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吳興農家庭經濟概況

本所舉辦之浙江蠶桑區經濟概況調查研究，擬選擇該省中之二縣，研究其（一）沿革；（二）蠶桑業對於本地經濟之關係；（三）蠶桑業本身之經濟；（四）蠶桑生活程度等等。自擬擇定吳興縣（即湖州）後，即於二十四年三月初派員前往進行。查該縣計分十區，而其中第三區南潯鎮，第五區蓋湖鎮，第六區雙林鎮及第七區震澤鎮等，均爲該縣蠶桑之中心，故在該數區實地調查，每一農家填表一張。至五月底止，共填得調查表一千餘張。唯其中有若干張不甚滿意，經予剔除。所採用而加以分析者共九百二十四張。其中計分十四項，二百七十餘頁。從六月份起即着手整理，其統計工作已於二十五年五月底完成，至文字部份亦大部份脫稿。茲先將「吳興農家庭經濟概況」在本誌發表，以備讀者，俟全部完成後，屆時將另印專書也。

編者

一、生產概況及收穫

甲、生產概況

研究蠶桑區之生產狀況，須先分析當地居民之業務。在吾人所調查之九二四戶中，大抵除從事蠶桑之外，復兼事種稻雜糧或菜蔬。計兼事農業者佔總數百分之90.86，不兼事農業者只佔百分之3.14。如分別計算，則從事農業者佔百分之97.15，（包含兼事農業者在內）從事蠶桑者佔百分之99.13，（包含兼事農業者在內）其既不從事農業亦不從事蠶桑者不過百分之0.54，只五戶而已。此五戶雖不自事農桑，但非以做農工爲生，即以代人纏絲或織造爲業，其爲依附蠶桑區，間接恃農桑爲生活，乃無可疑。故此乃僱農之性質，固亦農村固有代表型態之一也。（表一—三）

蠶桑區各戶之主要業務如此，試進而考察其生產之收穫。在民國十五年前後，蠶絲產銷最盛時代，湖州農戶，蠶桑與種稻比較，蠶

桑收入佔七成，種稻收入佔三成。今據調查二十三年之種稻收入為74,254.56元，蠶桑收入只為31,957.54元，其比例恰為七，八年前情形之倒置，計種稻收入佔七成，蠶桑收入反佔三成矣。（表一一四）

二十三年之種稻收入，依是年該地旱災情形度之，此數必較往年為低，今姑以此數為基礎，試推算七八年前之蠶桑收入數(X)則：

$$3:7 = 74,254.56 : X$$

$$X = 173,260.64$$

應為173,260.64元。但二十三年之實在蠶桑收入，則只31,957.54元，僅當其五分之一。故蠶桑收入在最近七、八年間，減少竟及原來之五分之四。此項損失，一部分固由於出產量之減少，一部份實由於市價之低降，無論如何，蠶桑區之居民，直接間接均受極大之不利。

湖州蠶桑事業之衰敗，已無庸諱言。今更就最近三年來——民國二十年前後至二十三年——之情形，加以分析，以察其衰敗之程度。第一就蠶繭收穫量言之（表一一五），在民國二十二年各戶鮮繭之收穫量已逐漸減少，但收穫較二十年前後增加之戶數猶為全戶數百分之46.92，減少者為全戶數百分之53.08。至二十三年則較二十二年減少其出產量者愈增，計收穫有增加者不過百分之4.79，而減少者竟達59.21。足見收穫增加者有逐漸減少之趨勢，而減少者有逐漸增多之趨勢。

次就稻米收穫量言之（表一一六）。民國二十二年時農况較佳，故較二十年前後，增加其收穫之戶數佔總戶數百分之57.59，收穫減少者只佔百分之42.41。但至二十三年，則情形大壞，計收穫有增加者只及百分之15.10，而收穫有減少者則佔總戶數百分之84.90，係絕對多數，農民之痛苦，乃愈不堪言狀矣。雖然，蠶繭收穫減少之原因固由於天旱桑葉減收之影響，實亦因鑒於蠶桑事業之無利可圖，故而減少其收穫量，或慢性的放棄育蠶之工作，有以致之。至於稻米收穫之減退，乃純因二十三年旱災之故，與蠶桑營業之衰敗，而及於農民心理的影響無關。查二十三年湖州一帶農期缺雨，苗禾乾枯；近水之田尚可車水救濟，距河湖較遠之田則須假借他人溝渠及水車以取水。車水之費用既鉅，且因河水存水本少，所取水量已屬無幾，其收穫量減者多而增者少，職是故也。

蠶繭及種稻之收穫量在二十三年均有減退之勢。種稻因是年缺雨，事出例外，不在本文研究範圍之內。至於蠶繭收穫之減少，固由於農民鑒於蠶繭事業在國外市場上之失敗，因而竟成觀望，但中國蠶種之不佳，亦為重要原因之一。近年以來，政府及蠶桑界為力圖改善起見，既在多方面研究改良，不遺餘力，復指導農民勸用新種。據吾人在吳興所調查，各戶已漸有採用新種之傾向。（表一一七）

觀此表中，在二十年前後純用土種者，佔百分之76.28，至二十二年已降至百分之60.71，而兼用土種及改良種者，由二十年前後之18.91，增為二十三年之百分之31.09，純用改良種者，亦由百分之4.91，增為百分之8.30。農民之保守性雖深，但尚能採納新式之蠶種；以後若積極勸導，或不難全部更用新種也。

乙、收入之總額及分配

在調查所得之九二四戶中，除收支報告不完全者八戶，無從加入比較外，茲就九一六戶之收入，計算其總平均（表一一八）。平均每戶全年之總收入，為230.11元，其中尚包括本戶自用之生產原料50.73元，故實在收入只餘188.38元。實在收入又分現款收入及自己消費物產之價值兩種。計現款收入每戶平均為112.59元，佔總收入百分之47.08，自己消費者每戶平均為75.79元，佔總收入百分之31.70。合

