

CHAPTER II

CLERICAL PERSONNEL IN THE ORGANIZED SECTOR

I Analysis of Personal Data

In this Chapter we present an analysis of the data pertaining to the clerical personnel obtained from the random sample survey of 163 clerks. These clerks belong to the so-called organized sector that is those units which are large scale, modern and where labour is protected in terms of salary, tenure of service, welfare measures etc.

In all 163 persons have been considered from total of 1634 persons working in these offices as clerks. Out of 163, 146 are males and 17 are females. Out of 163, 123 are married and 40 are unmarried.

Caste and Community

The white collar jobs have been traditionally manned by Brahmins, Banias and Patels. Has this pattern changed recently with the expansion of education?

Table II(1)

Caste and Community of Clerical Personnel in
the Organized Sector

| | |
|-----------------|-----|
| Patel | 25 |
| Bania | 33 |
| Brahmins | 54 |
| Rajputs | 06 |
| Ghanchi | 30 |
| Sindhi | 02 |
| Parsi | 02 |
| Muslim | 06 |
| Scheduled Caste | 02 |
| Scheduled Tribe | 03 |
| ----- | |
| Total | 163 |

From the above Table II(1) it can be seen that it has perhaps changed but only a little. Out of 163, only 11 belong to Scheduled Castes, Scheduled Tribes and Muslim community, though in the total population of the city in the year 1971, the share of these groups was around 25 per cent. It can be seen from the table that if we combine Patel, Bania and Brahmins as many as 112 (68.71 per cent) belong to these so-called upper castes. This is the reflection of the type of society

which we have had and its roots are to be found years back.

The most remarkable feature brought out by the table is the absence of artisan castes in the clerical occupation i.e. Carpenters, Mason, Black-Smith etc. It is quite possible that in Surat city, the opportunities for small business being ample, members of the artisan castes prefer to follow their traditional vocations or set up a small manufacturing or repairing workshop.

This caste domination is reflected almost everywhere. There are number of sociological and economic factors responsible for that but we need not examine them here. The fact remains that upper caste people are found more in number in employment in white collar jobs and this is true today and was true years back also. This has not changed much, at least in Surat city.

Another important point to be noted from the table is about Ghanchi community which has been successfully coming up in the city in the last few years. This was to start with a community which was engaged in small trade and later on successfully went on expanding the trade in the city and today it is one of the leading communities

which is engaged in the city's business and trade. Apart from this trade and business to a certain extent, it entered as a service class also and it is reflected in the table that it is next to Brahmin, Banias and Patel. This number is likely to increase with the expansion in education in this community.

It would also be interesting to examine the caste composition of 17 females who are working as clerks in these different organizations. Does it hold the same type of composition which is found over all, that it is dominated by Brahmins, Banias, Patels? The answer to this question is in affirmative and it can be seen in the following table:

Table II(2)
Caste of Female Clerks in
the Organised Sector

| | |
|-----------------|----|
| Brahmins | 5 |
| Banias | 6 |
| Ghanchi | 2 |
| Sindhi | 2 |
| Scheduled Caste | 2 |
| <hr/> | |
| Total | 17 |
| <hr/> | |

It can be seen from the table that out of 17 females, 11 are from Brahmins and Bania families. So this type of domination in the service white collar job is seen both in case of males and females which is the reflection of hierarchy in the society.

Migration

We can see from the following Table II(3) data that out of 163 persons 84 persons belong to Surat city which is their native place, while 79 persons have migrated to Surat from different places. If one examines the stay of these 163 persons in Surat city then we get the following picture. Out of 79 persons who have migrated as many as 57 persons have migrated during the last 10 years only.

Table II(3)

Stay in Surat City of the Clerical Persons
in the Organized Sector

| | |
|---------------------------|------|
| Since birth in Surat city | 84 |
| Less than five years | 34 |
| 5 - 10 years | 23 |
| More than 10 years | 01 |
| More than 20 years | 02 |
| More than 30 years | - |
| More than 40 years | 01 |
| More than 50 years | 01 |
| Total | 146* |

*This figure comes to 146 because out of 163 persons

17 persons are not staying in Surat city. They are commuters and come daily to Surat from outside near by places for their service)

There is a general impression that the nature of the clerical occupation is such that it does not attract people from far distant places. Those who are found in this occupation either belong to the same place or they have migrated from near by places. Are we in the position to prove this with the help of our data pertaining to migration? For this let us look at the following table II(4) which gives us the data for 163 clerks according to their native place.

Table II(4)

Clerical Personnel in the Organized Sector
According to Their Native Place

| | |
|---|------------|
| Native of Surat city | 84 |
| Native of Surat District Rural Area | 42 |
| Native of Surat District Urban Area | 03 |
| Native of District in South Gujarat Rural Area | 16 |
| Native of District in South Gujarat Urban Area | 06 |
| Other District in Gujarat State Rural Area | 04 |
| Other District in Gujarat State Urban Area | 04 |
| Other State in India | 04 |
| Total | 163 |

It can be seen from the table that the general impression mentioned above is correct. Out of 79 persons who have migrated, 45 are from Surat District itself. 22 are from other Districts of South Gujarat. So if we add this 22 to 45 then we get the figure of 67. Thus out of 79 persons who have migrated to Surat city, 67 persons are for those coming from one of the Districts of South Gujarat including Surat District, and this proves our point. Two reasons are obvious for this situation. One is that the clerical occupation does not need highly trained and talented people to perform the job and such people are easily available either from the same place or nearby places. And secondly this occupation is not at all attractive from monetary point of view and so fails to attract people from distant places because they have the similar type of opportunities in their places also. From the table we can see that out of those 12 persons who are not from South Gujarat, 8 are from Gujarat's other districts and only 4 are from other States in India.

It is worth noting that out of 79 persons who have migrated to Surat city as clerical personnel in the organized sector as many as 62 were natives of a rural area. This means that the spread of education in the rural areas is helping

people to migrate to cities. Another interesting point which can be traced from migration of these persons is when we link it with the age-group.

Table II(5)

Clerical Personnel Who Have Migrated to Surat
City During the last 10 years by Age Group

| Age group | Total No.of clerks |
|-----------|-----------------------|
| 20-25 | 20 |
| 26-30 | 22 |
| 31-35 | 09 |
| 36-40 | 04 |
| 41-45 | 01 |
| 46-50 | 01 |
| 51-55 | - |
| 56-60 | - |
| Total | 57 |

As noted earlier out of 163 clerks, 84 belong to Surat and so are staying in Surat since birth while 79 have migrated to Surat. Out of these 79, it can be seen from the table that 57 have migrated to Surat during the last 10 years only which shows in the last few years migration for such a clerical job. Of these 57, 42 are 30 years or below that age. Thus migration as expected is age selective.

Age-Group

Let us now turn to examine the age-groups to which these clerks belong. The following table gives us the picture in this regard.

Table II(6)
Clerical Personnel By Age group

| <u>Age-groups</u> | <u>No. of persons</u> |
|-------------------|-----------------------|
| 20-25 years | 37 |
| 26-30 years | 60 |
| 31-35 years | 34 |
| 36-40 years | 13 |
| 41-45 years | 14 |
| 46-50 years | 3 |
| 51-55 years | 2 |
| 56-60 years | Nil |
| <u>Total</u> | <u>163</u> |

It can be seen that majority of them are in the age-group of 20-35 years. If we read tables II(5) and II(6) together we get an interesting insight. The proportion of migrants among the clerical personnel increases as younger the age group. Thus out of 34 clerks in the age-group 31-35 years, only 9 were migrants. In the age-group 26-30, as many as 22 out of 60 were migrants. But in the youngest age-group 20-25 years, more than half, 20 out of 37 were migrants.

Family Background

Since clerical occupation forms the lowest rung of the middle class, it is worthwhile to examine whether the clerical personnel are here because of their poor academic background and weak family background etc. This has been examined in this analysis and one comes to the conclusion that to a certain extent it is true to say that except few cases, majority of them have poor academic qualification, career and poor family background from income and parents' educational level points of view.

It has been established that the family background does play a very important role in one's educational and occupational career. This seems to be more true in case of poor countries where the degree of economic and social hierarchy is greater. The educational, occupational background of parents and income level of the family do play an important role in the occupational career of a person.

For India we do not have many studies. But one such study²⁰ in regard to the family background from income, education and occupation point of view was carried out and

²⁰Lodha Suresh, K. 'Education, Human Capital and Labour Segmentation' unpublished paper presented at the Seminar held at the NCERT, New Delhi, November, 1977.

the students were taken from three types of schools viz. Municipal Schools (supposed to be poor) Middle schools (supposed to be of Middle background) and from Public Schools (of Higher Strata). And the study did conclude that the students from the Public Schools had far better family background from income, education and occupation point of view. And the author concludes that this is the most important factor which has played a very important role in enhancing the progress of such students. It is true that this is more found in case of poor countries compared to rich countries because of wide disparity in such background, which speaks of both economic and social hierarchy even in educational field. Something which has been proved here in regard to schools can very well be proved for students of colleges, universities and the institutes like IIM, IITs etc. And similar logic can be applied to such clerical posts and officer cadre posts etc. This is certainly likely to reveal similar type of results.

