

CHAPTER VIII.

ECONOMIC TRENDS.

In order to appreciate the economic trends of the district of Monghyr we have to bear in mind much of what has been mentioned in the various other chapters of this book, particularly, People, Agriculture and Irrigation, Industries, Banking, Trade and Commerce, etc. Economic trends in a district cannot be viewed as an abstract and the trends are in the various aspects that have been dealt with. It is, therefore, to be appreciated that any separate chapter on Economic Trends must necessarily draw largely from what has been mentioned before and there may be some repetition.

The most important feature in this respect is that the district lives in villages. According to 1951 census there were 3,073 villages and 13 towns in the district. Three towns, namely, Barhi, Jhajha and Khagaria had grown into townships during the decade 1941-51. The two important towns in the district, namely, Jhamalpur and Monghyr have had added importance in the last decade. The population trend is, undoubtedly, somewhat towards the towns but the percentage of the population that is shifting to the towns from the villages is negligible from the point of view of the number. But the small percentage is rather important from the point of view of the educational and social level of the people. Out of the total population of 2,849,127 about 91 per cent or 2,582,010 come from the rural areas.

The density of the population according to 1951 census was 723 persons per square mile as against 572 persons per square mile for the State as a whole. The incidence of density varies and in Begusarai subdivision, this is 1,100 persons per square mile, that is, almost twice the density of population in South Monghyr. The areas which lie to the extreme south of Jamui subdivision are scarcely populated. A district like this will naturally have a predominantly agricultural economy.

The fact is that agriculture still remains the gamble of nature and in spite of all that has been done for irrigation, closer cultivation, better land use, etc., rain still regulates the crop yield. About three-fourths of Begusarai subdivision lies between the channels of the Ganga and Burhi Gandak rivers. The country to the west of Burhi Gandak river is the continuation of the cultivated plains of Tirhut. The northern portion of Begusarai and almost the whole of Gogri thana covering the eastern half of north Monghyr is a low-lying tract very much liable to destructive floods during the rainy season. To the south of the Ganga there is a quasi-*diara* tract along the banks of the river Ganga and *diara* lands are frequently formed in the bed of the river due to alluviation. The district being essentially a riverain

one, is very much liable to floods. The agricultural economy of Monghyr district, therefore, not only depends on the vagaries of rainfall but also on the vagaries of floods. The normal rainfall of the district is 48.15 inches of which 43.18 inches or about 89 per cent falls during the months June to October. The land utilisation and crop pattern in the district have very much to do with the rainfall and floods.

According to the *Monghyr District Census Hand-Book*, 1951, the population of Monghyr according to livelihood classes is as follows :—

Principal livelihood classes.	Rural.		Urban.		Total.	
	Number.	Per-centage.	Number.	Per-centage.	Number.	Per-centage.
1	2	3	4	5	6	7
Agricultural classes—						
1. Cultivators of land wholly or mainly owned and their dependants.	1,155,810	44.8	44,995	16.8	1,200,805	42.1
2. Cultivators of land wholly or mainly unowned and their dependants.	339,000	13.1	12,962	4.9	351,962	12.4
3. Cultivating labourers and their dependants.	735,471	28.5	45,260	16.9	780,731	27.4
Non-cultivating owners of land, agricultural rent receivers and their dependants.	15,186	0.6	2,236	0.8	17,422	0.6
Non-agricultural classes—						
5. Production other than cultivation.	85,174	3.3	21,371	8.0	106,545	3.7
6. Commerce ..	89,383	3.4	37,754	14.1	127,137	4.5
7. Transport ..	11,811	0.4	17,484	6.5	29,295	1.0
8. Other services and miscellaneous sources.	150,175	5.8	85,055	31.8	235,230	8.3
Total	2,582,010	100.00	267,117	100.0	2,849,127	100.0

On a calculation it will be found that about four-fifths of the total population were engaged in agriculture. About 42 per cent of the total population were cultivators of land, wholly or mainly owned and their dependants, while about 27 per cent were cultivating labourers and their dependants. Cultivators of land wholly or mainly unowned and their dependants constituted only 12 per cent of the total population. Commerce had claimed 4.5 per cent of the population out of the non-agricultural occupations and hence this is an important feature, being the largest single unit in that category. The figures may be accepted as fairly correct.

The present picture of industries according to the census of Small-scale Industries, 1951 consists of 1,516 non-textile establishments and 2,889 textile establishments which included 2 cotton ginning, cleaning and pressing establishments and 5 silk spinning and weaving hand-looms. The textile establishments have a definite zone being confined to the thanas of Jamui subdivision, Gogri of Khagaria subdivision and Bachhawara of Begusarai subdivision and in Monghyr town. So far, the Eastern Railway Workshop at Jamalpur and cigarette manufacturing factory at Monghyr are the biggest units of industrial establishments. Khagaria is noted for fish industry and for export of cheese and other milk products. With more facilities there could be a fish-canning and proper cheese manufacture and other milk product industries at Khagaria. The stone quarries, the deposits of slate and tiles are not fully exploited. The craftsmanship of the gunsmiths of Monghyr has a tradition of centuries behind it. It is understood that a number of Monghyr gunsmiths have taken jobs in ordnance and other factories elsewhere because of the lack of facilities for a proper gun factory at Monghyr. Some time or other gun-making industry in Monghyr is bound to attract much more attention. Small and cottage industries have a bright future in this district.

It is important to note that the district is properly suited for industrial development. The rivers afford facilities for cheap, although not quick, transport. It is unfortunate that the long distance steamer service to Calcutta has been closed down since 1958 but there could be no doubt that a fast steamer service will have to be reopened sooner or later. There are six main railway lines in the district, three of which pass through south Monghyr and the other three through north Monghyr. The railway system along with the river facilities, a distance of over 70 miles being navigable in Ganga at all seasons of the year for steamers and large country boats, there should be no misgivings for want of transport facilities. Besides Ganga the little Gandak is navigable all the year round for large country boats and the Tiljuga river affords navigability for country boats. There is still a considerable river-borne trade carried on by large boats carrying goods and passengers to a number of places between Calcutta and Patna. Inter-district trade largely depends on the waterways.

There is also support from roadways. The most important road in the district is Patna-Monghyr-Bhagalpur Road. There are other important roads which have been mentioned in the chapter under Communications. The roads connect Monghyr with a number of important districts, namely, Patna, Gaya and Darbhanga.