計實在收入共佔總收入百分之78.78，至自用於生產之原料，則佔總收入百分之21.22。

就實在收入之內容分配而論(表一一九)，在188.88元之實在收入中，農田(包括稻米、雜糧及菜蔬)收入，竟佔82.57元，約及總數之半，視為專業之蠶桑及織造(包括桑葉、蠶繭、製絲及織造)收入，只得48.02元，不及總數三分之一。次要者為在外工作及養魚之收入，計一為27.14元，約佔總數十分之一弱，一為10.38元，約佔總數二十分之一強，其餘各項如牧畜，小販，工藝及雜項收入，共計只得10.24元，共亦約佔總數二十分之一強。

如就各區每月之全年實在收入比較(表一二〇)，以雙林之245.64元為最高，以袁家厓之121.38元為最低，其他若南潯為178.16元，菱湖為172.53元。雙林一區，織造最盛，自絲業衰落後，仍兼以織綢、織絹、綾縐為業，獲利較厚，故能勝於他區。袁家厓地勢低窪，原本不宜植桑，今絲業既已衰敗，稻田復受水災，以致收穫大減，故多恃傭工為業，勉強維持而已。南潯本為華絲重要出產地，在上海市場別樹一幟之蠶里經，即為該處所出產。七、八年前該區繁盛遠在雙林之上，今日收入乃退居第二位。此其直接受中國絲業衰敗之影響，可以斷言。至於菱湖為中國淡水養魚業之中心，故在蠶桑專業不振之時，亦能差堪自給。

二、生產費及勞工成本

甲、現金的生產支出

每戶全年之實在收入為188.38元，現金的生產費支出，為54.88元。現金的生產支出幾達實在收入總數三分之一(表一二一)。生產費中現金支出之最大項，首為買絲，佔總數百分之17.88；傭工工資僅次於買絲，佔總數百分之15.08；田賦之支出又次之，但亦佔總數百分之13.26。其他項目除繅絲用之柴炭，佔百分之10.52外，餘各不過百分之七。綜計純用於蠶桑事業者，共佔總數百分之四一·三八。倘有田租，田賦，傭工工資，桑秧及籽種，修買農具及其他等項之支出，內有關於蠶桑者，雖與農田上所用，無從分開，但據推測當亦不在少數。故斷定蠶桑區各戶現金的生產支出，蠶桑事業所用，與所有其他各項生產所用，大約各佔一半，似不致有甚大錯誤。

此外吾人應加注意者，在收支報告完全之九一六戶中，有傭工工資一項支出者，有三五八戶，約佔其五分之二。此在純粹農村，意義似其重大，但在蠶桑區，並非完全表示各戶勞動力之不足，實乃表示對於較高技術之需要。蓋除農田所需長短工外，繅絲、揀經、提花等工作，均須有高度之技術，各戶未必均能自理，不得不僱人代作耳。

乙、勞工成本

前論現金生產費，尚非生產費用之全部。研究其全部生產成本，除現金生產成本之外，又須求出家庭之勞工成本。但在未計算家工成本之先，必須將總勞工成本，加以分析。

合家工成本及傭工成本，是為總勞工成本。研究總勞工成本之目的在分析生產收入與勞動之關係。研究家工及傭工成本之目的則在測量家工與傭工之比重。前者為各項生產事業經營上利益大小之測準，後者為認識農村生產發展階段之重要指標。

研究總勞工成本，第一不可不先分析其內容。茲就表一二二觀察，每月全年總勞工成本為108.00元，蠶桑（連繅織在內）即佔去85.2元，佔總勞工成本百分之78.8。農田上所用之勞工成本不過32.8元，佔總勞工成本百分之30.3。其他最主要之副業，則為在外工作（多為傭工）其勞動成本竟佔總勞工成本百分之14.5，此外養魚、牧畜、手工業及小販等四項之勞工成本，合計不及百分之八。

但此就總平均而言，如更就各區情形論之，以往絲業最盛之南潯，農田工作之勞工成本，竟約當總勞工成本百分之五十七，蠶桑上之勞工成本，不過百分之十八，此為與其他各區不同之點，而其在外出工作之勞工成本，亦約為百分之十七，足見多數農戶，向之以蠶桑為生計者，今不得不降為純粹的勞動者矣。太湖養魚業最盛，故其養魚之勞工成本，較他區為高，雙林從事織造為最多，故蠶桑之勞工成本，亦冠於他區。袁家匯地瘠民貧，居民多單純以出賣勞動為生，故在外出工作之勞工成本，佔總勞工成本四分之一弱，與佔總勞工成本四分之一強之農田工作，相若實已無幾矣。

試更以各項勞工成本與各項之實在收入比較（表一二三），實在總收入為188.8元，總勞工成本為108.0元。姑置資本利息及現金生產費不論，只此二者相抵，結餘為80.8元。此數來自農田者，佔百分之七十二，來自蠶桑及織造或養魚者，各佔百分之十一，來自其餘各項者，合計不及百分之九。單就農田及蠶桑織造二項比較，農田以百分之四十九之收入，只耗用百分之三十二之勞工成本，蠶桑，繅織耗去百分之四十五之勞工成本，而收入只當百分之三十一。情形恰正相反。故在絲業衰頹之今日，蠶桑事業若永無改進之希望，似反不若棄蠶桑而專事農業為有利。

但此尚僅就勞工成本一端而言，勞工成本乃為生產成本之一部，如欲明瞭蠶桑區農民之生產狀況，非另分析全部生產成本不為功。茲觀表一二四，在所有生產成本中，勞工成本約佔十分之七（百分之70.03）而勞工以外之生產成本，只佔十分之三。至在此十分之七中，蠶桑上所用已佔其百分之45.49，淨計實佔全部成本百分之三十二；又在此十分之三中，吾人尚應記得，前論現金的生產支出時，曾謂蠶桑與農田（及其他各種生產事業）兩種之費用，大約各佔一半，然則全部生產支出，用於蠶桑者，仍約及百分之五十，而用於所有其他生產者，亦不過百分之五十。換言之，百分之三十一之收入（蠶桑），耗去成本百分之五十，百分之六十七之收入（除「其他」一項收入，因非勞動所得，故所佔百分之二之收入，未行計入外，所有其他各項生產事業，均包括在內），總成本亦用百分之五十。蠶桑一事，在農民心目中，已成收入低而成本昂之贅物矣。

