ARTICLES AND MEMORANDA

SOME FAMILY BUDGETS FROM BIHAR.

IN the following pages I propose to describe the economic circumstances of six families, representative of three different classes of the population in a densely populated and, in consequence, relatively poor part of India, viz. : —

(a) the petty clerk class, living in the towns, and drawing pay of 7s. 9d. to 10s. 9d. a week (Rs. 25–35 a month);

(b) that section of the rural population which is "in service" of the better-paid kind, e.g., malis (gardeners), domestic servants, and the like;

(c) the agricultural labourer.

The third of these classes, especially in cases where employment is casual and precarious, belongs to that section of the population, numerous in every country, whose poverty is not far removed from the minimum necessary for subsistence. The first class may be said, perhaps, to correspond roughly to that class in England which comes just below the income-tax exemption limit. The second occupies an intermediate position, being much more "secure" than the casual labourer, and usually at least as "comfortable" as the smaller peasant farmer.

The bulk of the rural population in India, as is well known, consists of peasant farmers, amongst whom two principal classes are distinguishable, viz., self-supporting cultivators farming five to seven acres as a minimum, and those who depend mainly on agriculture, but have some alternative means of livelihood as well. I have a number of budgets representative of both classes, but the inquiries made in this field have not, up to the present, been of a sufficiently searching character. The difficulties of obtaining accurate particulars of out-turn, of estimating the cash value of the produce (much of which is for domestic consumption), and of allowing fully on the expenditure side for working expenses,

are very great; and, while these budgets contain much that is of interest, they are not sufficiently reliable to permit of my using them here.

The budgets given will, it is hoped, prove interesting not only in themselves, but also as the fruit of a promising experiment in the practical study of economics in an Indian college. At the end of 1909 Mr. Charles Russell, now Principal, founded at Patna College a students' society, known as the Chanakya Society— so-called after Chanakya, Prime Minister of the Mauryan Chandra Gupta at Pátaliputra (the ancient Patna), whose *Artha Shastra* is an early contribution to economic science. The Society con- ducts economic inquiries of various kinds, of which the most fruitful has been the collection and publication of upwards of forty family budgets. It is from these that the following representative selection has been made. The families, whose circumstances are recorded, were in every case well known to the student-investigator. The particulars were compiled on systematic lines; while, at the same time, such was the spirit and the imagination with which the investigator entered upon his task, each budget constitutes a genuine human document.

Two students' budgets are added as throwing an interesting sidelight on the circumstances of the investigators themselves.

(a) 1.

This is the budget of a Muhammadan family living in the small town of Bihar, near Patna. The sole wage-earner is a man of thirty, educated up to Matriculation standard (possessing, that is to say, a fair knowledge of English), and employed as a Government clerk on pay of 7s. 9d. a week (Rs. 25 a month). He also owns a little land and two houses, inherited from his grandfather. One of the houses he occupies himself; the other is let to his grandmother, who pays a rent of £8 a year (Rs. 120) for it. His mother, who lives with him, owns a little land in her own name. Between them they possess landlord rights in some twenty-six acres of land, scattered among different villages, which yield them an annual rental of £12 (Rs. 180) a year. The total resources of the family amount, therefore, to £40 a year.

The social position of the family is, however, to be gauged less by their income than by the kind of house they live in and by the nature and value of their possessions. The house, with the courtyard, occupies about a *bigha* (one-third of an acre). It is built of mud and rubble, and has a thatched roof. It is of two storeys, and contains two large and nine small rooms, besides

verandas.   The jewellery and ornaments belonging to this family, many of them wedding presents from well-to-do relatives, amount in value to no less than £92 (Rs. 1,380).   One pair of gold *kangna* (bracelets) alone is worth £13 6s. 8d. (Rs. 200).   Kitchen utensils, household furniture, etc., are valued at £54 (Rs. 810). Besides the usual pots and dishes, these include a tea-set, a samavar, one dozen china cups, two dozen china plates, and two dozen of both cups and plates in enamelled ware.   There are four pipes (*huqqa*) worth 30s., a set of cushions worth the same amount, one silver and two brass spittoons, two almirahs (wardrobes) worth £1 each, and two bedsteads fitted with mosquito curtains of the same value ; a litter (*pálki*), 30s. ; books, £3 ; and clothing (men's and women's), £15.