Recently a number of large industrial projects have been sanctioned and they are expected to function within a few years. As mentioned elsewhere, the Barauni area will, in the course of the next few years be changed into an industrial sector. The opening up of the road-cum-rail bridge over Ganga connecting Mokameh with Barauni is bound to give a great incentive for quicker locomotion of basic articles and commerce and industries will be encouraged. The Gandak Project is likely to go through with Nepal's consent within the next decade and once completed this multi-purpose project will be a boon to North Bihar. North Monghyr will get cheaper electricity and the flood problem will be partially solved. All this will help to bring in an industrialisation in North Monghyr. Begusarai and Khagaria subdivisions and particularly Begusarai will become an important industrial sector.

For the purposes of this chapter, data will liberally be drawn from the District Monograph for Monghyr published by the *All-India Rural Credit Survey*, Reserve Bank of India, Bombay (1959). The *All-India Rural Credit Survey*, 1951-52 had made the investigations in eight villages of the district. A lot of useful data obtained by the investigation could very well be applied for appreciating the economic trends of the district within certain limits. The villages were selected from different areas and are of different types of importance. Mention will be made about some of the data as they indicate the economic trends of the district.

The average size of cultivated holding per family in acres will come to 30.1 for the category under big, 16.4 under large, 4.5 under medium and 1.4 under small. For the district as a whole, the average size of cultivated holding per cultivating family worked out to 7.2 acres. The average size of the cultivated holding per family of big cultivators was 30.1 acres which was 21 times the average size of the cultivated holding of small cultivators, about 7 times that of medium cultivators and about twice the holdings of large cultivators. It has to be mentioned that Monghyr is one of the few districts in Bihar where there are big cultivators with sizeable lands. There is definitely an uneven distribution of cultivated holdings of cultivators in the villages. There are a number of well-known Bhumihar Brahmin families who own large tracts of lands. There were also rich zamindars in this district. With the abolition of zamindaris, their zamindari interests have disappeared but their personal lands remained. Ceiling of cultivable land for the individual has not yet been imposed. It can well be said that the imposition of ceiling of land will have a greater impact on this district than on many

other districts in Bihar. This will be so as the number of cultivator families owning more than 50 acres of cultivable land is very large. They are practically scattered all over the district and form the steel-frame of the agricultural economy of the district.

The size of holdings should not, however, be taken necessarily as an indicator of good cultivation. It is also unfortunate that the growing live-stock population of the district is more of a drag for good cultivation. Plough cattle when deteriorated are not normally disposed of and the result is that there is a plethora of semi or fully useless cattle. For the district as a whole about 73.2 per cent of the cultivating families owned plough cattle, the average number of owned plough cattle per reporting cultivating family being 1.9. About 97 per cent of the big cultivators were reported to be owning plough cattle. The pattern of ownership of plough cattle amongst large cultivators was not very different from that among the big cultivators. Among large cultivators the average number of plough cattle owned per reporting family was 2.7, among medium and small cultivators the proportion of the families reporting ownership of plough cattle was 84.5 and 35.1 per cent respectively. The average number of plough cattle owned per reporting family among medium and small cultivators was 1.5 and 1.2 per cent respectively.

Agricultural economy is also characterised by the unenviable feature of indebtedness. The All-India Rural Credit Survey made investigations in eight villages as mentioned before to find out the extent of indebtedness, size, incidence, growth and other aspects of debt of the rural families. Their conclusions have an applicability although somewhat conditional, for the whole district. They have concluded that only three-fourths of the rural families were indebted, but the proportion varied from village to village and from group to group. Peculiarly enough, the Bhumihaar Brahmins who constitute the rich land owning class in the district were found to have incurred most of the debt. The average debt per cultivating family worked out to Rs. 404 per family. The debt per big cultivating family was very high. The number of money-lenders, direct and indirect, is very large in this district.

Regarding the incidence of debt, the District Monograph for Monghyr mentions: "These data also bring out that the burden of debt in relation to the owned assets and owned land is much greater on the cultivators with small-sized holdings. But it has already been noted that many cultivators with small-sized holdings were cultivating labourers and/or were engaged in non-agricultural activities which introduce an element of non-comparability even in the measure of debt burden. Apart from the difficulties arising out of the variations in the size of land holdings, there is also the problem relating to the ownership status or the variations in the interests of the cultivators in the land cultivated by them. In case there is a significant difference in the quality of the holding rights as between

different strata, the mere holding of land for cultivation purposes would not necessarily be indicative of similar capacity to require or bear debt. More particularly, if the upper strata cultivators held exclusively or to a much greater degree superior rights in land and the lower strata cultivators inferior rights, then neither the cultivated holdings nor the total value of the gross produce of cultivated holdings (a part of which may have to be handed over to landlord in lieu of rent in the case of *Batai* cultivators) may indicate the same propensity for expenditure on farm business or the same capacity to bear the burden of debt. Further, we collected data regarding the value of owned land and owned assets which could be used for getting a broad idea regarding the extent of debt in relation to the owned assets and owned land; these data have been given in Table 3.6 which indicates that according to assets, the debt burden on the lower strata was about four times the burden on the upper strata.

Among cultivators the debt formed 2.9 per cent of the total assets. For families in the lower strata this ratio was higher at 7.1 per cent. The relation of the debt to the value of owned land has sometimes greater significance than its relations to the value of total assets. Since owned land formed about 75 per cent of the total value of assets in each group there has not been much variation in the ratio of debt to the value of owned land."

It is interesting to study the security offered for outstanding debt. The investigation discloses that among the upper strata cultivators, only 70 per cent of the outstanding loans were on personal security and 17 per cent on the security of immovable property while in the case of the lower strata cultivators about 94 per cent of the outstanding loans were on personal security and the balance on the security of immovable property.

This fact will indicate indirectly the source of credit. Since the bulk of the outstanding loans were on personal security it goes without saying that the credit was available from the well-to-do villagers or local *mahajans* who know the party well. This also leads to the vicious circle of more or less semi-permanent indebtedness in the family. If this source of credit was not available, probably there would not have been that craze for borrowing credit. Regarding outstanding debt, according to the rate of interest, the monograph mentions: "About 42 per cent of the total outstanding debt of the cultivating families were contracted at interest rates varying from 18 to 25 per cent per annum, while about one-fourth of the debt was contracted at rates varying from 7 to 12½ per cent per annum. It may be noted that about three-fourths of the outstanding debt in the case of lower strata cultivators were contracted at interest rates varying from 18 to 25 per cent and 35 to 50 per cent per annum, while about one-third of the debt among upper strata cultivators was contracted at these rates of interest."