復次試就此表觀察農村生產發展之階段。在資本主義經營化之農村，無論農田與蠶桑或他種生產，大多僱傭勞動多於家庭勞動。今觀與傭工與家工之比重，家工佔勞工成本百分之九十二，傭工佔百分之八。家工成本佔總生產成本百分之六十五，傭工成本佔百分之五。足見在現時中國農村中，僱用勞動，尚非農業勞動之支配形式，去歐美資本主義農業經營之方式遠甚。

丙、生產上收支之比較

蠶桑區農戶全年之實在收入及現金生產費，既已分析如上。吾人於此似宜以實在收入與現金生產費作一比較，以觀各戶自家勞動之效果如何。

在表一二五中，可示吾人，農戶一年之慘淡經營，以若干資本及勞力為代價，而換得之真實收入，平均只為133.4元並非188.8元

以其中有\$4.8元，已爲生產而用去也。由此其實收入中減除家工工資，所餘只\$2.87元而已，以此補償資本之損失尙虞不足，其他更無論矣。

雖然，此處所論家工成本，固視作生產上之一部份開支，但究其實際，吾人之意，不過舉以與生產純收入，作一比較，以顯示家庭之勞動成果而已，家工成本本質上不能作爲一部份生產費而視爲支出也。

金陵大學農學院教授卜凱(J. L. Beck)氏，在其Chinese Farm Economy一書中，以家工工資加入農場支出計算「住一」。落後之中國農業經營，去美國資本主義之經營方式尙遠，布克氏用意良佳，但在現時之中國，吾人不能認爲適當。故以下論農家之財政收支時，所謂生產費，只包括現金生產費一種，家工成本不與焉。

三、農家財政

甲、全年實在收支之比較

農戶經營上之收支，既已討論如上。於此吾人當更進一步考察農戶之全般理財問題。各戶終年辛苦，慘淡經營之結果，所得是否足供全家一年之開支，斯乃中國農村問題中最重要者之一，亦即研究農村經濟之核心問題，此吾人所以認爲有一加討論之必要也。

農家理財之終極目的，在供給生活上必需之支出，茲就全年總費用分析之。全家生活費，果佔總費用四分之三而有奇，生產上之現金支出。不及總費用四分之一。足見營業資本，貧乏已達於極點，勞動之成果，大部付諸消費。生產事業之不能擴展，由此可見一斑(表二二六)。

農戶實在支出，除現金生產費之外，尙有遺債費一項，此項爲數甚微，只當全部支出百分之〇·五二。然惟其如此之微，乃愈反映出農家理財之困難，遺債費少，並非表示農家之負擔輕，實表示農民償付債務之無力，試觀農家實在之收支(表二二七)，平均每月全年收入188.38元，支出227.13元，相抵實虧38.75元。入不敷出幾成普遍之現象。(表二二八及表二二九)。各戶雖欲償付債務，財力實感不足，不惟不能償清，而且尙須繼續借債，借債之不足，復繼之以除欠，雖知高利貸者之盤剝，亦不得不出於忍受之一途。此爲農民日趨貧困之原因。

乙、虧欠之彌補方法

虧短之數，均須藉借貸及除欠爲挹注。借貸之原因，多係需用現款，故當借現款，佔借款之最大部份。茲以借來現款與呈貨幣形式之收入，作一比較，(表二二〇)。平均每月現款收入，佔需用現款總數百分之81.97，由當借而來者，亦佔百分之78.03。幾乎十分之二之開支，須恃典當及借貸爲挹注。借債在農家理財上，地位何等重要？然每戶平均虧欠\$38.75元，當借收入之數，每戶不過\$24.76元，相抵仍欠\$13.99元，此即除欠商店之貸款，當仍以當借，或用預賣方法償還之。

所謂當借，包括典當及借貸。典當情形與普通無異，惟借貸按當地習慣，有普通借款，抵押借款，借「紹興米」，及錢會等方法。普通短期借款多不用抵押，只須有人担保中寫立借據，借債即可成立。大抵在農村中放債者，多係地主或販賣農產品之商家，利率高低

不一，月利以二分爲普通。有時放債商家，貸出銀洋，收米作息，謂之「利米」。或由農民預賣桑葉，至來年蠶訊交貨，謂之「除葉」，其利率實在高利貸之上。

長期則爲抵押借款，普通多以田地抵押，分抵田及典田兩種。典田與抵田二者似同而實異（註二）。所謂典田，一經典出該田即歸受典人經營，「以租作息」。（註三）所謂抵田，該田仍歸出抵人耕種管業，另行「按年上息」。

值「紹興米」盛行於該縣之南潯區，放貸者多爲米行，通常在冬間放米，次年「蠶畢」償還。借者大都爲貧農，在青黃不接之時，挽人作保，借時先付現款若干，還時仍照市價折算，先付之款，即作爲利息。先付款額，多寡不同，須視告貸者之貧富而定，大約愈窮者款額愈多，其年息在五分上下。此外除買商品，如織戶賒絲，貧戶賒米等等，其價格高出現賣價格以上，可見已將利息計算在內矣。其他若錢會亦分坐會與搖會兩種，性質與一般相同。此外有農民銀行及合作社等，亦爲對農民放款機關，利率多不過月息八厘或一分，但一般仍須假地主富紳之手，農民若無抵押，多難直接借到。此與興農民金融週轉概況也。