Some Studies Regarding Role of Family Background

Let us look at some still more important studies which have examined the family background as an affecting factor in detail. One such study is by Duncan²¹ and others

²¹ Duncan O.D., et al, Socio-economic Background and achievement. Seminar Press, New York, 1972.

who examined the socio-economic background and its effect on individual's achievement. Another two studies one by Jencks and others²² and second by Jencks²³ which attracted much attention because of scholarly work on this family background aspect and also because of some of the results of the studies which we will see later on. Corcoran, M. Jencks and Olneck²⁴ examined the effect of family background on earnings. Griliches Z. and W. Mason²⁵ tried to examine the relationship between education, ability and income. Keeping in view the family background, besides these studies, there are other two important studies. One such study is by Psacharopoulos G.²⁶ which examines how family background, education and achievement are related. While the second study is by him and J. Tinbergen²⁷ which tries to give explanation of schooling, occupation and earnings. There is another study on this aspect which is related is based on Indian data and it is

²² Jencks, C., et al, Inequality - A Reassessment of the effect of family and schooling in America. Basic Books, New York, 1972.

²³ Jencks, Who gets ahead? The determinants of Economic Success in America, Basic Books, New York, 1979.

²⁴ Corcoran, M. Jencks, G. and Olneck, "The effect of Family Background on Earnings" American Economic Review 66(2) May, 1976.

²⁵ Griliches Z. and W. Mason "Education, Ability and Income," Journal of Political Economy, 1972 80(3) Part II.

²⁶ Psacharopoulos, G. "Family Background, Education and Achievement," British Journal of Sociology, Sept. 1977.

²⁷ Psacharopoulos, G. and J. Tinbergen. "On the explanation of Schooling, Occupation and Earnings. Some Alternative Path Analyses." De Economist. Vol. 126(4) 1978.

by Panchmukhi and Panchmukhi.²⁸

Let us see some important points. The study by Jencks reveals that socio-economic background heredity, educational attainment, cognitive skills, occupation and income differences all these explain not much more than 20 per cent of variation in income and 80 per cent can be found in 'luck'. So the result can't be considered as statistically very significant. But finally Jencks himself whose ¹¹⁴inequality^u, perhaps the most widely discussed and very much noted book of the 1970's had built up a massive skepticism towards policies that give education a pivotal role in equalising life chances or in lifting people from the boot strap to more worthwhile conditions, now after seven years in his book with a scholarly team stated that in the early 1970's the family background as a whole explained 48 per cent of the variation in earnings among men aged 25 to 64. The estimates imply that those who do well economically typically owe almost half of their occupational advantage and 55 to 85 per cent of their earnings advantage to family background. And furthermore 'the best leading observable predictor

²⁸ Panchmukhi, P.R. and Panchmukhi, V.R. "Socio-economic Variables in urban incomes" in H.N.Pandit(ed). Measurement of Cost, Productivity and Efficiency in Education, NCERT, Delhi, 1966.

of a young man's eventual status or earnings Jencks concludes' is the amount of schooling he has had'.

In another related study based on Indian data the authors Panchmukhi and Panchmukhi arrived at the conclusion that concentration ratio of earnings due to socio-economic factors can explain in a significant way the concentration ratio of total earnings. The findings of these authors are strikingly at variance with Jencks especially with his earlier study.

But the over all tone of all the studies is that family background via educational achievement does affect the individuals. So one can say that sequence may be like this that family background has its effect on individual's ability, this individual's ability affects one's educational achievement. This educational achievement has its impact on one's occupational status and this occupational status in its turn has its effect on the earnings of these persons. Such a sequence is more or less observed in reality and it seems to be quite logical and hence convincing. Thus the factor of family background has been studied in detail in various research studies and now is accepted as one of the important factors to be considered when one examines the various aspects of individuals' career.

Family Background - Occupation of Parents

With these preliminary remarks, let us look at the family background of 163 clerks. If we look at the data then we find that out of 163 cases, parents of 37 persons are engaged in Agriculture, 29 are in Business while 97 are in Service.

Table II(7)

Occupation of Parents of Clerical
Personnel In the Organized Sector

| | |
|-------------------------------|-----|
| Agriculture | 37 |
| Business | 29 |
| <u>Service</u> | |
| Government service | 37 |
| Private Service (organized) | 11 |
| Private service (Unorganized) | 30 |
| Teaching | 13 |
| Autonomous Body | 06 |
| <hr/> | |
| Total | 163 |
| <hr/> | |

It has been found that those who are engaged in Government service, private service (organized), private service (unorganized) Autonomous Body Service, they are serving as clerks, accountants, workers, drivers etc. There are only four cases of officers - and they are

also in Government service. Besides these there are thirteen cases of teachers who are either at primary level or secondary level.

So from the data one can safely say that parents of clerical personnel are/were engaged in type of service which does not bring to them high income. And this creates a weak economic background for their children. So majority of these clerks come from middle class and lower middle class and their parents' economic, educational and occupational background remains a very important determinant of their present position. Thus one can conclude that these clerks come from the type of family background which is poor or mediocre from occupation, education and income point of view. The drift to clerical occupations from agriculture and business (perhaps from small and middle farmers and petit bourgeoisie) should be clear from the above table.

Parents' Educational Background

If we analyse the data from the table II(8) of educational background of parents of these clerks then we find that out of 163 parents, 12 are uneducated, 61 have studied between I-VII standards, 73 are either below matric or are matric. 3 are undergraduate, 12 are graduate while

2 are Post-graduates. Thus out of 163, 90 are between below matric to Post-Graduate but Graduates and Post-Graduates are only 14, while very poor educational background is seen in case of 73 cases who are in the range of uneducated to VII standards.

Table II(8)

Educational Background of the Parents of Clerical

Personnel

| <u>Educational Level</u> | <u>No. of Parents</u> |
|--------------------------|-----------------------|
| Uneducated | 12 |
| I-VII Standard | 61 |
| Below Matric or Matric | 73 |
| Under-Graduates | 03 |
| Graduates | 12 |
| Post-Graduates | 02 |
| Total | 163 |

So one can say that the educational background of parents can't be considered very poor nor can it be considered good. But one explanation could be that out of 163, 97 are in service occupations which generally require the educational background up to Matriculation, hence this

educational background figure is higher. But it should not be forgotten that those who are graduates and Post-Graduates are only 14 which is certainly not a high figure.

If we take educational level I-VII standards as representing 4 years of schooling, Matric or below Matric as 8 years of schooling, Under-graduate 12 years and Graduate and Post-Graduate as 15 and 17 years respectively and uneducated as zero years of schooling, then the average years of schooling of the fathers of the clerical personnel comes to 6.6 years.

Parents' Income Per Year

The income per year of the parents is given in the following table II(9).

Table II(9)

Income Per Year of the Parents of Clerical Personnel in Surat City in the Organized Sector

| <u>Income per year (Rs.)</u> | <u>No. of Parents</u> |
|------------------------------|-----------------------|
| 1000-5000 | 94 |
| 5001-10000 | 49 |
| 10001-15000 | 09 |
| 15001-20000 | 06 |
| 20001-25000 | 05 |
| 25001- and above | Nil |
| Total | 163 |

This clearly indicates that out of 163, 143 parents have income per year between Rs.1,000 - 10,000 which can't be considered high while another proof is that no one is above Rs.25,000 income level.

Changing Social Mobility and Social Background

The point of social mobility and changing social background is also interesting. Whether it has been changing in case of these clerks or not is a point worth examining in detail. For this we will have to take cases of those clerks who joined in service before 1960 between 1960-70 and after 1970^{and} compare them. So we will have to see whether over a period of time as the years passed by the social mobility and social background have been changing or not. In order to examine this we will have to take data of those who joined before 1960. We have such 13 cases out of 163 in different organisations like Zilla Panchayat Office, Surat Municipal Corporation, Surat Electricity Co. Ltd. and L.I.C. What can we infer from the data? Let us examine the table II(10).