The study on indebtedness in the brochure concludes with the following observations :—

“ From the foregoing analysis of outstanding debt, the following features stand out prominently. The average outstanding debt per family is not very high. The average would have worked out much lower but for the heavy borrowings by some big cultivators in the northern villages. Much of the outstanding debt was accounted for by the heavy current borrowings by the rural families who were forced to borrow on account of the scarcity conditions which prevailed prior to the year of the Survey.

In majority of the cases the debt was not outstanding for more than 3 years. The burden of debt, as measured by the relation of debt to cultivated holdings, was very high in case of families in the lower strata.”

The family budget is a good indicator of the economic trends. Social obligations still play a big hand in determining the family expenditure. The expenditure on purchase of clothing, shoes, beddings, etc., and particularly on marriage and other ceremonies are very important in family expenditure. Proportionately the big and large cultivators spend more on marriage and other ceremonies which they could ill-afford. The small cultivators and non-cultivators proportionately spend more on clothing, shoes, bedding, etc. That the standard of living is slowly going up is shown by the fact that the expenditure on construction and repairs of residential houses and other buildings was significantly large in the case of big and large cultivators. Similarly, the level of expenditure on purchase of household utensils, furniture, clothing, shoes, bedding, etc., was higher in the case of big and large cultivators than in the case of medium and small cultivators. But this proportion to the total family expenditure was more or less the same in the case of the different classes of the cultivating families. This is also true in the case of medical expenses. The expenditure on account of education is becoming larger among the big and large cultivating families and quite important among the small cultivators and non-cultivators. Recently there has been a great expansion of educational institutions in the rural areas. Colleges and secondary high schools in the rural areas are rapidly being opened and large percentage of students who could not possibly have gone to Monghyr or any other neighbouring district towns for their college or higher school education are getting themselves admitted in the institutions in the rural areas. The standard of education in these rural colleges particularly is not very high and there are hardly any restrictions for admission. The growth of Arts Colleges at the expense of technical institutions in the rural areas cannot possibly be taken as a healthy economic trend. They are only adding to the number of half-baked

graduates and under-graduates who are swelling the crowd of applicants for white-collared jobs. This is a tragedy. Many cultivating rural families know that their children after a smattering of secondary or college education will never turn to agricultural pursuits and yet they are not bold enough to stop sending their children to such institutions and put them to the cultivation and improvement of their lands. The result is, that they have to go in for hired labour which many of them can ill-afford. The position will soon be that the landless labourers will dictate their terms for ploughing the lands or reaping the crops.

Construction of better type houses is also a new idea in the rural areas and definitely shows the upgrading of standard. R. C. and R. B. houses, brick built buildings are rapidly multiplying in the villages. This has an indirect effect on the people of lower-income group who are also trying to get better type houses within or beyond their means. There is more of consumption of consumer goods in the villages. The number of markets have grown and now the big villages and the townships have invariably some shops offering a display of consumer goods. Shaving saloons and restaurants have become a common feature even in the small townships. The number of *pan-biri* shops has definitely multiplied. Cycles, umbrellas, torches, and lanterns are almost a "must" in the family of average means. The fact that there are more of tailors, *halwais*, amusement centres, etc., show that the rural agricultural economy has its urban features as well. The opening up of the National Extension Service and Community Development Blocks in some of the important villages will definitely upgrade the standard of living and bring about changes in the previous pattern of agricultural economy.

A definite landmark has been the opening of a large number of *Gram Panchayats*. One of the basic ideas is to cut down the litigation charges. It is expected that small litigations would be amicably settled by the *Village Panchayats* and if there is no settlement there will be quicker administration of justice as a villager would not like to perjure himself in presence of the other co-villagers. So far it cannot be said that we have even approached the fringes of this ideal. The *Village Panchayats* naturally will have the initial difficulties for some time to come but with their development and popularity well-rooted litigation expenses are bound to go down. At the moment litigation does form quite a sizeable item of expenditure like medical or educational expenses.

The development of *Gram Panchayats* will be an encouragement to form co-operative unions for cultivation and other industries. Co-operative movement has not yet struck its roots but the fresh encouragement that has been given to it is bound to have good effects. Co-operative farming programme does not mean collective ownership of land; each farmer in a co-operative shall remain master of his own land but the resources will be pooled for better farming. He would

remain free to come out of co-operative farming whenever he chooses. The need of co-operative farming under a free association of free farmers comparatively free from Government control will change the present character of the agricultural economy and will cure many of the lopsidedness and mistakes of the present traditional individual farming.

There is far too much of lopsided expenditure in the family at the moment. Marriage, other ceremonies and funeral expenses, litigation, etc., take away much more from the family budget of an ordinary cultivator than the expenses on construction and repairs of houses or financial investments. The level of financial investment expenditure differs widely from family to family of average agricultural income. The expenditure on purchase of national savings certificates, treasury bonds, deposits in co-operative societies, postal savings, etc., is almost negligible in the average agricultural family. The want of a reasonable financial investment among the cultivators is a serious economic problem. It is not that the average cultivator cannot enter into such investments but unfortunately the urge is smothered by a complacent spirit. The spread of the co-operatives for farming is expected to break up the freeze.

The essentially agricultural economy of the district is intimately associated with the credit agency. It may be reiterated that the agencies which supply credit are broadly Government, co-operatives, relatives, landlords, agriculturist money-lenders, professional money-lenders, traders and commercial agents, commercial banks and others. In the chapter under Banking, Trade and Commerce the problem has been discussed. It has been mentioned that the professional money-lenders still rule the day and Government agencies or co-operatives play a rather insignificant part. Commercial banks have very little operations in the rural areas. The co-operatives contribute a negligible proportion towards the borrowing and this weak link is further weakened by the poor role of Government as credit agency. Investigations carried out in the eight selected villages in the district of Monghyr by the All-India Rural Credit Survey show that only about 7 per cent of the cultivating families reported borrowing from the Government while on the other hand, the proportion of the cultivating families borrowing from the professional money-lenders was 49 per cent. The borrowings of the cultivating families from Government barely constituted about 5 per cent of their total borrowings. About four-fifths of the borrowings from Government were for short-term consumption purposes necessary due to the more or less scarcity condition prevailing in the district.

The other important human factor in the villages is the class of landless labourers. They play a vital part in the agricultural economy of the district. Since there are no statutes to control the movement of the landless labourers, they are very mobile. There is hardly any contractual obligation and there is a singular dearth of

the landless labourers in the villages of the district. Many of them have drifted to the towns for other jobs. During the crucial days of agricultural operations, landless labourers could almost dictate their terms. The land laws are all in favour of the landless labourers. Bonded labour has been completely liquidated and many of the labourers who were given small bits of lands annually have been able to acquire tenancy rights on such lands. There is a marked movement of landless labourers from pocket to pocket during agricultural seasons. The economic condition of this class has very much improved and they are now used to better and more cloth, combs, shoes, lanterns, etc. Smoking and visiting the amusement centres have become common to them. This is in contrast to the condition existing two or three decades back. Drinking has definitely increased among them.