至於當地農民借款之用途（表一三二），大概可分爲農田、蠶桑、其他生產及消費數類，就舉債之戶數而言，純粹爲消費者，佔百分之七二·五七，純爲生產，不過百分之二二·二四，生產與消費兼用者，亦有百分之二五·一九，估計用於消費者，至少佔舉債戶數百分之八十。

丙、財政上收支之比較

前曾借來現款後，仍不敷一三·九九元，茲再以借來之「紹興米」，依農民之賣米價格，折爲銀元，與常借收入合計，作爲假收入。此外除來其他之貸款，因無從計算，暫僅以此假收入與實在收入合計，與所有支出相比，則214.06元對227.13元，相抵尚虧13.07元。既有借米，復不免於虧欠，則此淨虧之爲賒來貸款，可不待言。賒來貸款與借來錢米之數相加，共計負債三八·七五元，約當所有收入百分之二七·〇六。換言之，農家收支不敷，竟多至百分之二七·〇六。

以上只就吳興之一般情形而言，若就各區分析之，則農家財政最困難者，乃爲素以富庶著稱之南潯區，除借來錢米後，每戶仍虧33.69元，佔總支出百分之13.12。以此淨虧數，作爲賒欠貸款計，共計負債七八·五六元佔總支出百分之三一。財政情形最佳者則爲菱湖，除借來現款（該區無借米習慣）後，尚盈3.25元，計佔實在收入及假收入總數百分之1.8，但雖稍多餘，並非由於其入款確較他區爲多，實乃由於支出之少，一觀一三二表即知。

* 本文中用之亞利伯數字，可與附刊各表參攷。其中文數字，則係簡捷計算而得者。

註一：見該書十四至八〇頁

註二：實業部國際貿易局：中國實業調查乙四八至五〇頁。

註三：劉大鈞著我國佃農經濟狀況六八頁。

表一三二. 各區平均每戶財政上收支之比較
TABLE CXXXII. A GENERAL FINANCIAL STATEMENT OF THE AVERAGE HOUSEHOLD

區別 Locality	入款總數 Total Receipts			支出總數 Total Disbursements	收支比較 Balance			
	實收收入 Actual Receipts	借米 Money & Food Borrowed	收入合計 Total Receipts	生產費生活費及還債費 Production Expenses, Cost of Living and Debt Payments	盈虧實數 Amount		百分比 Percentage	
					盈 Surplus	虧 Deficit	盈虧實數 Surplus (Against Total Receipts)	百分比 Deficit (Against Total Dis- bursements)
南溇 Nanzin	178.16	44.87	223.03	266.72	—	38.69	—	18.12
靈湖 Linghu	172.53	38.15	208.68	205.83	3.25	—	1.00	—
雙林 Shwanglin	245.64	15.68	261.32	281.80	—	20.48	—	7.27
宜家園 Yuankiahwei	121.38	14.19	135.57	136.11	—	0.54	—	0.40
總平均 Average	188.38	25.68	214.06	227.13	—	13.07	—	5.75

表一三三. 各區各戶之副業
TABLE CXXXIII. BY-OCCUPATIONS OF RURAL FAMILIES

業別 Trades	南溇 Nanzin	靈湖 Linghu	雙林 Shwanglin	宜家園 Yuankiahwei	Total 合計
傭工 Laborers	54	75	87	56	272
手藝工 Handicraft Workers	8	2	45	23	78
漁業 Fishermen	—	77	23	54	154
牧畜 Stock Raisers	13	—	57	12	82
小販 Peddlars	39	1	12	2	54
船工 Boatmen	2	1	4	2	9
商賈 Merchants	4	4	3	2	13
教師 Teachers	—	5	—	2	7
醫生 Doctors	—	2	2	—	4
其他 Others	—	1	6	1	8
不詳 Unknown	52	46	85	43	226
總計 Total	172	214	324	197	907

附註： 本表所謂副業，乃指以農田或蠶桑為主業，而以他業為副業者而言，其以傭工、手藝等等為主業者，不在本表包括之列。

Note: The families included in this table refer only to those who are engaged in farming and sericulture as their main occupations.

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	半年	全年
中國及日本	\$ 1.00	\$ 2.00
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表一二九. 各區盈虧戶數及百分比
TABLE CXXIX. THE NUMBER AND PERCENTAGE OF HOUSEHOLDS WITH SURPLUS OR DEFICIT

區別 Locality	戶數 Number of Households			百分比 Percentage		
	盈 Surplus	虧 Deficit	共計 Total	盈 Surplus	虧 Deficit	共計 Total
南漳	5	165	171*	2.92	97.08	100.00
潯林	34	183	217	15.67	84.33	100.00
雙林	53	272	325*	16.51	83.49	100.00
宜城	88	162	250*	19.00	81.00	100.00
總計	180	783	918	14.28	85.72	100.00

*南漳，雙林，及宜城，各有一戶收支恰足相抵，故無盈虧。
*Not including one household whose annual expenses just balanced its receipts.

表一三〇. 平均每戶借款與現款收入之比較
TABLE CXXX. COMPARISON BETWEEN CASH OBTAINED FROM LOANS AND THAT FROM OTHER SOURCES

區別 Locality	平均數 Average Amount Per Household			百分比 Percentage		
	收入現款總數 Total Receipts	現款收入 Cash Income	借債收入 Proceeds from Borrowing and Pawning	收入現款總數 Total Receipts	現款收入 Cash Income	借債收入 Proceeds from Borrowing and Pawning
南漳	183.88	92.65	40.98	100.00	50.94	22.34
潯林	148.24	112.09	36.15	100.00	75.61	24.39
雙林	167.47	151.79	15.68	100.00	90.64	9.36
宜城	79.91	66.81	13.30	100.00	83.58	16.42
總平均	137.85	112.59	24.76	100.00	81.77	18.23