Table II(10)

Occupation, Education and Income of the Parents of the Clerical Personnel in Organized Sector in Surat City According to the Year of Joining the Service of the Clerks

| Joining in year in service of clerks | Occupation of Parent | | Educational level of Parent | | | | Rs. Income per year of Parent | | | |
|--------------------------------------|----------------------|------------------------------|-----------------------------|---------|---------|-------|-------------------------------|----|------|-------------|
| | Ser- | Busi- Farm- vice ness ing | UE | BM & UG | G | PG | M | | | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |
| Before 1960 | 09 | 04 | - | = 13 | 01 12 | - | - | - | = 13 | 11 |
| | | | | | | | | | | 1000-5000 |
| | | | | | | | | | | 5001-10000 |
| | | | | | | | | | | 10001-15000 |
| | | | | | | | | | | 15001-20000 |
| | | | | | | | | | | 20001-25000 |
| | | | | | | | | | | above 25000 |
| | | | | | | | | | | = 13 |
| | | | | | | | | | | 01 |
| | | | | | | | | | | - |
| | | | | | | | | | | - |
| | | | | | | | | | | 01 |
| | | | | | | | | | | - |
| Between 1960-1970 | 30 | 10 | 11 | = 51 | 05 41 | 01 04 | - | - | = 51 | 35 |
| | | | | | | | | | | 1000-5000 |
| | | | | | | | | | | 5001-10000 |
| | | | | | | | | | | 10001-15000 |
| | | | | | | | | | | 15001-20000 |
| | | | | | | | | | | 20001-25000 |
| | | | | | | | | | | above 25000 |
| | | | | | | | | | | = 51 |
| | | | | | | | | | | 01 |
| | | | | | | | | | | 02 |
| | | | | | | | | | | 01 |
| | | | | | | | | | | - |
| After 1970 | 58 | 15 | 26 | = 99 | 06 81 | 02 08 | 02 | 02 | = 99 | 48 |
| between | | | | | | | | | | 1000-5000 |
| i.e. 1970-77 | | | | | | | | | | 5001-10000 |
| | | | | | | | | | | 10001-15000 |
| | | | | | | | | | | 15001-20000 |
| | | | | | | | | | | 20001-25000 |
| | | | | | | | | | | above 25000 |
| | | | | | | | | | | = 99 |
| | | | | | | | | | | 04 |
| | | | | | | | | | | 03 |
| | | | | | | | | | | - |
| Total | 97 | 29 | 37 | =163 | 12 13 4 | 03 | 12 | 02 | =163 | =163 |

*S=Service; B=Business; F=Farming; UE=Uneducated; BM & M = Below matric & Matric; UG=Undergraduate; G=Graduate; PG=Post-Graduate; By parent is meant father only.

We can see that in terms of occupational background of parents, the services still remain the most important, accounting for almost 60 per cent of the parents. However the importance of business as an occupation of the parents of the clerks is declining. Its place is being taken by agriculture. Agriculture as an occupation of parents of the clerks was absent among the clerks who joined service before 1960. Among the clerks joining the service during 1960-70, 22 per cent had their parents in agriculture and 20 per cent had their parents in business. Among the clerks joining the service during 1970-77 the proportion of those whose parents were in business declined to 15 per cent and the proportion of those whose parents had agriculture as their avocation increased to 26 per cent. It therefore appears that educated youth from the rural areas is drifting to the city through clerical occupation to an increasing extent.

Educational background of the parents is improving. Uneducated parents as a category is declining and Graduates and Post-graduates as a category are increasing.

The income data reveal that clerical personnel are now drawn from less well-to-do class as compared to earlier times. If we take the mid-points of the income

classes of parents' income shown in table II(10) and calculate the mean income of the parents of the clerical personnel, we find that in round figures, the mean of the parents of the clerks joining the service before 1960 was Rs.4400 per year. The income of the parents of the clerks joining the service between 1960-70 was Rs.4900 while the corresponding figure for 1970-77 was Rs.6600. Considering that prices have been rising rapidly all along, there can be no doubt that with the passage of time, the clerical occupation is getting filled from strata of society which is less and less well to do. This is bound to happen with spread of education.

Here eventhough no comparison has been attempted, it can be seen that these clerks belong to poor/middle class families and do not have a good family background from education and occupation point of view.

Another feature to be noted from the analysis of personal data is pertaining to family background and this is found in a country like India where the system of joint family is still existing. There are points in favour and against this system. Such a system does not prevail in rich western countries where the concept of nuclear family has come into being.

The foreign authors like M. Blaug who have studied the Indian situation in detail have noted that such a joint family system sometimes does help. Since other family members are earning in the family, the unemployed members of the family until they get employment are supported by such members. And they are able to pull on without jobs for quite sometime because of such financial support which is possible due to a system of joint-family.

But it should not be forgotten that if there are such plus points, there are negative points also. And even if we do not take into consideration the non-economic factors like social, psychological etc. at least the total number of family members who are to be supported, this point can't be kept aside. It is but natural that bigger the number of family members, more are the problems. It is true that there are additional family members who are earning and add to family's income. But it can't be said in each and every case that there are always additional earning members in the family. There are cases where only one family member is earning and in such cases if the family is big then it is not difficult to understand the

difficulties of such families. And if such a person who is earning is working as a clerk with limited income, then situation is more grave.

Family Size

In this regard, what sort of picture do we get from the personal data of these 163 clerks selected? The details are as under:

Table II(11)

Family Size

| Family size (i.e. total No. of family members) | Total No. of clerks frequency |
|--|-------------------------------------|
| 2 | 4 |
| 3 | 17 |
| 4 | 31 |
| 5 | 29 |
| 6 | 20 |
| 7 | 19 |
| 8 | 11 |
| 9 | 7 |
| 10 | 12 |
| More than 10 | 13 |
| Total | 163 |

Out of 163, 111 persons have a family size which consists of five or more than five members. So majority

of them have fairly big families with more family members and so more responsibilities. It should be noted here that the average size of the family in Surat city in the year 1977 is 5.5 members. The family size of the 163 sample clerks comes to 6.3 members.

Additional Earning Members

Do these clerks have additional earning members in their families? Yes, some of them do have and to that extent their pressure is reduced financially. The data collected reveal that out of 163 clerks, 85 do not have any additional financial support while 78 do have such support from other family members. But majority of them do not have it, and they are single earning members in the family, is a point to be noted. So those who have additional income source, their position is little better off. Yet it is true that in such cases also what is the size of family which is to be supported, should be examined. It is obvious that if the size is very big then average income turns out to be small.

Table II(12)
Income per month in Rupees of additional
Earning Members

| <u>Income per month</u> | <u>No.of persons</u> |
|-------------------------|----------------------|
| Rs.300 - 350 | 15 |
| Rs.351 - 400 | 14 |
| Rs.401 - 450 | 3 |
| Rs.451 - 500 | 13 |
| Rs.501 - 550 | 2 |
| Rs.551 - 600 | 8 |
| Rs.601 - 650 | 2 |
| Rs.651 - 700 | 6 |
| Rs.701 - 750 | - |
| Rs.750/- above | 15 |
| Total | 78 |

What is the income level per month of these 78 members who are additional earners and add to the family income of these clerks? From the data we find that out of 78, 15 members are earning between Rs.300-350 p.m., 14 between Rs.351-400/- p.m., 3 between Rs.401-450 p.m., 13 are in the range of Rs.451-500 p.m., 2 in Rs.501-550 p.m., 8 in Rs.551-600 p.m., 2 in Rs.601-650 p.m., 6 in Rs.651-700 p.m. There is no one in the range of Rs.701-750 p.m., while 15 are earning more than Rs.750 p.m. Taking the mid-points of the income groups and Rs.1000 as the mid-point of Rs.750 p.m. and above we get the average income of an additional earner to be Rs. 568 per month.

It can be seen that many of them are in the range of Rs.300-350 p.m. which certainly can't be considered high. So this does not become a very favourable point to these clerks. Is it true to say that these additional earning members are also engaged in occupations which fetch them less income? This is true because it has been found from the data that most of them are engaged in teaching at school level or clerical occupation. There are very few cases for which this is not true. And it can be seen from the data that out of 78 there are only 15 cases whose income is more than Rs.750 p.m. So something which is applicable to clerks considered here, is also applicable to additional earning members of the family. One reason could be that after all they also belong to the same family and have the same weak family background. So something which is true in case of these clerks, almost turns out to be the same for other earning members of the family also.

Profiles of Poverty

Thus profiles of poverty of these clerks is a very important point. It speaks of their economic conditions and the economic conditions of their families and also of their plights. It has been noted earlier

that these clerks do not have a strong family background from income, education point of view and hence this is one of the important reasons for their weak financial condition. And we can see, as noted later on, that average worked out for a clerk comes to Rs.675 p.m. But in all cases he may not be the single member who is earning. In India still the joint family system is existing and so other earning members are there in the family. Does this improve their financial condition? It depends because it can work both ways. If a joint family is big then it does not become much helpful, it may be helpful in a small family.

Thus it depends on the size of family, number of earning members and their income level. But here it can be seen that something which is seen in case of clerks has also been observed in case of earning members of his family also. This is obvious because they also belong to the same family and have the same type of background and hence here also the picture is not encouraging. As far example most of these additional earning members are engaged in teaching profession in schools, government service, service in private concerns in the unorganized sector which bring to them limited income. Thus examining profiles of poverty of these clerks is an interesting point.

What picture emerges from the data given in the table?