The economic trends of the urban population are somewhat different. In the towns the sections that usually count are the lawyers, teachers, doctors—in general the professional class, Government employees, employees in connection of the courts and offices, the heavy workers and the domestic servants. The other important class in the towns comes from the men engaged in the trade and commerce. Broadly speaking, the economic condition of the professional classes cannot be said to have much improved in the popular sense. Money among them is more distributed now and the days of a very fat income for a doctor or for a lawyer are very much numbered. The different groups of the professional classes have an invisible link among them. If one group declines in prosperity, the other groups will necessarily decline. The abolition of zamindari, the opening of village courts where lawyers have no entry, the imposition of higher income-tax, death duties, sales-tax, the spiral rise in the prices of essential commodities, etc., have naturally contributed to the decline of the professional income of a lawyer or a doctor. The purchasing value of a rupee in the towns is very much less than what it was before. A professional income of Rs. 200 per month now can buy goods and amenities which could be had on an income of Rs. 50 to Rs. 75 a month some years before. The higher standard of living by way of food, cloth and housing, etc., is a distinctive economic trend now. The family budget of a town dweller has a big percentage of expenditure on housing, conveyance, amusement and educational expenditure. The average town dweller with a family of four or five adults and with a monthly income of Rs. 100 to Rs. 200 without any other subsidiary aid such as getting grains from his village land, etc., must be finding it extremely difficult to meet the barest necessary expenditure. They have certainly an unenviable lot. The town dwellers of higher-income group have more avenue to spend and there is probably a higher incidence of distribution of money and the percentage of saving is poor. But the classes of domestic servants, barbers, railway porters, market coolies, heavy workers, etc., are much better off. Taking the example of a

sweeper family, every member of his family above the age of 8 or 10 years and a family of 5 to 6 earning members makes an income twice or thrice of that of an office assistant. The standard of living in the case of the domestic servants or class IV employees or heavy workers has not had a big rise and they are probably now the best satisfied group in a town.

The commercial classes are now required to pay much more by way of taxes than their predecessors two or three decades back. There are reasons to believe that there is still a big leakage of payment on the count of taxes. If the construction of big houses, possession of motor cars, luxury of throwing expensive parties could be an indicator of one's economic prosperity, it cannot be said that the lot of the upper and middle strata of the commercial classes is unenviable. In clubs, restaurants, or amusement centres, in shops of cloth or jewellery it is the commercial classes who could afford to spend much more than others. Probably the worst hit are the gazetted class II and the non-gazetted Government servants whose income is fixed and yet they have to meet the spiral rise of expenditure on all necessary items and maintain a certain standard.

As has been observed before this district has an industrial future. With the development of industries in the towns there will very soon be a sizeable industrial population. The tobacco concern at Monghyr has had a number of industrial troubles in the near past and there is no doubt that there will be more of them in the district when Barauni area is industrialised.

The rich oil-fields in upper Assam will be connected by a 16-inch diameter crude oil pipeline to the site of a refinery to be built at Noonmati near Gauhati in Assam, a distance of about 260 miles from Digboi in upper Assam. The second phase of the project will be the extension of the pipeline system, using 14-inch diameter pipes from a point near Gauhati a further 460 miles to the west at Barauni where a second refinery will be erected. The second link to Barauni is expected to be completed by 1962. The Oil India (Private), Ltd. which will provide crude oil from its wells at Nahorkatiya and Moran in Assam and transport it to both the refineries, has already appointed the Burma Oil Co. (Pipeline), Ltd. as construction authority for the project. Both the proposed new refineries will be in the public sector and will be operated by the newly formed refinery company, Indian Refineries, Ltd. There is no doubt that by 1962 the face of the present rural landscape at Barauni will be completely changed. Along with the refinery there will be a Thermal Station and other allied smaller projects at Barauni. There will be amusement centres, clubs, hotels, etc.

The availability of cheaper electricity and the siting of the larger projects will give an encouragement to the growth of a chain of smaller industries such as assembling, manufacture of nuts and bolts, re-rolling, etc.

Much of the economic trends in the industrial sector in the near future of this district will depend on industrial relations. Industrial relations have been aptly explained as joint and co-operative living and working in an industry by all concerns, viz., those who supply the capital, managerial and technical talents and the skilled and semi-skilled and manual labour. It is to be appreciated that industry is a living social institution for serving the community and that its main function is to produce and supply goods and services needed by the community. Earning of profits and rewards for the services rendered and earning livelihood should be considered as secondary purposes. The sooner it is realised that all the elements concerned in an industry are for a community of interest and unity of purpose, the better it would be. The industrial sectors in Monghyr, Barauni, Lakhisarai, Begusarai, Khagaria, etc., will give a new tone to the economic trends and there is no doubt that in the near future we will see more of the impact of labour legislation on industrial relations. There will be more of working of social security legislations like the Employees' State Insurance Act, Provident Fund Act, Housing Act, Workmen's Compensation Act, Maternity Benefit Act, Retrenchment Compensation Act, etc. Wages legislations like the Payment of Wages Act, 1936 and the Minimum Wages Act, 1948, have already aimed at securing regular and prompt payments of wages earned and the machinery for the fixation of minimum wages in certain employments where labour is unorganised and isolated. With the larger tempo of industrialisation, these Acts are bound to be worked with greater vigour. There is no doubt that after industrialisation the district will see more of the working of the Industrial Disputes Act, 1947 and probably lawyers will have a fresh avenue.

A district with a purely agricultural economy cannot have much of a bright economic future. Monghyr is one of the fortunate districts in Bihar which within the next five years is expected to have a marked mixed economy. There is no doubt that the mixed economy with partial industrialisation of the district both in private and public sectors, will bring in new problems for the administration and for the common man. But, nevertheless, the assured mixed economy of the district will change Monghyr into one of the first rate districts in India. This will afford to some extent the cushion to absorb the ills of unemployment and a pure agricultural economy.

GENERAL LEVEL OF PRICES.