表一三一. 借款用途分類戶數
TABLE CXXXI. A CLASSIFICATION OF HOUSEHOLDS ACCORDING TO THE USES THEY MADE OF THE LOANS

區別 Locality	借款用途分類 Classification of Uses of Loans Made								
	農田 Farming	蠶業 Sericulture	其他生產 Other Production Enterprises	消費 Consumption	農田及蠶業 Farming and Sericulture	蠶業及消費 Sericulture & Consumption	其他生產及消費 Consumption and Other Productive Enterprises	農田蠶業及消費 Farming, Sericulture and Consumption	共計 Total
南漳		9	2	87		39	1	2	140
潯林		4	2	152	1	20	6		185
雙林	1	26	13	134	25	13		21	233
宜城	1	3		143		5		1	153
共計	2	42	17	516	26	77	7	24	711
百分比	0.28	5.91	2.39	72.57	3.66	10.83	0.98	3.38	100.00

表一二八. 盈虧數額之階段及百分比
TABLE CXXVII. SURPLUS AND DEFICIT IN FREQUENCY DISTRIBUTION

盈(+)虧(-)款額 Amount of Surplus (+) or Deficit (-)	戶數 Number of Households	百分比 Percentage
+ 210---219.99	1	0.11
+ 190---199.99	1	0.11
+ 60---69.99	1	0.11
+ 50---59.99	3	0.33
+ 40---49.99	10	1.09
+ 30---39.99	9	0.98
+ 20---29.99	8	0.88
+ 10---19.99	24	2.63
+ 0---9.99	78	7.99
} 14.23		
- 0---9.99	143	15.00
- 10---19.99	139	15.22
- 20---29.99	112	13.27
- 30---39.99	88	9.64
- 40---49.99	72	7.89
- 50---59.99	59	6.46
- 60---69.99	35	3.83
- 70---79.99	30	3.28
- 80---89.99	21	2.30
- 90---99.99	21	2.30
- 100---109.99	18	1.97
- 110---119.99	4	0.44
- 120---129.99	6	0.66
- 130---139.99	4	0.44
- 140---149.99	4	0.44
- 150---159.99	3	0.33
- 160---169.99	6	0.66
- 170---179.99	1	0.11
- 180---189.99	1	0.11
- 190---199.99	1	0.11
- 200---209.99	2	0.22
- 230---239.99	2	0.22
- 240---249.99	1	0.11
- 250---259.99	2	0.22
- 260---269.99	1	0.11
- 270---279.99	1	0.11
- 280---289.99	1	0.11
- 290---299.99	1	0.11
- 310---319.99	1	0.11
- 450---459.99	1	0.11
- 750---759.99	1	0.11
- 1,030---1,039.99	1	0.11
總數 Total	918	100.00
} 85.77		

表一二五. 平均每戶全年生產上收支之比較
TABLE CXXV. AVERAGE ANNUAL RECEIPTS FROM AND EXPENDITURES ON PRODUCTION PER HOUSEHOLD

區別 Locality	實在收入 Receipts	現金生產費 Cash Production Cost			收支相抵 餘款 Gross Earnings	家庭勞工成本 Cost of Family Labor	淨利 Net Earnings
	現款收入及 自用生產品 Cash Rec- eipts & Value of Products Consumed	僱工資 Wages of Hired Labor	其他生產費 Other Production Expenses	合計 Total			
南 溇 Nanzin	178.16	5.80	37.89	43.69	184.47	109.48	24.99
菱 湖 Linghu	172.53	10.96	40.32	50.58	121.95	74.09	47.86
雙 林 Shwanglin	245.64	10.58	71.96	82.54	163.10	128.00	35.10
袁家圍 Yüankiahwei	121.38	4.52	19.76	24.28	97.10	77.31	19.79
總平均 Average	183.38	8.98	46.61	54.89	133.49	100.62	32.87

表一二六. 平均每戶實在支出之分配及百分比
TABLE CXXVI. AVERAGE AMOUNT OF EXPENDITURES AND ITS DISTRIBUTION PER HOUSEHOLD PER ANNUM

區別 Locality	支出總數 Total Expenditures	現金生產費 Cash Production Expenses	生活費 Cost of Living	還債費 Repayment of Debts
南 溇 Nanzin	256.72	43.69	211.40	1.63
菱 湖 Linghu	205.33	50.58	154.75	—
雙 林 Shwanglin	281.80	82.54	197.51	1.75
袁家圍 Yüankiahwei	136.11	24.28	110.65	1.18
總平均 Average	227.13	54.89	171.05	1.19
百分比 Percentage	100.00	24.17	75.31	0.52

表一二七. 各區平均每戶實在收支之比較
TABLE CXXVII. COMPARISON OF THE ACTUAL ANNUAL RECEIPTS AND PAYMENTS PER HOUSEHOLD BY LOCALITY

區別 Locality	實在支出 Disbursement	實在收入 Receipts	實虧 Deficit
南 溇 Nanzin	256.72	178.16	78.56
菱 湖 Linghu	205.33	172.53	32.80
雙 林 Shwanglin	281.80	245.64	36.16
袁家圍 Yüankiahwei	136.11	121.38	14.73
總平均 Average	227.13	183.38	33.75

表一二三. 平均每戶各種實在收入, 勞工成本, 及結餘之對照
 TABLE CXXIII. COMPARISON BETWEEN ACTUAL RECEIPTS, COST OF LABOR, AND LABOR RETURNS.