II(13)

It can be seen from the table that three results are worth noting which are over all results (1) Over all size of the family of these 163 clerks is 6.3 members which can't be considered too small and especially when the income of family is limited (2) average income per month of an earning member is Rs.622/- so family size has to be viewed vis-a-vis this (3) it can be seen that per head income is Rs.187/- which is not high.

These are over all results. What results do we get organizationwise? It can be seen from the table that the family size ranges from 4-8 family members. The highest is in Income Tax Office and South Gujarat University (8) and the lowest (4) is in case of Bank of Baroda clerks. (2) per head income ranges between Rs.135 to Rs.392 per month (3) and average income per earning member per month ranges from Rs.455 to Rs.944. The highest is in case of LIC and the lowest in case of Surat Municipal Corporation. This is very much consistent with the single result of a clerk also. Because there also as has been seen in our analysis that it is the highest in case of LIC and the lowest in case of Municipal Corporation. (Which we will see later on)

Table II(13)
Profiles of Poverty

| Sr. No. | Name of the Institution | Average size of the family | Income per head per month | Average income of the earning member per month |
|------------------|------------------------------------|-------------------------------------|---------------------------------------|--|
| | | | Rs. | Rs. |
| 1 | South Gujarat University | 8 | 147 | 526 |
| 2 | Zilla Panchayat | 6 | 392 | 889 |
| 3 | Collector Office | 5 | 201 | 577 |
| 4 | Income Tax Office | 8 | 159 | 525 |
| 5 | Navin Flourine | 5 | 168 | 705 |
| 6 | Surat Electricity Co. Ltd. | 6 | 199 | 649 |
| 7 | District Co-operative Bank Ltd. | 6 | 197 | 677 |
| 8 | Bank of Baroda | 4 | 318 | 919 |
| 9 | Baroda Rayon Corporation | 7 | 179 | 573 |
| 10 | L.I.C. | 6 | 270 | 944 |
| 11 | Surat Municipal Corporation | 7 | 135 | 455 |
| Over all average | | 6.3 | 187 | 622 |

So this examination of profiles of poverty of these clerks reveals that over all this lot of clerks is a poor lot. And they have a weak background and this weak family background is the chief reason for these profiles of poverty. And a comparative analysis suggests that among these different organizations, it is more true in case of comparatively weaker organizations like Surat Municipal Corporation, Government offices' clerks.

The analysis of profiles of poverty of these clerks can also be conducted in a different way. If we take into consideration, the single earner families and more than one earner families and then compare them, this would throw more light.

The impression one gathers from the income position of the families of these clerks is that perhaps some of them are below poverty line ~~and~~ or very much near. Is it true to say they are bordering near this line? We have taken into consideration the criteria adopted in Draft Sixth Five year Plan (1978-1983)²⁹ which considered 1977-78 prices and fixed Rs.65 for rural areas and Rs.75 for urban areas as minimum i.e. poverty line.

²⁹Draft Sixth Five Year Plan (1978-83), Govt. of India. p.5.

If we take this as definition (and this is very much consistent with our analysis because the position we have considered of these clerks also refers to the year 1977-78 the year in which the field investigation was carried out) What picture do we get? Let us see the following table:

Table II(14)

Per Capita Income per Month Single Earner and
More Than Single Earner Families

| <u>Per head</u> <u>Income per</u> <u>month (Rs)</u> | <u>No. of</u> <u>Single</u> <u>Earner Families</u> | <u>No. of more than</u> <u>Single Earner</u> <u>Families</u> |
|---|--|--|
| Below 75 | 08 | 05 |
| 76 -100 | 04 | 11 |
| 101-125 | 08 | 10 |
| 126-150 | 08 | 10 |
| 151-175 | 04 | 10 |
| 176-200 | 03 | 13 |
| 201-225 | 02 | 05 |
| 226-250 | 04 | 12 |
| 251-275 | 03 | 12 |
| 276-300 | - | - |
| 301-325 | 01 | 02 |
| 326-350 | 03 | 05 |
| 351-375 | 02 | 03 |
| 376-400 | 01 | 02 |
| 401-425 | 01 | - |
| 426-450 | 02 | - |
| ----- | ----- | ----- |

| Per head income per month (Rs) | No. of Single Earner Families | No. of more than Single Earner Families |
|--------------------------------------|-------------------------------------|---|
| 451-475 | - | - |
| 476-500 | 01 | - |
| 501-525 | 01 | - |
| 526-550 | - | 01 |
| Above 550 | 01 | 05 |
| ----- | | |
| Total | 57 | 106 = 163 |

It can be seen from the table that (i) out of 163 families, 57 are single earner families and 106 are more than single earner families (ii) as per our definition, 13 out of 163 are below poverty line out of these 13 families, 8 belong to single earner families while 5 to more than single earner families (iii) average size of the families which has been worked out suggests that the average size of the single earner families is 4.8 members while those of more than single is 7.2 As noted earlier, the over all average size of the family is 6.3 and that of Surat city in the year 1977 is 5.5.

One point should be noted here ~~is~~ as noted by Dr. A.K.Sen that the poverty line definition is important but the concept of distance from poverty line is another

point to be taken into consideration while discussing this situation. This is indeed very much valid because there are number of families which are by definition not below poverty line but their distance from this line is not far and there is hardly any difference between two of them from economic condition point of view. Thus they are bordering near the line. It can be seen from our data that there are some families like this. Thus one is in a position to say that in the clerical occupation, there are families which are bordering this poverty line and over all this is economically a poor lot. True, we have certain cases in our data that their financial position is very good but such cases are limited and from that we can't generalise and make a conclusion.

So if we keep our results in the table then we have the following picture:

Table II(15)

Average Size of the Family and Families below
Poverty Line

| Average size of all the families | | Average size of the families of the Surat city 1977 | | Average size of the single earner families | | Average size of more than single earner families | |
|----------------------------------|---|---|--|--|--|--|--|
| 6.3 | | 5.5 | | 4.8 | | 7.2 | |
| No. of single earner families | No. of more than single earner families | Below poverty line No. of families | Below poverty line No. of single earner families | Below poverty line No. of families | Below poverty line No. of single earner families | No. of families not below Poverty line | |
| 57 | 106 | 13 | 08 | 05 | | 150 | |

II Analysis of Academic Data

It is true that family's occupational, educational and income level do play an important role in one's occupational career. However, more important aspect which matters is one's individual academic career and other qualities and extra qualifications. Is it true to say that those persons who are engaged in low income occupation like clerical occupation do not have a good academic record and since they were not fit for higher type of occupation, they had no other choice but to join this occupation? To a certain extent, it is true to say this.

Academic Record

From the analysis of academic data of these persons, we find that out of 163 persons 19 are matriculates, 1 undergraduate, 128 are graduates while 15 are Post-graduates. So if we look from the degree point of view, then we find that the picture is fairly good. But let us examine it in detail. What class did they get at their final examination?

It can be seen from the figures that the number of III class is the highest. So career point of view the picture of these clerks is mediocre. Thus to a certain

Table II(16)
Academic Record of the Clerical Personnel in
the Organized Sector

| | Class I | Class II | Class III | Total |
|----------------|------------|-------------|--------------|-------|
| Matriculates | 3 | 9 | 7 | 19 |
| Undergraduates | - | - | 1 | 1 |
| Graduates | 5 | 55 | 68 | 128 |
| Post-graduates | 1 | 4 | 10 | 15 |
| ----- | | | | |
| Total | 9 | 68 | 86 | 163 |

extent it is possible to say that such persons do not have good academic career excepting few cases. So their own poor academic record is one of the important factors responsible for their weak positions. It is true that there are many graduates and post-graduates working on such clerical posts where the necessary qualification for appointment was only matriculate. So that way they are over qualified. But we shall examine this phenomenon of 'over-qualification' later on. The answer for which is to be partly found in educational field and partly in labour market.

Faculty

From which Faculties these graduates and post-graduates come? The figures are as follows:

Table II(17)Faculty Picture

| Graduates | B.A. | B.Com. | B.Sc. | |
|----------------|------|--------|-------|--------|
| 128 | 45 | 56 | 27 | |
| Post-Graduates | M.A. | M.Com. | M.Sc. | M.P.A. |
| 15 | 8 | 4 | 2 | 1 |

It can be seen from the figures that out of 128 Graduates 56 are B.Com. It is consistent with the recent trend that in the last few years majority of students have been opting for Faculty of Commerce and hence the number is greater in this faculty nowadays. This is reflected here also. It has been found that type of training which these Commerce Graduates receive has been found more suitable and helpful by the employers for such clerical posts and so they are preferred to others. This is not to say that there are no other Graduates. It is seen that they are also from Arts and Science Faculty.

Subjects

But when we examine the data in detail from table II(18) then we find that out of these 54 Graduates/Post-Graduates who are from Faculty of Arts 26 are B.A.(Economics) 14 (Gujarati) 6 (English) 5 (Hindi) 1(Sanskrit) 1(Psychology) 1 (Public Administration).

