can be indicated. Wherever there has been the question of spending a little more to gain some comforts suited for a particular standard, or of foregoing some comforts to save a little more, the trend to-day is to prefer the former to the latter. This has been more pronounced in the urban areas. It may be added that with the provision of increasing facilities in a Welfare State for such essentials of life as education, sanitation, medical help and housing, even people of low income groups may be expected to have a slightly better standard of living than what may be warranted merely in the context of their meagre earnings.