業 別 Kinds of Work	實 數 Amount per Household			百 分 比 Percentage		
	實在收入 Actual Receipts	勞工成本 Labor Cost	結 餘 Labor Returns	實在收入 Actual Receipts	勞工成本 Labor Cost	結 餘 Labor Returns
總 數 Total	188.38	108.90	79.48	100.00	100.00	100.00
農 田 Farming	92.57	35.27	57.30	49.14	32.39	72.09
蠶桑織績 Sericulture, Reeling and Weaving	58.05	49.54	8.51	30.81	45.49	10.71
養 魚 Fishery Work	10.38	1.66	8.72	5.51	1.53	10.97
牧 畜* Livestock & Animal Products	1.82	3.87	-2.05	0.97	3.55	-2.58
工 藝 Handicrafts	1.71	1.14	0.57	0.91	1.05	0.72
小 販 Peddling	2.49	1.63	0.87	1.32	1.49	1.09
在外工作 Labor for Hire	17.14	15.80	1.34	9.10	14.51	1.69
其 他 Unclassified	4.22	—	4.22	2.24	—	5.31

附註: *牧畜之結餘為負數, 似虧折, 但實非虧折; 蓋牧畜之收入項下, 只包括賣出之牲畜, 及其產品, 其自食及留存者, 因無確產考, 並未計入總價值之內也。

Note: *The figure given under "Labor Returns" for this item does by no means represent a loss since the "Actual Receipts" refer to sale proceeds only and the value of the stock unsold being non-ascertainable is not included.

表一二四. 勞工成本與勞工以外成本之比較
 TABLE CXXIV. COMPARISON BETWEEN LABOR COST AND OTHER ITEMS OF PRODUCTION COST

區 別 Locality	每 戶 平 均 數 Annual Cost per Household					百 分 比 Percentage				
	勞 工 成 本 Labor Cost			勞 工 以 外 之 成 本 Production Expenses other than Labor Cost	生 產 成 本 總 計 Total Production Cost	勞 工 成 本 Labor Cost			勞 工 以 外 之 成 本 Production Expenses other than Labor Cost	生 產 成 本 總 計 Total Production Cost
	家 庭 勞 工 成 本 Family Labor	雇 傭 勞 工 成 本 Hired Labor	合 計 Total Labor Cost			家 庭 勞 工 成 本 Family Labor	雇 傭 勞 工 成 本 Hired Labor	合 計 Total Labor Cost		
南 潯 Nanzin	109.48	5.80	115.28	87.89	153.17	71.47	3.79	75.26	24.74	100.00
蕪 湖 Linghu	74.09	10.20	84.35	40.32	124.67	59.43	8.23	67.66	32.34	100.00
雙 林 Shwanglin	128.00	10.58	138.58	71.98	210.54	60.80	5.02	65.82	34.18	100.00
黃 家 圍 Yüankiahwai	77.31	4.52	81.83	19.76	101.59	76.10	4.45	80.55	19.45	100.00
總 平 均 Average	100.62	8.28	108.90	46.61	155.51	64.70	5.33	70.03	29.97	100.00

表一二〇. 各區平均每戶全年實在收入之比較
TABLE CXX. COMPARISON OF AVERAGE ANNUAL RECEIPTS PER HOUSEHOLD IN DEFFERENT LOCALITIES

區別 Locality	南 澤 Nanzin	蕪 湖 Linghu	雙 林 Shwanglin	袁 家 圍 Yuankiahwei	總 平 均 Average
每 戶 全 年 收 入 Annual Income per Household	178.16	172.54	245.64	121.38	188.38
每 一 個 成 年 男 子 全 年 收 入 Annual Income per Adult Male	40.24	39.18	50.25	33.08	45.37

表一二一. 平均每戶現金生產費之分配及百分比
TABLE CXXI. CASH PAYMENTS FOR PRODUCTIVE PURPOSES

費 用 Expenses	平均每戶全年費用 Average Annual Amount	百 分 比 Percentage
總 數 Total	54.89	100.00
田 租 Land Rent	5.63	10.27
田 賦 Land Tax	7.28	13.26
其 他 捐 稅 Other Taxes	0.05	0.10
工 工 費 Wages of Hired Labor	8.28	15.08
桑 秧 及 籽 種 Mulberry Seedlings & Seeds	0.28	0.50
田 肥 料 Fertilizers (1)	3.44	6.27
田 肥 料 Fertilizers (2)	1.65	3.00
蠶 種 子 Silkworm Eggs	2.27	4.14
買 桑 葉 Mulberry Leaves	3.21	5.84
買 水 車 Irrigation	1.43	2.62
買 農 具 Purchase & Repair of Farm Implements	2.15	3.91
買 柴 Fuel (3)	5.77	10.52
買 絲 Purchase of Raw silk	9.82	17.88
其 他 Unclassified (4)	3.63	6.61

*“其他”：包括魚本，魚食，購羊，豬種及豬羊食料，買蠶，買桑蠶繭，買蠶籠繩，毛竹料，製衣原料，桐油，僱牛租價。
Notes: 1. For rice field. 2. For Mulberry growing. 3. For silk reeling. 4. Including feed, handicraft, raw materials, cow hire, etc.

表一二二. 平均每戶各項勞工成本之分配
TABLE CXXII. DISTRIBUTION OF LABOR COST PER HOUSEHOLD

區別 Locality	工 作 種 類 Kind of Work							總 計 Total Cost
	農 田 Farming	蠶 桑 織 績 Sericulture, Reeling and Weaving	魚 Fishery	牧 畜 Stock- Raising	工 藝 Handicrafts	小 販 Peddling	在 外 工 作 Labor for Hire	
南 澤 Nanzin	65.67	20.41		3.45	1.26	5.65	18.84	115.28
蕪 湖 Linghu	18.64	46.19	4.05	0.75		0.52	14.20	84.35
雙 林 Shwanglin	33.49	76.26	0.83	7.40	2.15	0.75	12.70	138.58
袁 家 圍 Yuankiahwei	22.04	84.73	1.83	1.98	0.63	0.79	19.98	81.83
總 平 均 Average	35.27	49.54	1.66	3.87	1.14	1.62	15.80	108.90
百 分 數 Percentage	32.39	45.49	1.52	3.55	1.05	1.49	14.51	100.00

表一一七. 最近三年來改用蠶種之趨勢
TABLE CXVII. THE TENDENCY OF REARING IMPROVED SILKWORMS, 1931-1934