A study of the general level of prices is an important factor to ascertain the economic condition of the people. The price level of a commodity is affected due to various causes including internal and external circumstances. In the normal course also prices are bound to fluctuate with the variations of the seasons. But apart from all this the price level depends to a large extent on the purchasing power of the money. There are a few old records of prices of common commodities in the district. The prices of food during the

last decade of the nineteenth century and the beginning of the twentieth century (vide old *District Gazetteer of Monghyr*, 1909) were as follows :—

Years.	Common.		Gram.	Wheat.	Salt.
	Rice.				
1	2		3	4	5
	Sr.	Ch.	Sr.	Sr.	Sr.
1891—95 (average)	..	14 7	20 3	14 11	10 2
1896—1900 (")	..	13 4	19 7	14 10	10 4
1901—1905 (")	..	13 5	19 12	15 3	11 6
1908	9 8	11 12	9 0	20 0

The rise in the price of foodgrains in 1908 had been throughout the province, and was not due to local circumstances. The fall in the price of salt was ascribed to the reduction of the salt duty.

The price level of the foodgrains did not vary much up to the year 1913 but it shot up with the declaration of the First World War in 1914 and recorded a steady increase in prices till 1921. The average price of staple food crops from 1914 to 1923, published by authority of the Local Government under section 39 of the Bengal Tenancy Act, was as follows* :—

Year.	Monghyr.		Begusarai.		Jamui.	
	Wheat.	Rice.	Wheat.	Rice.	Wheat.	Rice.
1	2	3	4	5	6	7
	Sr.	Ch.	Sr.	Sr.	Sr.	Sr.
1914	9 8	7 9	8 10	7 3	9 1	7 10
1915	8 3	7 3	7 14	6 15	7 3	7 4
1916	9 11	8 4	9 10	8 3	8 11	8 5
1917	7 6	10 7	10 6	10 5	10 11	11 8
1918	8 0	9 3	8 2	9 3	8 0	9 0
1919	6 10	5 15	6 10	5 6	6 5	5 5
1920	6 13	5 9	6 7	5 6	6 4	5 14
1921	6 3	5 9	6 1	5 13	6 4	6 8
1922	6 11	6 1	6 5	6 14	5 15	6 2
1923	8 12	7 0	8 2	7 9	8 2	7 14

*SOURCE.—The Old *District Gazetteer of Monghyr*, 1926.

From 1923 to 1929 there had not been much fluctuation in the price level of the staple food crops. But from 1929 onwards the downward trend was noticeable in the general level of price due to world wide depression which continued up to 1938-39. The price level again shot up with the declaration of the Second World War in September, 1939. The rise in prices was mainly due to the intense activity of the speculators, but apart from it there were several concomitant factors for the rise in prices. Government adopted prompt measures to check the soaring prices of the commodities through price control and rationing. In spite of the restrictive measures the prices of all the commodities were at higher level than that of the pre-war period. During the beginning of 1941 the price of rice and gram was at a low level but from July onwards they steadily rose though in December, 1941 the price of comparatively at a lower level. The ruling wholesale prices with index numbers during the decade 1941-50 as given in the *District Census Hand-book* are given below :—

Monghyr wholesale prices with index numbers during the decade.

Year.	Month.	Rice (Medium).	Wheat (Red).	Gram.	Rice.
1	2	3	4	5	6
		Price per maund.			Index Nos.
		Rs. a. p.	Rs. a. p.	Rs. a. p.	
1941	January*	5 2 0	..	3 1 0	128.1
	February	5 2 0	..	2 15 0	128.1
	March	5 2 0	..	2 15 0	128.1
	April	5 2 0	..	2 15 0	128.1
	May	5 2 0	..	3 0 0	128.1
	June	5 2 0	..	3 0 0	128.1
	July	6 11 0	..	3 7 6	167.2
	August	6 0 0	..	3 6 0	150.0
	September	6 0 0	..	3 4 0	150.0
	October	5 13 0	..	3 4 0	145.3
	*November	6 2 0	..	3 5 0	153.1
	December	5 4 0	..	3 5 0	131.3

Year.	Month.	Rice (Medium).	Wheat (Red).	Grams.	Rice.	
1	2	3	4	5	6	
		Price per maund.				Index Nos.
		Rs. a. p.		Rs. a. p.		
1942	January	5 14 0	..	3 8 0	1 6.9	
	February	5 3 6	..	3 8 0	130.5	
	March	5 3 6	..	3 8 0	130.5	
	April	5 3 6	..	3 8 0	130.5	
	May	5 11 0	..	3 3 0	142.2	
	June	6 8 6	..	4 0 0	163.3	
	July	7 9 6	..	4 4 6	189.8	
	August	7 9 6	..	4 4 6	189.8	
	September	7 8 0	..	4 12 0	187.5	
	October	7 4 0	..	5 2 0	181.6	
	November	7 4 3	..	5 2 0	181.6	
	December	7 4 3	..	5 11 0	181.6	
1943	January	9 1 0	..	5 11 0	226.6	
	February	9 1 0	..	5 11 0	226.6	
	March	10 4 0	..	6 0 0	256.3	
	April	10 4 0	..	6 0 0	256.3	
	May	10 4 0	..	6 0 0	256.3	
	June	11 0 0	..	15 8 0	275.0	
	July	12 0 0	..	14 0 0	300.0	
	August	12 0 0	..	15 0 0	300.0	
	September	12 8 0	..	14 0 0	312.5	
	October	12 11 0	..	13 0 0	317.2	
	November	12 15 6	..	16 10 0	324.2	
	December	13 4 0	..	9 8 0	331.3	
1944	January	13 0 0	..	16 0 0	325.0	
	February	13 0 0	..	9 8 0	325.0	
	March	13 4 6	..	9 8 0	330.5	
	April	13 12 0	..	15 0 0	343.8	

Year.	Month.	Rice (Medium).	Wheat (Red).	Gram.	Rice.
1	2	3	4	5	6
		Price per maund.			Index Nos.
		Rs. a. p.	Rs. a. p.	Rs. a. p.	
	May	.. 14 8 0	13 0 0	9 8 0	362.5
	June	.. 14 12 0	11 0 0	9 0 0	368.8
	July	.. 15 0 0	11 0 0	8 12 0	375.0
	August	.. 14 8 0	11 0 0	8 4 0	362.5
	September	.. 13 8 0	10 0 0	7 12 0	337.5
	October	.. 11 8 0	10 0 0	7 0 0	287.5
	November	.. 11 4 0	8 8 0	7 0 0	281.3
	December	.. 11 0 0	7 0 0	5 0 0	275.0
1945	January	.. 12 8 0	9 0 0	6 10 0	312.5
	February	.. 14 0 0	12 8 0	7 12 0	350.0
	March	.. 14 0 0	12 0 0	8 0 0	350.0
	April	.. 12 8 0	11 8 0	9 0 0	312.5
	May	.. 12 8 0	11 4 0	7 8 0	312.5
	June	.. 12 8 0	11 8 0	7 8 0	312.5
	July	.. 12 8 0	11 8 0	7 8 0	312.5
	August	.. 12 8 0	11 8 0	7 8 0	312.5
	September	.. 12 8 0	11 8 0	8 8 0	312.5
	October	.. 12 8 0	11 8 0	8 8 0	312.5
	November	.. 13 4 0	11 8 0	8 8 0	331.3
	December	.. 13 0 0	11 8 0	8 8 0	334.4
1946	January	.. 13 6 0	11 10 0	8 8 0	334.4
	February	.. 15 0 0	14 0 0	13 0 0	375.0
	March	.. 16 12 0	14 4 0	12 0 0	418.8
	April	.. 16 12 0	15 0 0	11 8 0	418.8
	May	.. 21 0 0	16 0 0	14 0 0	525.0
	June	.. 20 8 0	14 8 0	13 5 0	512.5