Table II(18)
Subjects of Graduate/Post-Graduate Clerks

| Subject | | Item No. | |
|---------|-----------------------|----------|-------------|
| I | <u>Arts</u> | | |
| | Economics | 26 | |
| | Gujarati | 14 | |
| | English | 06 | |
| | Hindi | 05 | 54 Arts |
| | Sanskrit | 01 | |
| | Psychology | 01 | |
| | Public Administration | 01 | |
| II | <u>Commerce</u> | | |
| | Commerce | 60 | 60 Commerce |
| III | <u>Science</u> | | |
| | Chemistry | 22 | |
| | Agriculture | 01 | |
| | Mathematics | 03 | 29 Science |
| | Physics | 02 | |
| | Botany | 01 | |
| Total | | 143 | 143 |

Here also we get ^aproof for the general impression carried about faculty of Arts that here most of the students either opt for Economics or Gujarati as their main subjects.

When we analyse the data of Science Graduates/~~Post Graduates~~ then we find that out of 29, 22 are with the subject (Chemistry), 1 (Agriculture), 3 (Mathematics), 2 (Physics) 1 (Botany). So here again the general belief is confirmed that majority of the students in Faculty of Science opt for Chemistry as Principal subject.

Let us now look at 15 Post-Graduates. Out of them 8 are M.A., 4 M.Com., 2 M.Sc. while 1 is M.P.A. Out of these 8 M.A. 4 (Gujarati) 2 (Economics) 2 (English). Both Science Post-Graduates are with Chemistry. So here also similar type of picture emerges which is found in case of Graduates.

But when we examine data, the point which is worth examining is whether there is any consistency between the type of degree they have and the nature of the work, they have to perform. One can safely say that the clerical occupation generally does not need a special type of trained persons nor persons with high qualifications.

In most of the organizations for such posts matriculates would do. The fact that better qualified persons are available and are willing to join this occupation and hence selected by the employers, is a different point which we shall examine later on. But one does feel that the consistency between their degrees and the work they are performing is certainly lacking. Take the example of Science Graduates which is more relevant. Out of 29 B.Sc./M.Sc 22 persons are with Chemistry and they absolutely have no scope to apply their knowledge in these clerical posts. This is indeed a waste of both talent and resources invested, and also speaks of the futility of their training throughout. And this is almost true in case of all such graduates and post-graduates who find no relevance of their degrees with the type of work they have to carry out in offices. This is more true of clerical occupation than any other occupation. Only exception one can draw is that of Commerce Graduates who are employed by Banks, Private concerns where such relevance is found. But then all Commerce Graduates are not absorbed by Banks and similar type of institutions. And it is also not true to say that all Graduates working in Banks are Commerce Graduates. There are Arts and Science Graduates also for whom ~~there is no~~ ^{is not} such relevance/found. The fact is that these clerical posts do not require very highly qualified

people with special training. The nature of work is such that in majority of the posts matriculates would serve the purpose. But when more qualified persons are available naturally they are preferred to others. Since they do not need special type of persons, all types of Graduates are found in this clerical occupation.

One thing is certain that there is definitely inconsistency between the type of degree they have and the nature of the work which they have to carry out. This is certainly a waste of the resources invested in their training. And it is definitely a serious point. But then it is the result of educational policy which has led to 'Educational Inflation'. And hence this inconsistency.

It is not true to say that these Graduates are not aware of this inconsistency and do not feel about it. Some of them are a frustrated lot and find fault with the present educational set up. Since they fail to get the type of relevant employment in the labour market, they accept such type of jobs which are not of their choice. But there is no other option. It is a choice between unemployment and such a low job. Obviously latter is preferred by them, given better opportunities they are

prepared to switch over. But most of them fail to obtain such opportunities and so they are here whether they like it or not. It is true that all of them do not have a good academic background to switch over to better opportunities but some of them do have and they are more frustrated.

In certain cases, it becomes too late when such opportunities arise and because of certain limitations like age, family considerations etc., they are not able to switch over. There are also persons who are not prepared to switch over even if the opportunities are available because they do not want to leave Surat city and they prefer to be in occupation where job is not transferable. The clerical occupation is one such occupation. This point of transfer is given due weightage by them. e.g. There are number of clerks in Surat Municipal Corporation who are not prepared to go out of Surat city even if a better opportunity is offered. If it is within Surat city, they are prepared. So they are happy with their low income job rather than to get little more money with a transferable job. Thus there are persons in this occupation who are there by their own choice, of course choice is to be made because of certain limitations.

It should be noted that this inconsistency or irrelevance point does not pinch the graduates who are better placed in institutions like Banks, L.I.C., Private concerns. etc. They are happy with their emoluments and other benefits, working conditions etc. and are not prepared to switch over even if opportunities are offered to them which are more consistent with their qualifications. Here their major consideration is monetary advantage and nothing else.

But it is true to say that those who are not better placed in institutions like Municipal Corporation, Government and Semi-Government do strongly feel about it whether they will feel the same if they are placed in better organizations is a different point.

Two more points need to be discussed here in detail. One is about over-qualification. What is the nature and extent of it in these different organizations? Why does it prevail? Is there any way out? And other point which needs to be discussed here is that of difference that is existing in emoluments, other benefits etc. between these different organizations? Such differences are found even amongst those clerks who hold the same type of qualification, background etc. It is more strange when it is found that

a better qualified person gets less than less educated. Sometimes it appears in this occupation that it is the organization you are able to enter is more important than anything else. And in these better organizations sometimes inspite of the same qualification or sometimes less, they are getting more emoluments and other benefits. This type of inconsistency is pinching. It has been with us for last many years and it speaks of our inconsistent wage policy inspite of planned efforts which should be considered defective planning. But then there is not a place to discuss this in detail. Both these points mentioned are very important and we will discuss them in detail little later on.

Extra Skill

It has been noticed that in the present time for the appointment in clerical occupation mere degree qualification is not required but some extra-qualification like typing, Stenography, Book keeping, Accountancy, ability to make correspondence etc. is also given weightage by the employers. Since such training improves their chances of appointment, more and more educated unemployed persons go for this. This can be seen from the data collected. Out of 163 persons, 21 do not have any extra

training besides their degree qualification. But 70 have knowledge of Book-keeping, Accountancy etc. 72 know typing or stenography.

Further Study

The analysis of the data reveals that out of 163, 140 clerks are not studying further at all, only 23 persons are studying further. Many of them are studying for LL. B. Out of 23 persons found further studying in our analysis, all are not LL.B. cases. Some of them are either matriculates or under graduate and are studying for a Graduate degree, thinking that this might help them in future. Such cases are noticed because in some organizations for the appointment of a clerk, the minimum qualification required is matriculation and not a Graduate degree. So we find some matriculates going for further studies.

But it has been noted earlier that out of 163 persons, 140 are not studying further at all. One reason could be that majority of them are already Graduates and have already acquired their basic degree and hence they do not find it necessary to go for further studies. However, the point which is important here is that they are not enthusiastic about further studies because they think

that they are already over-qualified for such posts and any additional qualification is not going to help them much. There is practically no difference in the pay-scale of a matriculate and a Graduate/Post-Graduate. Many Graduates/Post-Graduates are already working on the pay-scales of matriculates. There is no other choice in situation of acute unemployment, some type of job is better than no job. There is a practice in certain organizations e.g. Zilla Panchayat and State Government Offices, L.I.C. to give two increments to Graduates but that is all and there are no separate grades for them. They are at par with Matriculates. And in certain offices e.g. State Government and Zilla Panchayat Offices, the Graduates are eligible for direct selection as Senior clerks, while those who are matriculates must have some experience as Junior clerks to appear for senior grade. But then such advantages to Graduates working here are nominal and in no way attractive.

But another major reason for not going for further studies is that in Government offices, the weightage is given more to Departmental Internal Examinations rather than the degrees. So most of them think it worthwhile to pass such internal departmental examinations rather

than acquire degrees for further promotion. Even when the occasion arises of internal promotion, no weightage is given to the degree but it is the seniority in service which counts.

Do degree holders stand chances of faring better at Departmental Examinations? Is it true to say that their training in higher education in colleges helps them in having an edge over matriculates in Departmental Examinations? To a certain extent, it is true to say that it does help them in this. Since such examinations deal with Departmental affairs rather than anything else, sometimes it is the experience in service which matters much. But still one can say that the grasping of Graduates in these matters is better than matriculates and that why it helps them. This can be seen in the selection of senior grades where fresh Graduates are eligible to appear and get selected. It is also true that what is the nature of Departmental Examination that also matters.