蠶種之種類 Varieties of Silkworm Eggs Used	戶數 Number of Households			百分比 Percentage		
	二十年前後 1931	二十二年 1933	二十三年 1934	二十年前後 1931	二十二年 1933	二十三年 1934
單用土種 Native breeds only	653	635	533	76.28	72.74	60.71
兼用土種及改良種 Native & Improved Breeds	161	208	273	18.81	23.14	31.09
單用改良種 Improved breeds only	42	36	72	4.91	4.12	8.20
總計 Total	856	873	878	100.00	100.00	100.00

表一一八. 總收入之分析及百分比
TABLE CXVIII. AN ANALYSIS OF THE TOTAL ANNUAL INCOME AND ITS DISTRIBUTION

類別 Classification	總收入 Total Amount	現款收入 Cash Receipts	自己消費 Home Consumption Cost	生產原料 Cost of Raw Materials
總數 Total	219,028.85	103,131.66	69,425.59	46,471.60
每月平均 Per Household	239.11	112.59	75.79	50.73
*每人平均 Per Person	48.05	22.63	15.23	10.19
百分比 Percentage	100.00	47.08	31.70	21.22

* 男女童合計 4,558人 Including women and children the total number is 4,558.

表一一九. 平均每戶實在收入之分配及百分比
TABLE CXIX. AVERAGE AMOUNT OF ACTUAL INCOME PER HOUSEHOLD AND ITS SOURCES

類別 Classification	收入之來源 Sources of Income								
	總實在收入 Total Receipts	農田收入 Agricultural Crops	蠶桑織造 Sericulture Reeling and Weaving	魚 Fishery	畜產 Live Stock & Animal Products	手工業 Handicrafts	販 Peddling	在外工作 Labor for Hire	雜項收入 Miscellaneous*
平均每戶全年收入 Annual Income Per Household	188.37	92.57	58.05	10.38	1.82	1.71	2.49	17.14	4.22
百分比 Percentage	100.00	49.14	30.81	5.51	0.97	0.91	1.32	9.10	2.24

* 雜項收入包括錢租, 穀租, 利息, 賣田產, 及其他零星收入
Including rent (in cash or kind), interest, sale of land, and other sundry receipts

表一一六. 最近三年來之收稻變動率
 TABLE CXVI. PERCENTAGE OF INCREASE OR DECREASE IN PRODUCTION
 OF RICE, 1931-1934

增 (+) 減 (-) 百分率 Percentage of Increase (+) or Decrease (-)	戶 數 Number of Households		百分比 Percentage	
	20年至22年 1931-1933	22年至23年 1933-1934	20年至22年 1931-1933	22年至23年 1933-1934
100 以上	7		1.34	
90-99.99				
80-89.99				
70-79.99	4		0.77	
60-69.99	4		0.77	
50-59.99	4	3	0.77	0.39
40-49.99	14	3	2.60	0.39
30-39.99	13	4	2.50	0.52
20-29.99	50	21	9.60	2.71
10-19.99	88	36	16.89	4.84
0-9.99	116	50	22.26	6.45
<hr/>				
- 0-9.99	92	137	17.66	17.68
- 10-19.99	84	201	16.12	25.04
- 20-29.99	31	135	5.95	17.42
- 30-39.99	5	72	0.96	9.29
- 40-49.99	6	49	1.15	6.32
- 50-59.99	2	30	0.38	3.87
- 60-69.99	1	21	0.19	2.71
- 70-79.99		7		0.90
- 80-89.99		6		0.77
- 90-99.99				
- 100 以上				
<hr/>				
Total 總計	521	775	100.00	100.00

* 見附表 See appended table

三十二年收稻增加一倍或以上之原因
 EXPLANATION OF 100% INCREASE IN PRODUCTION OF RICE

原因 Reason	戶 數 Number of Household
本年種稻田較多 More crop area, this year	5
去年收穫不佳 Crop Failure, last year	2
總 計 Total	7

表一一五. 最近三年來之收繭變動率
TABLE CXV. PERCENTAGE OF INCREASE OR DECREASE IN
PRODUCTION OF SILK WORM COCOONS, 1931-1934

增(+)減(-)百分比 Percentage of Increase (+) or Decrease (-)	戶數 Number of Households		百分比 Percentage	
	20年至22年 1931-1933	22年至23年 1933-1934	20年至22年 1931-1933	22年至23年 1933-1934
100以上†	6	25	1.32	3.43
90-99.99		4		0.55
80-89.99	1	9	0.22	1.24
70-79.99	6	4	1.32	0.55
60-69.99	5	4	1.10	0.55
50-59.99	6	13	1.32	1.78
40-49.99	14	14	3.08	1.92
30-39.99	19	20	4.19	2.75
20-29.99	29	49	6.39	6.73
10-19.99	55	62	12.12	8.52
0-9.99	72	93	15.86	12.77
<hr/>				
-0-9.99	64	118	14.10	16.21
-10-19.99	53	114	11.67	15.66
-20-29.99	55	84	12.11	11.54
-30-39.99	30	37	6.61	5.08
-40-49.99	18	31	3.97	4.26
-50-59.99	9	18	1.96	2.47
-60-69.99	6	14	1.32	1.92
-70-79.99	2	9	0.44	1.24
-80-89.99	3	5	0.66	0.69
-90-99.99	1	1	0.22	0.14
-100以上				
總計 Total	454	728	100.00	100.00

† 見附表 See appended table

收繭增加一倍或以上之原因
EXPLANATION OF 100% INCREASE IN PRODUCTION OF COCOONS

原因 Reason	戶數 Number of Households	
	二十二年 1933	二十三年 1934
本年蠶種加多或換用改良蠶種 Increase in silkworm eggs and use of improved breeds, this year	1	7
本年添育春蠶 Increase in spring rearing of silkworms, this year		2
本年添育夏蠶 Increase in summer rearing of silkworms, this year		2
本年添育秋蠶 Increase in autumn rearing of silkworms, this year	1	
去年收穫欠佳 Unsatisfactory crop, last year	4	10
去年春繭無收 Failure of spring cocoon crop, last year		1
去年夏繭無收 Failure of summer cocoon crop, last year		2
未詳 Unknown		1
總計 Total	6	25

the heading "fictitious income" a sum of \$214.06 is obtained when both the actual and fictitious are taken together. Compared with the total expenditure of \$227.13, the sum still falls short by \$13.07. This deficiency undoubtedly represents the value of goods bought on account; which, when added to loans and the value of borrowed rice, gives a total of \$38.75, or 17.06 per cent of the total income. In other words, the income of these rural families fails to meet their expenditure by 17.06 per cent.