Year.	Month.	Rice (Medium).	Wheat (Red).	Gram.	Rice.
1	2	3	4	5	6
1949	October	23 0 0	24 8 0	15 0 0	575.0
	November	21 8 0	24 8 0	14 8 0	537.5
	December	22 8 0	24 8 0	14 0 0	562.5
	January	24 8 0	25 0 0	13 0 0	612.5
	February	26 0 0	27 0 0	15 0 0	650.0
	March	27 0 0	21 0 0	14 0 0	675.0
	April	29 0 0	24 0 0	14 0 0	725.0
	May	26 8 0	22 0 0	15 0 0	662.5
	June	28 0 0	22 0 0	13 8 0	700.0
	July	29 8 0	18 0 0	14 0 0	737.5
1950	August	26 0 0	20 0 0	13 10 0	650.0
	September	26 0 0	19 0 0	14 0 0	650.0
	October	29 0 0	18 0 0	14 0 0	725.0
	November	23 8 0	18 0 0	14 0 0	587.5
	December	24 8 0	22 8 0	15 0 0	612.5
	January	25 0 0	24 0 0	15 0 0	625.2
	February	25 0 0	24 0 0	15 0 0	625.0
	March	27 0 0	26 0 0	15 0 0	675.0
	April	26 0 0	22 0 0	14 0 0	650.0
	May	27 0 0	25 0 0	15 0 0	675.0
	June	26 0 0	24 0 0	17 0 0	650.0
	July	30 8 0	27 0 0	20 0 0	762.5
August	30 0 0	27 0 0	20 0 0	750.0	
September	30 8 0	26 0 0	20 0 0	762.5	
October	33 0 0	28 0 0	20 0 0	825.0	
November	32 0 0	30 0 0	17 0 0	800.0	
December	30 0 0	26 0 0	18 0 0	750.0	

Price per maund. Index Nos.

Rs. a. p. Rs. a. p. Rs. a. p.

The statistics below from the Bihar Statistical Hand-book (Table 217) will give the working class consumer price index number for Monghyr during each month of the years 1954 and 1955 (Base : Year ending July, 1939 = 100) :—

Month.	1954.	1955.
January	380	335
February	376	343
March	357	343
April	380	331
May	372	339
June	370	341
July	362	354
August	353	371
September	352	357
October	355	372
November	346	387
December	331	371

The following statement showing consumer price index number of working classes for Monghyr and Jamalpur in 1955 compiled by the Labour Bureau, Government of India is given below from the Bihar Statistical Hand-book, 1955 (Table no. 219) :—

Base : 1949 = 100.

Months.	
January	128
February	132
March	130
April	128
May	128
June	133
July	139
August	139
September	139
October	142
November	147
December	142

From the figures given above it is seen that the price of rice had risen about six times in course of a decade (1941—1950), i.e., it was Rs. 5-2-0 per maund in January, 1941 which shot up to Rs. 30 per maund in December, 1950. From the table of the price index it is apparent that the consumer price of the working classes in spite of the various measures had risen considerably.

WAGES.

In the rural areas the agricultural labourers are paid usually in kind and in the urban areas labourers are paid in cash. The wages of the labourers in the past were considerably cheap which will be evident from the following table mentioned in the last *District Gazetteer of Monghyr, 1926* :—

Class of labourer.	1894-95.	1904-05.	1907-08.	1924-25.
1	2	3	4	5
	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.
Superior mason	0 4 0 to 0 5 0	0 6 0	0 6 0	1 14 0 to 3 5 4
Common mason	0 2 0 to 0 3 0	0 4 0	0 4 0	0 5 4 to 1 11 3
Superior carpenter	0 5 0	0 5 0 to 0 8 0	0 6 0 to 0 8 0	1 14 0 to 6 11 0
Common carpenter	0 3 0 to 0 4 0	0 4 0 to 0 5 0	0 5 0 to 0 6 0	0 5 3 to 1 11 0
Superior blacksmith	0 8 0	0 8 0	0 8 0	1 14 0
Common blacksmith	0 4 0	0 6 0	0 6 0	1 0 0
Male cooly	0 2 0	0 2 0 to 0 3 0	0 3 0 to 0 4 0	0 8 0 to 0 12 0
Female cooly	0 1 0	0 2 0	0 2 0 to 0 2 6	0 4 0 to 0 6 0
Boy cooly	0 1 0	0 1 6	0 1 6 to 0 2 0	0 2 0 to 0 3 0

From the above statistics it is apparent that the wages in 1924-25 of the mason, carpenter and blacksmith had shown upward tendency. Agricultural labourer was, however, paid in kind, the value of the grain thus given for a day's labour being from five to six annas.

From 1930 to 1945, i.e., up to the close of the Second World War the level of the wages practically remained stationary, though level of price as stated before after 1942 showed an upward tendency. The soaring prices of food crops after 1945 did not affect the agricultural labourers adversely as they were generally paid in kind. After 1945 the wages of both skilled and field labourers began to rise. The statistics of the average daily wages paid to agricultural labourers

of both skilled and field labourers from 1953 to 1955 as mentioned in the *Bihar Statistical Hand-book*, 1955 are given below:—

Skilled labourers.

				Rs.	a.	p.
Carpenters—						
1953	..	..	..	3	0	0
1954	..	..	..	2	10	2
1955	..	..	..	2	0	0
Blacksmiths—						
1953	..	..	..	3	0	0
1954	..	..	..	2	10	2
1955	..	..	..	2	0	0
Cobblers—						
1953	..	..	..	3	0	0
1954	..	..	..	2	10	2
1955	..	..	..	2	0	9

Field labourers.