Out of 163 clerks selected, 131 persons are working as Junior Clerks, 25 are working as Senior Clerks and 7 are working as Head Clerks/Superintendents. These are the three cadres in clerical occupation which are generally found in

most of the organizations. All three cadres have different pay scales but in most of the organizations, the promotion from one cadre to another is through Departmental Examination, where Matriculates and Graduates are treated equally. In some cases, it is found that minimum qualification laid down is Graduate degree but it is not found in Government offices, Autonomous bodies etc. In most of the concerns, the persons selected start from the first cadre i.e. as Junior Clerk. Very few cases are seen where the recruitment is made directly for the Senior cadre and where the minimum qualification laid down is Graduate degree for direct recruitment, e.g. Senior Clerk's selection in Zilla Panchayat Office, State Government Office. But here also Matriculates working as Junior Clerks with some experience are eligible to appear and get selected. So there are very few instances when a Graduate degree is the basic qualification needed and here Graduates have an edge over Matriculates. But then such opportunities are few and still the monetary advantage got by higher cadre is not big. So the difference between Matriculates and Graduates from total emoluments point of view does not become wide even with promotion. And there are already persons with Matriculate degree with some experience in this senior

cadre. Hence many a times, it is noticed that a Matriculate if he gets a job prefers to go for it rather than go for further studies. He can go for further studies while in service also. The attitude taken by them in such a situation is not surprising and it is understandable.

Age, Education and Earnings per Month

Can we say from the data that this is a low paid occupation? Are we in a position to establish a strong positive link between their educational level and earnings? The data which have been given in the Table ^{II(19)} / show their range of income per month.

Table II(19)

Income (in Rupees) per month of Clerks in the
Organized Sector

| <u>Income Rs. per month</u> | <u>Total No. of Clerks</u> |
|-----------------------------|----------------------------|
| 300- 350 | 09 |
| 351- 400 | 28 |
| 401- 450 | 11 |
| 451-500 | 08 |
| 501- 550 | 10 |
| 551- 600 | 17 |
| 601- 650 | 11 |
| 651- 700 | 17 |
| ----- | ----- |

Table II(19) Contd.

| Income Rs. per month | Total No. of Clerks |
|----------------------|---------------------|
| 701 - 750 | 02 |
| 751 - 800 | 14 |
| 801 - 850 | 04 |
| 851 - 900 | 07 |
| 901 - 950 | - |
| 951 - 1000 | 07 |
| 1001 - 1050 | 04 |
| 1051 - 1100 | - |
| 1101 - 1150 | 03 |
| 1151 - 1200 | 01 |
| 1201 - 1250 | - |
| 1251 - 1300 | 03 |
| 1301 - 1350 | - |
| 1351 - 1400 | - |
| 1401 - 1450 | - |
| 1451 - 1500 | - |
| 1500 and above | 07 |
| Total | 163 |

It can be seen from the figures that majority of them are in the range of Rs.300-800 p.m. There are very few cases of Rs.800 above. Obviously these are the cases of some senior persons. But there are cases (7) which are above Rs.1500 p.m. This should be noted. These are the cases of senior persons in Banks, L.I.C., private concerns.

So while examining the data one comes to see that there does exist disparity among these persons, emoluments and other benefits wise. What is most striking is that persons with same qualification and training get different emoluments only because they happen to be in different organizations in this clerical occupation. It is true that partly it is the result of a wage policy which has been followed in the country during the planning era. It speaks of the inconsistent policy followed so far. True efforts have been made to bridge the gap and remove the inconsistency but still it is prevailing and this can't be denied. Such planning should be considered defective to this extent. And this is one of the reasons of frustration for these young graduates who are in this clerical occupation.

Inter-organization - A Comparative Picture

When one compares the position of clerks working in Municipal Corporation, Collector's Office, Zilla Panchayat Office, University Office i.e. State Government, Semi-Government Offices and Autonomous bodies with clerks working in Central Government Office i.e. Income-Tax Office then one finds that these Central Government clerks are little better off from pay-scale point of view. True in the

last few years the State Government has tried to remove the difference but still gap exists though not big. These Government servants nowadays over and above their pay-scales get certain extra advantages like medical benefits, leave travel concession, housing loans etc. They do not get bonus at all. Although pay-scales are not good and there are not bright prospects future career wise, the security of employment, other extra advantages etc. should be considered and given due weightage. There is no doubt that in the last few years the position of Government clerks have improved a little bit because of certain decisions by the Central and State Governments.

But when these type of clerks are compared with those clerks working in Banks, L.I.C. private concerns, then the difference is striking. However, it should be noted that if a comparison is made between fresh clerks in these different organizations, then one does not find a big gap especially in the beginning, from emoluments point of view. The point which is very important is that these differences get widened as time passes by and the gap is quite big after few years.

There is one impression that to start with in different organizations in the organized sector, the

difference in total emoluments of clerks is not much. But as the years pass by the disparity between a clerk of the weaker organization and a better organization widens. Do we get ^aproof from our data to support this belief? Let us look at the few examples from our data of these clerks. (1) It is found from our data that a clerk who joined Surat Municipal Corporation in 1957 with 20 years service was drawing Rs.580 in total p.m. while a clerk who joined in the same year 1957 in L.I.C. with 20 years service was drawing Rs.1750 p.m. It should be noted that both are ~~Ma~~tricolates, so both have the same qualification.

(2) Another nearby case is that a clerk who joined Surat Municipal Corporation in the year 1954 was drawing Rs.600 p.m. with 23 years service while a clerk who joined Surat Electricity Co. Ltd. in the year 1953 with 24 years service was drawing Rs.1500 p.m. It should be noted that both are ~~Ma~~tricolates.

(3) One interesting case should be noted of a clerk who is right now working in Zilla Panchayat but who has been in service in Government or Semi-Government institutions since 1942 with 35 years service was drawing Rs.915 p.m. He is a ~~Ma~~tricolate. It means all those ~~Ma~~tricolates in better organizations with less number of service years were drawing more than him. But

it becomes more pinching when a better qualified person draws less. So both such differences are striking.

(i) with less number of service years between same qualified people in different organizations the disparity is striking (ii) and sometimes a better qualified person i.e. a Graduate in a weaker organization with more number of service years is drawing less than a Matriculate of a better organization. Thus it matters most which organization you are able to enter rather than your qualification. The prevailing situation is certainly frustrating for some of the clerks but they are helpless because for most of them it is extremely difficult to switch over to a better job.

(4) Let us take now an example of a Graduate. It is found from the data that a Graduate who joined Zilla Panchayat in the year 1964 with 13 years service was drawing Rs.500 p.m. while a Graduate who joined Surat Electricity Co. Ltd. in the year 1964 with 13 years service was drawing Rs.1200 p.m.

(5) A Graduate who joined Surat Municipal Corporation in the year 1970 with 7 years service was drawing Rs.406 p.m. while a Graduate who joined Bank of Baroda in the year 1970 with 7 years service was drawing Rs. 800 p.m.

while a clerk in L. I. C. who joined in 1970 was drawing Rs. 925 p.m.

(6) Another nearby case with only one year difference in length of service is found in Collector Office and Bank of Baroda. A clerk with a Post-Graduate degree who joined Collector Office in the year 1967 with 10 years service was drawing Rs. 475 p.m. while a Graduate who joined in Bank of Baroda in the year 1968 with 9 years service was drawing Rs. 925 p.m. It can be seen here that a better qualified person with one more year service is drawing less.

These are few examples and still more can be cited. Thus we do get support from our data to say that the disparity between these clerks of weaker organizations like Surat Municipal Corporation, Zilla Panchayat Office, Collector Office etc. on the hand and better organizations like L.I.C., Bank of Baroda, Surat Electricity Co. Ltd. over a period of time widens. It is more frustrating for them when they find that inspite of better qualification and more length of service, they are drawing less only because they are in weaker organizations. This has been their major complaint but they are helpless. Over all wage policy of the nation needs to be changed.

So the disparity in emoluments of these clerks in the different organizations is already there inspite of the same qualification and sometimes better qualification and more length of service. But another important point which can be observed is that this disparity tends to widen over a period of time and creates more inequality among them in years to come. We have enough support from our data to prove this, which we have seen with the help of few examples.

It would have been still more interesting if we had the data of their income at the time of joining, with these data we could have seen that in different organizations with same length of service and same qualification, how much their income increased over a period of time. This would have shown not only the financial improvement disparity but also the strength of trade unions of respective organizations. And more important it helps in finding out whether real emoluments have increased or decreased visa vis rising money wages.

However, without these data also one can safely say that over a period of time financial improvement must have been more in case of better organizations like Bank, I.I.C., private concerns etc. than others and

must have become better off compared to others. And there is no doubt that their trade union activity has remained comparatively stronger and hence more bargaining power. This has certainly paid them.

