

conservatism on the part of the ryots in this country, insurance must be made compulsory if it is to prove a success.

A detailed investigation of the area and yield of paddy crops with special reference to the incidence of droughts, floods, cyclones, etc., and consequent failure of crops for a period of 10 years between 1923-39 and 1947-48 in Madras is stated to have been undertaken with the object of fixing the scale of levy. During the ten years ended 1947-48, there were three bad years—1938-39, 1945-46 and 1947-48, an unusually large number. During these years, the average commitments would have amounted to about one-tenth of the production and, during the remaining years, to about 1/60. The average commitment by way of indemnity to the insuring ryots would work out at 1/24 of the normal production. This amount would be necessary, it is stated, to cover the risks, to which must be added the cost of administration. If a levy of 1/20 of the production is fixed as the premium, the difference between the annual receipts and annual commitments over a period of years will, it is suggested, not only meet the demands for indemnity and the cost of administration but also yield a small surplus that may be appropriated to the Provincial revenues.

According to the calculations prepared, the amount of paddy receipts from premium payments at the rate of 1/20 of normal yield will be about 353,000 tons, whereas the amount of paddy required for paying the indemnity will be, on an average, 294,000 tons per year. The surplus of 59,000 tons at the current rate of about Rs. 218 per ton will be Rs. 1.30 crores. The cost of administration may not exceed Rs. 0.75 crores. There will then accrue a net profit

of about Rs. 0.55 crore to the Government.

There are, besides, certain indirect benefits of crop insurance which deserves study. First, by ensuring 75 per cent of the normal yield to rice-growers, the Government will be in a position to recover a larger portion of land revenue, at the same time avoiding the loss of land revenue on account of remissions and concessions given to ryots. The Madras

Government is losing, on an average, a revenue of Rs. 35.48 lakhs *pei annum*. This would be saved under a successful system of crop insurance. Secondly, the scheme would reduce expenditure on famine relief, which amounts to about Rs. 31 lakhs a year on an average. Fiscal benefits apart, the significance of the crop insurance system lies in the economic benefits accruing to agriculture in general.

Book Review

"REPORT ON THE DIET AND HEALTH SURVEY OF THE MIDDLE CLASS FAMILIES IN BOMBAY CITY".

Published by the Indian Statistical Institute, Bombay Branch

Reviewed by Ayaz S. Peerbhoy

THOUGH THE report purports to be a survey of middle class families, considered as a scientific survey, it has so many intrinsic defects in the very basis of its method that one is tempted to suspect the seriousness of the body which produced it. No attempt has been made, to begin with, to define the term "middle class"; yet, without such a definition, the inquiry could not have been seriously started. The report covers persons with incomes varying between Rs. 50 and Rs. 300 per month—but this in itself is hardly a definition. Working class families in Bombay today, in some cases, earn over Rs. 117 per month, while there are families which are unquestionably "middle class", earning as little as Rs. 40.

The inadequacy of a definition purely on the basis of income is obvious. The economic condition of a family is only one of many factors which place it in the social scale. Class divisions are the product of centuries of development in many fields of which the economic field, considered simply as the earning of wages or salaries,

is only one, and not, as the authors of the report seem to take for granted, the beginning and end. The recent book on *The English Middle Classes*, by Roy Lewis and Angus Maude, shows an awareness of this difficulty of definition which is nowhere evident in the work under review, but cannot be avoided. In fact, this weakness alone is enough to undermine the value of the report, but it is not the only one.

The report is based upon investigation of 770 tenements, of rents varying between Rs. 16 and Rs. 75. These were selected on the assumption that the blocks contain homogeneous families—a questionable assumption in view of the shifts which have taken place in population during the last two years. Moreover, the 770 tenements represent only 3.8 per cent of the total 20,250 tenements within the margins of the limiting rents selected—a very small sample. Again, out of the 770 residential tenements which were originally selected in the sample, only 454 have been used in the final analysis. A considerable

amount of bias has crept in due to this large non-response. The report is not clear how this bias has been overcome. The data on diet and health collected in the reports, therefore, relates to families in a particular income group in a part of the City of Bombay.

Moreover, the validity of the method of latin square design which has been adopted to check the honesty of investigators is very much open to dispute. The appropriateness of this method of interpenetrating checks is still highly controversial.

The three most important questions that confront the middle-class today are housing, food and education. The initial failure to grasp the structure of the middle-class and its special problems is reflected in the fact that while the survey covers housing by recording the average space per member of the family, and food is measured by consumption per head, it does not cover education at all. Education and the expenditure on it is perhaps the most distinguishing feature of the particular class sought to be studied; it is also the burning question of the day. It is difficult to imagine what prompted the society to leave it out altogether. As a report on the middle-class, it like "Hamlet without the Prince".

The first part analyses the information collected for total expenditure, housing conditions and rent. The second part deals with diet, the consumption of items like cereals, pulses, and vegetables. For the total food consumption of the families enumerated, the report relies on the purchases of individual families. This is also accepted as a criterion for consumption and is measured in lbs. One has to be sceptical about the measurement of consumption in lbs. especially in the case of fish and vegetables which

are purchased daily or every other day.

The figures recorded can only come to life when compared with the minimum required on the basis of nutritional standards. In the third part is collected information regarding (i) the average monthly expenditure per family on doctors medicines and tonics, (ii) the number of persons diagnosed as suffering from some affection of heart, lungs, eyes, bowels, etc. A wealth of data has certainly been compiled but it is difficult to agree with Prof. Vakil

who says in his foreword that it will be found useful to those who are interested in the dietetic and health problems of the middle-classes. A study of this calibre has value only as a genuflection in honour of the importance of statistics, and hardly justifies the time and money spent on it. There is nothing new in the design of the survey; similar surveys have been carried out by the Indian Statistical Institute at Calcutta. But this particular compilation does not meet the *need* of proper statistics in this country.

The Stock Exchange

Equities Drift Lower

Thursday, Morning

HOLIDAYS cut short trading during the past week to three sessions only. And conditions which generally prevailed in the Stock Market could be appropriately described as stale, flat and unprofitable.

'Moorat* trading, though conducted with usual formalities in a special night session on Friday, October 21, was conspicuous for the lack of enthusiasm among operators. But that was hardly surprising. For, the year that had ended had been one of a piece with its predecessors—a year of unrelieved gloom and despair. And, still, the economic and investment outlook seemed none too encouraging. Not many seemed inclined to the view that the new year would usher in a more prosperous period. Brokers reported hardly any accumulation of large orders for the Divali session. In the absence of outside participation, business put through was almost exclusively of a professional nature.

Pending full details of the Government of India's economic policy, as embodied in Dr. John Mathai's eight-point programme, particularly in regard to reduction of prices of essential commodities and terms and conditions for the conversion of 'black' money into 'white', Stock Exchange operators were disinclined to enter upon fresh commitments eitherway. In consequence, trading was highly selective and turnover was on a restricted scale. In limited dealings, industrials gradually drifted lower mainly due to lack of fresh support rather than any aggressive selling. Equities suffered moderate setback all round and opening and closing rates were generally around the highest and lowest levels of the week.

There are not a few in and around Dalai Street who seem rather perturbed over the prospects of obtaining large stocks of wheat from U.S. and about the Government's decision to slash