The household consists of five adults and three children, viz., the wage-earner himself (thirty years old), his wife (twenty years), his widowed sister (twenty-four years), his three little daughters (the eldest being four years), his mother (sixty years), and a maidservant (thirty-five years).   The wages of the servant are one rupee monthly, with board and clothing.   They live in a simple but comfortable enough style.   Though Muhammadans, they are almost entirely vegetarian.   Meat and fowls are seldom eaten ; not more than fourpennyworth a week on the average, The weekly food budget is approximately as under.   The prices of grain are town prices, and relatively high.

	s.	d.
Grain : 35 lbs. rice ; 7 lbs. *dál* (pulse) ; 28 lbs. wheat, barley or maize	5	4
Vegetables and fruit, 1s. ; *salt and spices*, 4d.	1	4
Oil and ghi (clarified butter), 1s. 8d. ; *milk*, 7d.	2	3
Meat and fowls, 4d. ; *sugar*, 2d.	0	6
Miscellaneous (including fuel)	0	7
	10	0

Thus it will be seen that out of a weekly income from all sources (leaving out of account the rent-free house in which they live) of 15s. 6d., the family spend approximately 10s., or nearly two-thirds, on food.   The next largest item is the sum spent annually on clothing, viz., £1 for shoes and £3 for cloth and sundries.   £4 was spent on other necessary expenditure, including repair of house, wages of servant, kerosene oil (4½d. a week), services of barber, washerwoman, etc., municipal tax (6s. 4d.), and new kitchen utensils.   £4 10s. was spent on festivals and entertainment of guests (£3), travelling expenses (13s. 4d.), wedding presents (13s. 4d.), betel-nut (8s.), and miscellaneous.

Out of an income of £40, £38 10s. was spent, the summary of

expenditure and savings for the year being approximately as
follows : —

Food.	Clothing.	Other Necessaries.	Other Expenditure.	Total.
£	£	£	£ s.	£ s.
26	4	4	4 10	38 10
			Savings	1 10
				£40 0

(a) 2.

The second budget is that of a Hindu family belonging to the
Kayasth or writer caste. It illustrates well the joint-family
system which regulates the economic affairs of most middle-class
families.

The head member of the family, who was formerly a Govern-
ment servant on pay of 3s. 8d. a week (Rs. 12 a month), is now
a pensioner on 1s. 10d. a week. His two sons, whom by dint
of good management and self-denial he provided with a high-
school education, are clerks in the Public Works Department on
salaries of 10s. 9d. (Rs. 35 a month) and 9s. 3d. (Rs. 30 a month)
respectively. The old man owns a *bigha* (one-third of an acre)
of land, which he purchased a few years ago. It yields a *batai*
rent (*i.e.*, half the gross produce) amounting, on an average, to
about 13s. 4d. (Rs. 10). In the year for which particulars were
obtained, a present of £1 in cash (besides certain presents in
kind) was received from the younger son's father-in-law. This
went also into the common treasury, so that the total resources
of the family for the year amounted to £58 10s., or 22s. 6d. per
week.

Owing to the two sons being employed in offices in different
places, three establishments have to be maintained out of the
common purse. At the beginning of the (Hindu) year the head
of the family draws up a budget, which is strictly adhered to.
In the year for which particulars were given he allowed his
younger son, living in the capital town of the province, £12 (*i.e.*,
rather more than 4s. 6d. a week) to cover all expenses. Living
at home in the country, he and his wife spent about the same
sum. To his elder son, whose establishment included himself,
his wife, three little children, and his brother's wife, he allowed
£24. In all, therefore, there was an expenditure of £48, and a
saving on the total year's income of £10 10s. Almost identically
the same sum was saved in the previous year. This man out of
his savings spent over £30 in two successive years in marrying
his two daughters.

The old people at home live in a simple and frugal style. Their house is built half of brick, half of rubble, has a thatched roof, and contains a *dalán* (hall) and five inner rooms, of which one serves as kitchen and family temple combined and another as store-room. Their food costs approximately £7 (or 2*s.* 8*d.* weekly), and includes a small sum spent on entertaining their sons in their holidays. Rather less than £1 is spent on clothing, and £3 on other necessary expenditure, including wages of one rupee a month to a daily maidservant. Their sole extravagances were 12*s.* 6*d.* on tobacco and 10*s.* on the celebration of a domestic religious festival, or *puja*.