Secondly, from extra advantages point of view they stand better. They all get bonus, overtime etc. e.g. Banks clerks get bonus 8.33 per cent per year of their basic + D.A., 15 per cent L.I.C., 20 per cent private concerns, true subject to the ceiling Rs.1600 p.m. Those who are drawing above Rs.1600 do not get any bonus amount. Then there are loan facilities for housing (which is now there in case of Government servants also but not for Autonomous bodies) to buy consumer items at concessional rate of interest (this advantage is given to Bank, Private concern clerks not to L.I.C., clerks, of course they get housing loans). They all get medical benefits, leave travel concession. So from real wage point of view, this bonus amount does make difference and keep them little above other clerks. Thirdly, a point which is important is that these clerks have better prospects from future career point of view compared to other clerks e.g. Officer Post Promotion. Even if they do not get promotion one thing can be seen that as the years pass by their position comparatively becomes

better than others because of better improvement in their pay-scales, bonus amount etc. Sometimes one finds almost a double difference in total emoluments between two clerks one working in L.I.C. or Banks and other in Government, Semi-Government or Autonomous body in spite of the fact that they have same length of service, same qualification etc. It looks extremely grave situation when one finds that even with less service and qualification position is better. We have already noted such cases little earlier.

It should not be surprising at all if these persons are frustrated because of such disparity. It is true that strong trade unions in Banks, L.I.C. etc. increased their bargaining capacity in the last few years and their employees had some pecuniary and non-pecuniary advantages. This is not to say that there has been no trade-union movement by Government servants. They too have got advantages because of this in last few years. But this is all in the system. The point is that comparatively their efforts and movement have been little weaker and less intensive.

In a number of exercises in the field of Economics of Education, it has been proved that there is a

positive link between the educational level of a person and total emoluments.³⁰ An ILO study shows that a fairly large percentage of earnings of labour in 52 countries, can be explained in terms of variation in education. There have been a number of studies at calculation of rate of return from expenditure on education for the individual recipient of education and the society as a whole. This is more true of the organised sector compared to unorganized sector. The exercises which have been carried out prove that better qualified persons get better emoluments compared to less qualified, if it is not immediately, it is certainly found in the long run. So the private rate of return is higher in case of more educated persons. This is one of the reasons why they go for higher education inspite of acute educated unemployment.

But when one examines this clerical occupation, then one finds that there is not such strong positive relationship between education and earnings. The total emoluments drawn by both Matriculates and Graduates are the same except few concerns where by way of little

³⁰ Galenson and Pyatt : Quality of Labour and Economic Development in Certain Countries. ILO, Geneva, 1964.

incentive one or two increments are given to fresh Graduates who join. But then this does not make much difference. Because of devaluation of the degrees and acute unemployment, number of Graduates and Post-Graduates are working in the pay-scales of Matriculates. They are over-qualified for such posts. But in absence of any job, there is no other alternative but to accept such a job in this clerical occupation. Their degrees are at discount from pay-scale point of view. All are in the same pay-scale and secondly in case of promotion also, it is the seniority which counts and not the degree and many a times by virtue of seniority less qualified persons are promoted and not these Graduates. In this they find futility of their degrees and get frustrated. But then this is the result of a situation that has prevailed so far and continues to prevail in the educational field and employment market in the country.

Average-Earning Per Month - Organizationwise

What is the average earning of these clerks working in different eleven organizations which we have selected from the organized sector? The figure which has been worked out shows that the average is Rs.675 per month for these all 163 clerks. True this can't be considered

too low. But it should be noted that this is an average which has been worked out keeping in view all eleven organizations which are heterogeneous in nature from many points of view. Secondly, it includes all three cadres of clerical occupation.

What we are more interested in is to find out and see the average earnings of these clerks in each organization. Because this gives us a comparative picture in which we are interested more. Do the results support the belief that the clerks working in Banks, L.I.C., private concerns are better placed compared to clerks working in other organizations? The figures are as follows. This average which has been worked out is an over all average which includes over and above their pay scales (total emoluments per month) bonus amount, overtime, extra income if any.

It would be better if we divide these 11 organizations from the organized sector into two groups — Commercial and Non-Commercial Organizations. This would make picture more clear. Table II(20) shows this.

Table II(20)

Average Income per Month of Clerks in the Organized
Sector — Organization -Wise and Their Rank

| I | Commercial Organizations | Income per month (Rs.) | Rank |
|-------|------------------------------------|------------------------|------|
| 1 | L.I.C. | 927 | I |
| 2 | Bank of Baroda | 759 | II |
| 3 | Surat Electricity Co. Ltd. | 707 | III |
| 4 | Navin Flourine Pvt. Ltd. | 667 | IV |
| 5 | Baroda Rayon Pvt. Ltd. | 635 | V |
| 6 | District Co. Bank | 555 | VII |
| ----- | | | |
| II | Non-Commercial Organizations | | |
| ----- | | | |
| 7 | South Gujarat University Office | 608 | VI |
| 8 | Income Tax Office | 545 | VIII |
| 9 | Zilla Panchayat Office | 508 | IX |
| 10 | Collector Office | 409 | X |
| 11 | Surat Municipal Corporation Office | 405 | XI |

So from the average earnings per month and the ranks given accordingly, we can see that out of these eleven organizations L.I.C. has the first rank followed by Bank of Baroda. The lowest is in case of Surat Municipal Corporation Office which is an autonomous Office. It can be seen from the table that all last ranks. i.e. from

VIII to XI are those of Income Tax Office, Zilla Panchayat, Surat Municipal Corporation and Collector Office. While from I to V are those of L.I.C., Bank of Baroda and private concerns. So we do get support to the general belief that clerks working in L.I.C. Banks, private concerns are better placed compared to Government, Semi-Government, Autonomous Bodies clerks.

Average which has been worked out for only Graduates and Post-Graduates working in these eleven organizations comes to Rs.666 p.m. while over all average for all as noted earlier is Rs.675 p.m. This average for Matriculates is Rs.742 p.m. The average of Matriculates is higher because they happen to be cases of senior persons. But this proves that in this occupation higher degree does not pay more. This is in contrast with general hypothesis. Though the position of clerks have improved a little bit in last few years, over all one can say from the figures that this is certainly not a satisfactory situation, considering present economic conditions. Especially this is more true in case of clerks, as can be seen from the table, working in Government Offices, Zilla Panchayat Office, Municipal Corporation Office.

It should be noted that out of eleven organizations selected here, the worst position is that of clerks working in Municipal Corporation Office. Because they have their own rules and regulations regarding pay scales (which are generally very low, even lower than Government servants) working conditions, extra advantages etc. They do not get bonus, overtime (like Banks, L.I.C., private concerns) but certain advantages like leave travel concession, housing loan etc. as enjoyed by Government servants are also not given to these employees. This is the weakest lot of all. And it can be seen from the data that the gap between the Commercial Organizations and Non-Commercial Organizations widens over a period of time. The inter analysis of these organizations reveals this. Another point can be traced is from the intra-analysis, that the income gap between a Junior Clerk and the senior most widens in Non-Commercial Organizations but in a limited way. While in Commercial Organizations such a gap widens more over a period of time and when we compare these two clerks, the gap is fairly big. The ratio is almost 1:4 which is 1:2.5 in Non-Commercial Organization.

Age-Education-Earnings Profiles

The frequency table of average income per month of these clerks in the organized sector does not give us full picture. It would be better if we examine in detail their age-education-earnings profiles. If we do this then we get the following Table II(21).

Table II(21)

Age, Qualifications and Earnings of Clerical Personnel in Surat According to the Nature
or Organization in Which They Are Employed

| Age group | Qualifications : Commercial Organizations | | | | | | | | | | Qualifications : Non-Commercial Organizations | | | | | | | | | |
|--------------|--|------------------|-------------------|------------|---|-----------------------------|------------------|-------------------|------------|----|--|------------------|-------------------|------------|----|-----------------------------|------------------|-------------------|------------|--|
| | Matric | | | | | Graduate & Post-Graduate | | | | | Matric | | | | | Graduate & Post-Graduate | | | | |
| | I Cl- ass | II Cl- ass | III Cl- ass | To- tal | | I Cl- ass | II Cl- ass | III Cl- ass | To- tal | | I Cl- ass | II Cl- ass | III Cl- ass | To- tal | | I Cl- ass | II Cl- ass | III Cl- ass | To- tal | |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | | | | |
| 20-25 | - | - | 1 | 1 | 3 | 4 | 2 | 9 | 1 | 2 | 2 | 5 | - | 6 | 16 | 22 | | | | |
| 26-30 | - | 2 | - | 2 | 3 | 15 | 10 | 28 | - | 2 | 1 | 3 | - | 15 | 12 | 27 | | | | |
| 31-35 | - | - | 1 | 1 | - | 6 | 6 | 12 | - | - | 1 | 1 | - | 6 | 14 | 20 | | | | |
| 36-40 | - | 2 | - | 2 | - | 4 | 3 | 7 | 1 | - | - | 1 | - | - | 3 | 3 | | | | |
| 41-45 | - | - | 1 | 1 | - | 3 | 5 | 8 | - | 1 | - | 1 | - | - | 4 | 4 | | | | |
| 46-50 | - | - | - | - | - | - | 1 | 1 | 1 | - | - | 1 | - | - | 1 | 1 | | | | |
| 51-55 | - | - | - | - | - | - | - | - | - | - | 1 | 1 | - | - | 1 | 1 | | | | |
| 56-60 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | | |
| Total | - | 4 | 3 | 7 | 6 | 32 | 27 | 65 | 3 | 5 | 5 | 13 | - | 27 | 51 | 78 | | | | |