Men—						
1953	..	..	..	1	6	0
1954	..	..	..	1	3	0
1955	..	..	..	1	2	10
Women—						
1953	..	..	..	0	15	10
1954	..	..	..	0	14	5
1955	..	..	..	0	14	0
Children—						
1953	..	..	..	0	15	10
1954	..	..	..	0	14	5
1955	..	..	..	0	15	7

From 1955 onwards the wages of the skilled and field labourers practically remained stationary.

SUPPLY OF LABOUR.

The following remarks regarding the supply of labour in Monghyr are quoted from Mr. Foley's Report on Labour in Bengal (1906): "Emigrants to non-contiguous districts of Bengal in 1901 numbered 66,837 of whom 9,000 were in Calcutta, 4,000 in Burdwan, 3,000 in the 24 Parganas, 2,000 in Howrah and 1,000 in Hoogly. On the other hand, there were 6,000 in Dacca, 3,000 in Rangpur and 3,000 in Dinajpur, which shows that the emigration to Eastern Bengal was considerable. The Begusarai subdivision on the north of the river contains an extremely dense population, but the land here is very fertile. In this part the chief crop is the *rabi*, the *bhadai* coming next, and the winter rice being comparatively unimportant. In the rest of the district the chief crop is the winter rice. A cooly earns from 2½ to 3 annas a day. Emigration from north of the river

appears to be chiefly to Eastern Bengal, the people going away in November and December and returning after March. A good many from this part of the district appear also to be recruited by the jute presses in Eastern Bengal. The amount of labour obtainable seems to depend on the state of the crops, and varies from year to year; the number of landless labourers appears to be great, since labour is obtained from Begusarai at a cheap rate for Monghyr town; but in a good year the people are fairly well off, and might not care to migrate.

“With reference to the rest of the district, the northern part of the Sadr subdivision is not to be recommended as a recruiting ground, since the available labour is required in the district. The Jamalpur workshops run daily workmen's trains from Jamalpur, west to Kajra, north to Monghyr and east to Bariarpur, and are contemplating extending these. Messrs. Ambler and Company at Dharahra also need all the labour they can obtain and complain of its scarcity. In the west and south of the district, however, in thanas Sheikhपुरa, Sikandra, Jamui and Chakai, recruitment is to be encouraged, as the land is mostly poor; there are a large number of landless labourers, and the people generally are very badly off. There is some rabi in Sheikhपुरa, but the land is mostly under winter rice. Emigrants go freely to the mills from here and also (especially from Chakai thana) to the coalfields of Giridih and Jherria, but probably considerably more labour could be obtained, especially for the mills and for handling goods if it were sent for. The castes which go to coal seem to be mostly Musahars, Dosadhs and Nunias, besides some Dharhis. Labour would probably be easily obtainable from January till the rains broke. This part of the Monghyr district, I think, therefore is to be recommended for labour of all kinds.”

The above quoted remarks still hold partially good. But since the partition of the country the emigration of labourers in towns like Dacca, etc., which now form part of East Pakistan had been restricted.

The discussions and the statistics above will show that the living standard of the people in Monghyr district is being raised to higher levels but the exclusive agricultural economy which still rules the day has been a road block to a very great extent. The problem of unemployment is still there and in a rather acute condition among the literate and educated men. The craze is, as mentioned before, towards white-collared job and there is an apathy for manual labour and for taking to technical jobs involving arduous work. There is also, as indicated before, an acute dearth of technical institutions for teaching handicrafts, etc., and for the production of consumer goods. The District Employment Exchange Office has not been able to meet the problem squarely.

MISCELLANEOUS OCCUPATIONS.

In the previous sections the important occupations like agriculture, industry, etc., have been discussed. There is, however, a small

but an important part of the population which has not been considered so far from the point of view of their occupations. They are persons engaged in various employments of both the Union and the State Governments and under the local bodies like the District Board and the municipalities. There are also persons engaged in the professions of law, medicine and engineering. There are also persons engaged in the domestic and personal services.

The majority of persons employed in Government or local bodies, professional classes belong to the middle or lower middle class. It is to this class and their dependants that a fairly large number of urban population consisting of tailors, barbers, washermen, domestic servants, hoteliers, transport workers, shopkeepers, more or less look to for their livelihood. A good number of urban population partially derive their livelihood from the student community. No detailed survey, either sociological or economic, has been conducted about the various occupational groups in the district of Monghyr, without which no definite conclusions can be drawn. The census of 1951 has, however, enumerated statistics of these persons which may be referred to.

PUBLIC ADMINISTRATION.

The total number of persons engaged in Health, Education and Public Administration was 3,423 out of which 3,063 were males and 360* females in the 1951 census. The break-up figures were as follows :—

Occupations.	Total.		Employers.		Employees.		Independent workers.	
	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.
1	2	3	4	5	6	7	8	9
1. Medical and other health services.	536	136	49	6	146	80	341	50
2. Educational services and research.	1,092	206	..	..	1,092	206	..	..
3. Police (other than village watchman).	*432	..	..	..	432	..	..	..
4. Village officers and servants including village watchmen.	690	..	..	..	690	..	..	..
5. Employees of municipalities and local boards.	*96	18	..	..	96	18*	..	..
6. Employees of State Government.	*164	..	..	..	164	..	..	..
7. Employees of the Union Government.	53	..	..	..	53	..	..	..
8. Postal services	..	509	..	..	509	..	..	..

* These figures do not seem to be very correct. (P. C. R. C.)

The above statistics show that the percentage of women in the services is very small. Persons employed in the State, Union, local bodies and education services enjoy certain privilege and benefit in the shape of a cost of living allowance and provident fund. The percentage of employees with allotment of house is extremely small. Housing is a great problem and many have to spend about one-fifth of the salary for house rent. With the expansion of various Government departments, during the Second Five-Year Plan, the number of employees has gone on increasing. By 1961 census there is bound to be a large increase.

LEARNED PROFESSIONS.

Persons included in this group belong to various sub-groups which are quite distinct from one another. Under this profession comes pleaders, authors, journalists, sculptors, architects, photographers, musicians, actors, dancers, doctors, teachers and engineers. The *District Census Hand-book, Monghyr, 1951* has included them under the section the services not elsewhere specified which also includes domestic and personal services. For the sake of convenience the break-up figures of the persons engaged in learned professions are given below :—

Occupations.	Total.		Employers.		Employees.		Independent workers.	
	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.
1	2	3	4	5	6	7	8	9
1. Legal and business service.	*561	..	14	..	66	..	481	..
2. Arts, letters and journalism.	*31	3	1	..	4	..	26	3
3. Religious, charitable and welfare services.	1,518	262	96	14	222	10	1,200	234
4. Recreation services.	*119	70	10	1	20	1	89	68

EDUCATION.