The summary of their expenditure and savings for the year is as follows :—

	Food.	Clothing.	Other Necessaries.	Other Expenditure.	Total.
	£	£	£	£	£ s.
At home ...	7	1	3	1	12 0
Away ...	—	—	—	—	36 0
			Savings		10 10
					£58 10

(*b*) 1.

This is the budget of a family belonging to the *máli* (gardener) caste. Dhanukh Rám, the head of the family, is in private service as a *máli* in the town of Chapra, in North Bihar, where, besides his pay of 4*s.* a month, he gets board and clothing worth perhaps another 5*s.* At their village home, near Chapra, the family have an acre of land under cultivation, besides a small but well-stocked orchard. They pay rent of £1 10*s.*, and expenses of cultivation amount to £1. The income from the orchard (the produce of which they sell) is estimated at £3, and that from the holding (the produce of which they consume) at £6, so that their net annual income from these two sources is £6 10*s.*

The household consists of Dhanukh himself (fifty years old), his wife (forty-six years), two sons (twenty-five and twenty years) and their wives, and a younger son (twelve years). Only the three women and the boy live at home permanently, the other members of the family visiting home from time to time, especially during the sowing and harvest seasons. One of the two sons is employed in a jute mill, at Calcutta, on wages of 5*s.* a week (Rs. 16 a month), the other as a *máli*, also in Calcutta, at wages of 3*s.* 9*d.* (Rs. 12 a month). Each spends half on his keep in Calcutta and sends half his wages home. Including a small item spent on clothing, which comes out of the common purse, one

son is responsible for an expenditure in round figures of £7 a year, and the other for an expenditure of £5, their total con- tributions to the common purse being £13 and £9 10s. respectively. Similarly, Dhanukh himself is in receipt of total annual wages (in cash and kind) of £5 10s., of which he consumes £3 worth, and contributes £2 10s. to the common purse. Thus, including the estimated net income from orchard and holding, we have a total family income from all sources of £34 10s., of which £15 is spent away from home.

The home expenditure of the family consists of £9 spent on grain (two-thirds of which is from their own holding), the daily consumption amounting to 6½ lb. when the male members are absent and 11½ lb. when they are at home. Other food items account for 13s., clothing (for the three women and the boy) 36s., lighting oil 4s.; and miscellaneous necessary expenditure 7s.; total, £12. The sole extravagances were 1s. for tobacco, 6s. for the entertainment of guests (including intoxicants), 9s. for the celebration of a religious festival, and 1s. 6d. in alms; total, 17s. 6d.

Out of the total net income of £34 10s., therefore, we have approximately as follows :—

	Food. £ s.	Clothing. £	Other Necessaries. s. d.	Other Expenditure. £	Total. £ s.
At home	9 10	2	10 0	1	13 0
Away ...	—	—	—	—	15 0
			Savings		6 10
					£34 10

This family lives in a mud-built house with a tiled roof con- taining seven rooms, besides an outhouse for cattle. They possess a bullock and a heifer, and ornaments worth £4.

(b) 2.

The second budget is that of a Kurmi family (a labouring caste) living in the town of Chapra.

Lachimi, the head of the family, is thirty-six and his wife thirty years of age. They have two sons, aged fourteen and eleven respectively. The younger lives at home, and in the summer months he earns 20s. or so as a punkha-puller in one of the local schools. The older boy is at work in Calcutta, and manages to send home 30s. The father is a domestic servant in the house of a local *mukhtár* (petty attorney), receiving wages of 10s. 8d. (Rs. 8) a month. During the day, when his master

goes to court, he draws water for the municipality. This work occupies him for one hour daily, and his wages are 6*s*. 8*d*. (Rs. 5) a month. His wife serves a number of families as daily servant, and earns 6*s*. 8*d*. (Rs. 5) a month.

Living in the town, the family has no land to cultivate, and they live in a rather squalid little house containing only two rooms. Cooking is done in the veranda.

Thus the total annual resources of the family (neglecting what the older boy spends on his keep in Calcutta) amount to £17.