Table II(21) Contd.

| Age group | Total No. of persons in | | Average Earnings | | Ratio of Average Earnings in Comm. org. to Non-Comm. orga-niza-tion | Average Earnings | | of Matri- cula- tes per month | of Post- Gradu- ates per month | Total Matri- culates | Total Graduates & Post- Graduates | |
|-----------|-------------------------|-----------------------------|----------------------------------|---------------------------------------|---|----------------------------|-------------------------|-------------------------------|--------------------------------|----------------------|-----------------------------------|-----|
| | Comm. orga- niza- tion | Non- Comm. orga- niza- tion | per month Comm. orga- niza- tion | per month Non- Comm. orga- niza- tion | | Matri- cula- tes per month | Gra- dua- tes per month | | | | | |
| | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 |
| 1 | | | | | | | | | | | | |
| 20-25 | 10 | 27 | 37 | 728 | 393 | 484 | 1.85 | 481 | 501 | 558 | 6 | 31 |
| 26-30 | 30 | 30 | 60 | 778 | 456 | 617 | 1.71 | 605 | 585 | 635 | 5 | 55 |
| 31-35 | 13 | 21 | 34 | 906 | 498 | 654 | 1.82 | 525 | 520 | 471 | 2 | 32 |
| 36-40 | 9 | 4 | 13 | 1244 | 650 | 1061 | 1.91 | 1450 | 1042 | 1100 | 3 | 10 |
| 41-45 | 9 | 5 | 14 | 1367 | 503 | 1058 | 2.72 | 1040 | 1022 | - | 2 | 12 |
| 46-50 | 1 | 2 | 3 | 1600 | 515 | 877 | 3.11 | 625 | 1600 | - | 1 | 2 |
| 51-55 | - | 2 | 2 | - | 853 | 853 | - | 825 | - | - | 1 | 1 |
| 56-60 | - | - | - | - | - | - | - | - | - | - | - | - |
| Total | 72 | 91 | 163 | 937 | 468 | 675 | 2.00 | 742 | 666 | | 20 | 143 |

It can be seen from the table II(21) that we have presented our data relating to age, qualification and earnings according to the nature of organization, that is Commercial and Non-Commercial. Out of 163, 72 are employed in Commercial Organizations and 91 are employed in Non-Commercial Organizations. Since the number of Matriculates is only 20, we may concentrate on the Graduates for the time being. Out of 143, Graduates and Post-Graduates, 65 are employed in Commercial Organizations. Thus the share of Commercial Organizations in total employment and among the Graduates and Post-Graduates is 45 per cent. However, the share of Commercial Organizations in 1st and 2nd class Graduates and Post-Graduates is higher. There were 65 1st and 2nd class Graduates and Post-Graduates in all. Of these 38 or 58 per cent were employed in the Commercial Organizations. Another interesting thing to be noted is that in the age-group 20-25 years, out of 9 Graduates employed by Commercial organizations as many as 7 are 1st and 2nd class. If we take it that those belonging to 20-25 years age are recently employed, then if the same trend continues, pass class Graduate has slim chances of being recruited in Commercial Organizations.

Another way of looking at the employment pattern

qualification wise is to see that out of 65 Graduates/ Post-Graduates employed in Commercial Organizations as many as 38 or 58 per cent are Ist and IInd Class. Corresponding figure for Non-Commercial Organizations is 27 out of 78 i.e. 35 per cent. Thus Commercial Organizations are attracting better qualified persons. However, the difference cannot be characterized as drastic.

But, the differences in average earnings per month of these clerks are ^{wide.} very/ In Commercial Organizations this average is Rs.937 per month and this average for clerks employed in Non-Commercial Organizations is only Rs.468 per month. That is, the earnings are twice as high in Commercial Organizations. Thus: it is not education, but the type of organization that one is able to get into ~~which~~ accounts for earnings differential in the clerical occupations in the organized sector.

Differences in emoluments as between organized and unorganized sectors have been widely discussed but even within the organized sector, there are equally sharp differences in earnings, is shown up by our study and may be regarded as a major outcome of our research.

A look at column 24 in the table shows that with every increase in age-group, the salary differences as

between the Commercial and Non-Commercial Organizations are tending to widen reaching 3.11 in the age-group 46-50.

If we examine all eight age-groups in detail with qualification, earnings etc. we arrive at some important inferences which are as follows:

(1) From the table of average earnings per month of the Commercial Organizations and Non-Commercial Organizations, we can see that in both the cases, it almost holds true that as the age advances, the average earnings per month also rises. In case of Commercial Organization, it can be seen that it holds entirely in all age-groups.

In case of Non-Commercial Organizations, it is true in the beginning but does not hold true in two cases, and so it is not found in all cases.

And if we examine an over all age which is of both, then we find that it is almost true though there are exceptions, they are very much near by cases.

So by and large we are able to say that the hypothesis holds true here that earnings rise as age advances, almost 2 times and sometimes 2.5 times. This

are better shows that how far commercial organizations/ from earnings point of view. So the point is very well taken here that it is the organization which matters more in the clerical occupation rather than the qualification one has. This is a peculiarity of the clerical occupation in India which has created lot of frustration in this occupation, especially among Graduates and Post-Graduates who are over-qualified for such jobs.

It can be seen from the table of age-group and earnings that out of 8 age-group, two age-groups become interesting for a comparative analysis. The age-group 26-30 years becomes more interesting because it is just by a coincidence that we have 30 clerks in Commercial Organizations while 30 also in Non-Commercial Organizations, so the number is equal and hence comparable.

We find that in Commercial Organizations out of 30, 2 are Matriculates with IInd class and out of 28 Graduates and Post-Graduates 3 I 15 II 10 III. Average earnings per month is Rs.778. While in Non-Commercial Organizations 3 are Matriculates - I 2II 1 III and out of 27 Graduates and Post-Graduates - I 15II 12 III. It can be seen that figures are almost nearby. The average

earning for Non-Commercial per month is Rs.456. Over all position is 3 I 34 II 23 III and average earnings is Rs.617.

It can be seen from the figures that academic data wise the clerks in Commercial Organizations are little better, so better organizations attract better people is proved here. And secondly, average earnings of Commercial Organizations is much higher. But if we compare academic data of both 30 clerks in Commercial and 30 in Non-Commercial Organizations then the difference found between the two is very narrow and yet the gap in earnings per month is big. This proves our point that in this occupation, it is the organization which matters and not the qualification.

Another age-group which becomes interesting for a comparative analysis is 31-35 years which has 34 clerks. This is to be compared with a near by case and it is the first age-group 20-25 years which has in all 37 clerks.

Out of 37 in this age-group^{of}/20-25 years, we find that there are 4 I 12 II 21 III (M + G + PG) and over all monthly average earnings is Rs.484. While in the age-group 31-35 years we have 34 cases out of them - I 12 II 22 III class. And over all average earnings is Rs. 654.

What points of results do we get out of this near by case of age-earnings profiles comparison? We are able to establish two points. One is that from academic data point of view there is hardly any difference between these two age-groups 20-25 years (37 clerks) 31-35 years (34 clerks). A close look reveals that the first age-group is relatively little better and yet the average earnings of this group is lower than the second group. So the qualification does not become an important point here.

So from this we are in a position to say our second point that as the age advances the earnings rise. We can see from the figure that the earnings of the age-group 31-35 years are higher than the age-group 20-25 years. In spite of the fact that the academic data wise the second group is relatively little poorer.

Thus the over all analysis of age-earnings profiles suggests that (i) as the age-advances by and large we are able to say that the earnings rise (ii) in this clerical occupation, it is the organization which matters more rather than the qualification (iii) better organization i.e. Commercial Organizations attract better qualified people (iv) there is a big gap in average earnings of

Commercial Organizations and Non-Commercial Organizations.

The Commercial Organizations are much better placed in this regard. (v) Although Commercial Organizations attract better qualified person, the difference between the Commercial Organizations' clerks and Non-Commercial Organizations' clerks from academic data point of view is not big. And yet the gap between the two from earnings point of view is quite big.

Thus it can be seen from the so far analysis that this clerical occupation is a peculiar type with certain characteristics. Since it employs educated persons its analysis becomes more interesting. The basic characteristics of over-qualification phenomenon, inconsistency between the degree and the work, a weak relationship between educational level and earnings, disparity in emoluments, extra-advantages, working conditions inspite of same qualification, experience, weak academic record, weak family background from parents' education, income, occupation point of view etc. all are almost seen here. And we could support the general impression carried about this occupation and also certain hypotheses of this field of research with some empirical findings.