According to 1951 census under educational services and research there were 1,092 males and 206 females out of which 2,047 males and 182 females were employed in the rural areas and 1,016 males and 178 females in the urban areas. Since 1951 there had been great

* These figures do not seem to be very correct. (P. C. R. C.)

expansion in the sphere of education and the number of persons engaged in the educational services must have increased tremendously. The number of research workers is not separately given but it is known that their number is absolutely negligible. The colleges have neither the climate nor facilities for research. The teachers of the colleges and the teachers of secondary education have their separate associations. The colleges of Monghyr are affiliated to the Bihar University and the pay-scales and other privileges of the college readers are governed by the statutory provisions of the Bihar University.

MEDICAL.

The number of persons engaged in the profession of medicine and health services in the 1951 census was 672 out of which 298 males and 78 females were employed in the rural areas and 238 males and 58 females in the urban areas. Considering the vast rural population of the district, the number of medical professioners in the rural areas seems to be absolutely meagre. The highly qualified medical practitioners are allergic to go to the rural areas. But with the opening of Blocks, the rural administrative and development unit this tendency may liquidate. No research is being done by the doctors.

LAW.

The profession includes practising advocates, lawyers and *mukhtars*, their clerks and petition writers, etc. In the census of 1951 the legal occupation and business occupation have been enumerated together. In 1951 there were 561 persons associated with legal and business services. Although a very small number, the lawyers have normally provided the leadership in society and politics. No research is being done by the lawyers.

ARTS, LETTERS AND JOURNALISM.

The number of persons associated with this learned profession in 1951 was 34 out of which 22 were in the rural areas and 12 in the urban areas. This profession has not made much headway in the district. The journals are of local importance and have a small circulation.

RELIGIOUS, CHARITABLE AND WELFARE SERVICES.

Religion was previously a full-time occupation. The priests, *sadhus* and *fakirs* were held in high esteem in the society. This profession is now on the wane and is not lucrative. The number of persons associated with this profession was 1,780 in 1951 out of which 1,518 were males and 262 females; 1,091 males and 237 females were in the rural areas and 427 males and 25 females in the urban areas. Considering the statistics of the other learned profession, the number associated with this profession seems to be comparatively large. Most of them have no contribution to the economic prosperity of the district.

RECREATION SERVICE.

The number of persons associated with recreation service in 1951 census was 189 out of which 66 males and 3 females were in the rural areas and 53 males and 67 females in the urban areas. Recreation service includes musicians, dancers, players of musical instruments and their attendants.

In Monghyr proper the number of the dancing girls is large and the figure quoted appears to be an underestimate.

DOMESTIC AND PERSONAL SERVICES.

Persons engaged in domestic and personal services according to 1951 census were as follows :—

Occupation.	Total.		Employers.		Employees.		Independent workers.	
	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.	Males.	Fe- males.
1	2	3	4	5	6	7	8	9
1. Domestic services	4,563	901	..	..	4,563	901	..	..
2. Barbers and beauty shops.	1,960	156	122	26	170	17	1,668	113
3. Laundries and laundry services.	1,409	462	106	32	219	50	1,084	380
4. Hotels, restaurants and eating houses.	233	19	34	..	84	..	115	19

Domestic services.—The persons engaged in domestic services include cooks, indoor servants, water carriers, grooms, coachmen, motor drivers and cleaners. The number of domestic servants in 1951 census was 4,394 for males and 665 for females in the rural areas and 169 males and 236 females in the urban areas. A good number of females are usually employed in the domestic services but from the statistics quoted above the number of such females seems to be too small. A part-time *dai* or maid servant is engaged even in the family of low-income group to do odd household work or to look after the children. This is normally prevalent in the high caste families. In the rural areas the *dais* or maid servants are usually paid in kind and in the urban areas in cash. The emolument of the casual *dai* varies from Rs. 4 to Rs. 8 without food and of the permanent *dai* from Rs. 8 to Rs. 10 with food, while of the male domestic servant from Rs. 10 to Rs. 15 with food. The figures appear to be an underestimate.

Barbers.—In the Hindu society mainly in the rural areas the barbers have a distinct role to play at the ceremonial occasions. The

* These figures do not seem to be very correct. (P. C. R. C.)

barber is required to be present at the ceremonial rituals like marriage, hair-cutting ceremony, sacred-thread ceremony and the funeral ceremony. The barbers previously had to play significant role in settling marriages. In the rural areas the relationship between the barbers and the customers is not only professional but also sacramental as their presence at ceremonial occasions is essential whereas in the urban areas it is now becoming purely professional. The old practice of having a family barber is now on the wane. The number associated with barbers and beauty shops in 1951 census was 1,784 for males and 129 for females in the rural areas and 176 males and 27 females in the urban areas. In the rural areas the barbers normally attend their clients or *jajman* twice in a week.

The hair-cutting saloon is becoming popular in the urban areas. Most of them are owned by the workers. The charge of saloon is two annas for a shave and six to eight annas for a hair crop. The poorer people are content with the roadside barbers who can be found in most places where they establish themselves at a convenient place and ply their trade. They usually charge one anna for a shave and four annas for a hair cut.

Washermen.—The number of persons engaged in the laundries and laundry services in 1951 census was 1,871 out of which 1,125 males and 384 females were found in the rural areas and 284 males and 78 females in the urban areas. In the rural areas the washermen are paid both in cash and kind but in the urban areas they are invariably paid in cash. Some washermen have opened laundries in the towns but the standard of laundries is low.

Hotels.—The number of persons associated with the hotels, restaurants and eating houses was 252 in 1951 census and they were mostly found in the urban areas. The hotels and restaurants have their importance as the meeting ground of a large number of men and work as the clearing house for tensions, gossips and rumours. The number of hotels and restaurants is on the increase. The standard of the hotels and restaurants is not high. The figures appear to be an underestimate.

Tailors.—The total number of tailoring establishments in 1951 census was 216 in which 388 were employed as whole timers and 73 as part-timers. Tailors are mostly found in the urban areas and in the big villages. Tailoring as a profession is mostly followed by the Muhammadans. Tailoring has now become a lucrative profession and the charges for preparing suits and ladies garments are fairly high. In Monghyr proper there are a good number of large establishments. The owners of these establishments are tailors themselves and also employ tailors to work for them. The independent tailor with his own sewing machine is found in almost all the towns and big villages. It is unfortunate that educated young men do not take to tailoring which would have given them more income than what they could possibly get from the ordinary white collared job.