Of grain (viz., rice and pulse, maize, etc.), Lachimi and his wife consume about 4 lb. a day (one lb. each at each meal), and the boy rather less than ½ lb. For their morning *jalpán* (breakfast) they take *bhunja* (parched grain) or sweetmeats, costing them ½*d*. each day. They live pretty well, buying fish frequently or, when they do not get fish, vegetables. They very seldom buy cow's milk, but the boy drinks the milk of the two she-goats they possess. Their weekly food budget (for two adults and a child) is roughly as follows :—

	s.	*d.*
Grain, 31 lbs., 1*s*. 9½*d*. ; for *jalpán*, 3½*d*.	2	1
Vegetables, 4*d*. ; *fish*, 4*d*...	0	8
Oil and ghi, 2½*d*. ; *sugar*, ¼*d*. ; *salt*, ¼*d*.	0	3
	3	**0**

On clothing they spend nothing, as clothes are provided by their employers, which are sufficient also for the boy who lives at home. (No attempt has been made to estimate the cash equivalent of this item.) Necessary expenditure, besides food, accounted for 12*s*.

The family spends 4*s*. a year on tobacco and no less than 33*s*. on intoxicants. They spent 33*s*. on the entertainment of guests and on religious observances (including a pilgrimage made by Lachimi's wife along with the other women in their quarter), and at the time of the Diwáli festival Lachimi lost £1 in gambling.

The outgoings and savings for the year are summarised below :—

Food.	Clothing.	Other Necessaries.	Other Expenditure.	Total.
£ *s.*		*s.* *d.*	£ *s.*	£ *s.*
7 15	nil	10 0	4 10	12 15
			Savings	4 5
				£17 0

An extraordinary expense, incurred during the year for which particulars were obtained, swallowed up, however, the greater

part of Lachimi's savings. This was a feast given to his fellow-castemen in order to be received again into the caste, he having been previously outcasted. This cost him £3 5s.

The family possess two she-goats and a kid, and ornaments worth £5.

(c) 1.

This is the budget of one Mahabir, who is a barber by caste but an agricultural labourer by occupation.

The household consists of Mahabir (fifty-four years old), his wife (fifty-six years), their two sons (nineteen and eight years), and a daughter (eleven years), who, though married, still lives at home. They possess three goats and a calf. The little boy looks after the goats; the girl brings grass for the calf, besides collecting firewood; she also does the cooking for the family. The three adults are all employed as field-labourers. Mahabir gets 4s. 6d. (Rs. 3.8) per month and his clothing. This is equivalent to the current rate of 2d. a day. His wife gets 1s. 4d., with a daily allowance of coarse grain worth about 2s., and her clothing. The elder son gets 2s., with complete board (which can be valued at 2s. 6d.) and clothing. The total earnings of the family, therefore (neglecting the value of the clothing they receive), amount to 12s. 6d., or £7 10s. for the year. The family cultivate a small plot of land, but during the year in question drought spoilt the spring and floods the autumn harvest. The rent they pay is 10s. 6d., and the expenses of cultivation were 8s., whereas the total value of the produce obtained was not more than 16s., so that they actually suffered loss.

The family (comprising Mahabir and his wife and the two younger children) consume about 7 lb. of coarse grain daily, costing them little more than half that of the more varied diet of all but the very poor, viz., rice and dál (pulse) for the morning, and wheat, barley, etc., for the evening meal. Grain costs them £4 a year, and other food items 10s. Clothing costs them nothing, as their employers find the three adults', while this year his mother's employer provided the little boy with clothing, and the girl got hers from her father-in-law. Other necessary expenditure accounted for 8s. 6d., including 1s. 6d. for lighting oil. They only light their lamp when it is time to eat their evening meal or when any disturbance occurs in the night. Then Mahabir paid back 6s. out of an old-standing debt of 16s., and 2s. 6d. as interest on the remainder (at the rate of 25 per cent.). They spent 1s. 4d. on tobacco, 8d. on gánga (hemp), and 5s. on a religious festival and miscellaneous.

Thus, out of an income of £7 10s., outgoings and savings were approximately as follows :—

	Food.	Clothing.	Other Necessaries.	Other Expenditure.	Total.
	£ s.		s. d.	s. d.	£ s.
At home	4 10	nil	17 0	7 0	5 14
Away ..	—	—	—	—	1 10
		Savings			0 6
					£7 10

A complete inventory of the household furniture comprises a bamboo bed worth 1s., a brass *lota* (or waterpot) 1s., cooking, etc., utensils 1s., tools and sundries 1s.; total, 4s. In addition, they possess ornaments worth 10s. They live in a mud-built, thatched house containing two small rooms.

(c) 2.

The second budget is that of an agricultural labourer's family (Kori by caste) in North Bihar. The head of the family left home some years ago to seek work in Bengal, and has not been heard of since. There are three sons (aged eighteen, eight, and six years respectively), and a daughter of eleven years. Rámji, the eldest son, is married, and the household accordingly comprises three adults (viz., Rámji, his mother, and his wife) and three children. Rámghulám, though only a child of eight, earns full wages as a field-labourer, viz., 2d. a day. People call him *puránia*—i.e., old for his years. Rámji is a ploughman on the same wages, which are paid sometimes in cash, but generally in kind. Rámji and his brother bring home as their wages 8 lb. of coarse grain (millets, pulses, etc.), of which the family require 7 lb. at the very least for their daily consumption. In cash this represents an annual income of £6, of which 15s. at the most can be laid aside to meet other expenses. Clothing, for example, costs an average of 2s. per head for the women and 3s. per head for the males—i.e., 15s. in all. Other necessary expenditure, amounting possibly to 10s., has to be met chiefly by economising in diet by substituting *sakarkand* (sweet potato), the cheapest of all foodstuffs, during part of the year for grain.

That the family lived absolutely from hand to mouth during the year for which particulars were obtained is evident from the fact that on two days, when Rámji and his brother were without employment, they had to borrow grain for their daily needs. Again, they had to borrow 8d. for the purchase of fruit, wheat, etc., to enable them to celebrate the *chhath* (or sun-god) festival.

No. 103.—VOL. XXVI.   C C

Their poverty was aggravated this year by the fact that in the
half-acre of land which they cultivated they produced only some
sakarkand, their crop of maize being ruined by floods.

The family live in a hut containing only two rooms. They
possess three cows of the value of £4 10s. in all, and some goats.
Their household furniture consists of a brass dish, 1s. 4d.; two
brass *lota*, 1s. 10d. each; miscellaneous kitchen utensils, 1s.;
grindstone (flour-mill), 2s.; total, 8s.

The summary of their expenditure is as follows:-

Food.	Clothing.	Other Necessaries.	Other Expenditure.	Total.
£ s.	s. d.	s. d.		£ s.
4 15	15 0	10 0	—	6 0

For purposes of comparison, I append a table in which is
shown the average expenditure per unit for each of the families
dealt with above, this average being obtained by reckoning two
children as equal to one adult, and omitting infants. Comparing
the budgets on this basis, it will be seen that an expenditure of
£6 to £7 in the first class corresponds to one of £4 to £5 in the
second (the higher figure in each case standing for the town as
opposed to the country), and to one of 30s. to £2 in the third
class. Less than 30s. (the actual average in the last case) must
be regarded, I think, as semi-starvation.

Class.		Total Annual Income.	Total Annual Expenditure.	Total Units in Family.	Average Expenditure per unit.
		£ s. d.	£ s. d.		£ s. d.
A.	1	40 0 0	38 10 0	6	6 8 4
	2	58 10 0	48 0 0	7	6 17 2
B.	1	34 10 0	28 0 0	6½	4 6 2
	2	17 0 0 [1]	12 15 0 [1]	2½	5 2 0 [1]
C.	1	7 10 0 [1]	7 4 0 [1]	4	1 16 0 [1]
	2	6 0 0	6 0 0	4½	1 6 8

[1] Omitting value of clothing

Finally, I give particulars of the monthly budgets of two
college students, one drawn from the first of the classes repre-
sented above, the other from a more well-to-do class.

The former is an orphan. His uncle, who has brought him
up, allows him 10s. each month, and his father-in-law 7s. He
earns 7s. by private tuition. His regular expenses are : college
fees, 5s. 6d.; share of rent and messing charges (he lodges with
five other students, and they employ one servant and a cook), 8s.;
light refreshments, 5d.; washerman and barber, 7d.; and miscel-
laneous, 1s.; total, 15s. 6d. Out of the balance (viz., 8s. 6d.) he
has to buy his books, clothes, etc., and whatever he can save he

sends home to his wife. The annual expense of his education, allowing for two months' vacation, may be taken as £9 to £10.

The second student pays fees (at a Government college) of 8s. monthly ; rent and messing, in the capital town of the province, come to 15s. He also spent 2s. on *ghi* (clarified butter), 2s. 6d. on milk, and 2s. 6d. on light refreshments.   Washerman and barber cost him 6d., and miscellaneous expenses amounted to 1s. ; total, 31s. 6d. This month he received only 30s. from home, so that he ran into debt to the extent of 1s. 6d. This student afterwards removed to the College hostel, as being rather less expensive. Allowing for books and clothes, a student of this class spends £16 to £18 a year.

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