Such, however, is the average condition in all sections of the district of Wuhsin. If each district taken separately it is found that the families in the section of Nanzin, a section formerly well known for its economic prosperity, suffered the worst poverty. On the average, after borrowing cash and rice each family still faces a deficit of \$33.69, or 13.12 per cent of the total expenditure. If this amount is taken as to represent the value of goods purchased on account, the total debt of each family amounts to \$78.56 or 31 per cent of the total expenditure. The families in Linhu are most well off financially. After borrowing cash and rice, each family has on the average a surplus of \$3.25, or 1.60 per cent of the total sum of actual and fictitious income. This surplus, however, is not the result of larger income, but that of less expense, as shown by Table CXXXII. All the following tables refer to this study.

表一一三. 兼事農桑與不兼事農桑之比例
TABLE CXIII. PERCENTAGES OF HOUSEHOLDS ENGAGED IN BOTH FARMING & SERICULTURE AND THOSE NOT SO ENGAGED

類別 Classification	兼事農桑者 Both Farming & Sericulture	不兼事農桑者 Either Farming or Sericulture or Neither				總計 Grand total
		專事蠶桑 Sericulture Only	專事農耕 Farming Only	不事農桑 Neither	小計 Sub-total	
總戶數 Number of Households	895	21	3	5	29	924
百分比 Percentage	96.86	2.27	0.33	0.54	3.14	100.00

表一一四. 種稻與蠶絲收入之比較
TABLE CXIV. COMPARISON BETWEEN ANNUAL INCOME FROM FARMING AND THAT FROM SERICULTURE

區別 Sections of Wuhsin Hsien Chekiang in Which the Study Was Made	實數 Annual Income					百分比 Percentage					總計 Total	
	種稻收入 Farming		蠶絲收入 Sericulture			總計 Total	種稻收入 Farming		蠶絲收入 Sericulture			
	產值 Value of Crops	合計 Sub-total	賣桑葉 Sale of Mulberry Leaves	賣繭 Sale of Cocoons	繭絲 Value of Raw Silk		產值 Value of Crops	合計 Sub-total	賣桑葉 Sale of Mulberry Leaves	賣繭 Sale of Cocoons		繭絲 Value of Raw Silk
南澤 Nanzin	16,579.99	25.00	180.88	3,427.49	3,608.37	20,213.27	82.03	0.12	0.89	16.96	17.97	100.00
靈湖 Linghu	11,742.37	282.10	759.70	6,830.07	7,851.87	19,594.24	59.93	1.34	3.87	34.86	40.07	100.00
雙林 Shwanglin	35,347.78	145.49	1,129.90	18,597.61	14,992.01	50,240.69	70.36	0.33	2.25	27.06	29.64	100.00
袁家灣 Yuankiahwei	10,584.42	181.20	738.00	4,665.28	5,379.48	16,163.90	65.48	1.12	4.54	28.86	34.52	100.00
總計 Grand Total	74,254.56	633.70	2,803.48	28,520.36	31,957.54	106,212.10	69.91	0.60	2.64	26.35	30.09	100.00

The local pawn shops and their manner of advancing cash upon security are the same as those in other localities. In extending loans, which may be classified into several varieties as ordinary loans, mortgage, borrowing "Shaohing Rice" and the formation of "money associations," local customs are generally observed. Ordinarily, no security is needed in a short term loan, a guarantor and a promissory note written in the presence of a witness being all that is necessary. Money lenders in rural districts are mostly land owners or business firms dealing in agricultural products. Although the rate of interest on loans varies widely, the prevailing one is two per cent per mensem. Sometimes, a loan extending firm lends cash but accepts rice for interest, a practice known as "interest rice," or a farmer may sell his mulberry leaf of the coming season, delivery being made next year. The actual rates of interest in these forms of loan usually exceed even those charged by usurers.

Long term loans are usually extended upon security which is generally in the form of land. There are two ways of arranging a mortgage, *tien* (典) and *ti* (抵), which though similar in form, are different in nature.² In the former, the mortgagee acquires the right of using the land concerned after the completion of the formal procedure, "rent being taken as interest,"³ while in the latter, the mortgager retains the right of using the land, but should "pay annually the interest on the loan."

Borrowing Shaohing rice is a practice prevalent in the Nanzin section of the district. The lenders are mostly rice hong which extend this form of loan, that is, sell rice on account to poor farmers in winter and collect the money upon the closing of the silkworm season next year. At the time before the arrival of the new crop, when the old one is nearly exhausted, a poor farmer usually resorts to this form of borrowing. He gets a guarantor and pays a certain sum of money to the rice hong upon receiving a fixed quantity of rice. On redeeming the loan, this prepaid amount is considered as interest, while the principal is also paid, not in rice, but in cash calculated in accordance with market prices of rice. The amount of down cash payment varies with the financial standing of the borrower. The poorer he is, the more he is required to pay. The rate of interest of such forms of loan is usually as high as 50 per cent per annum. In buying goods on account, higher prices are charged than in cash transactions, because the selling firms include the interest on delayed payments in the prices. The formation of "money associations" is another form of obtaining cash. A number of persons form a group, each contributing an equal amount of money at every meeting of the association. The total sum of money thus obtained goes to a different person at every different meeting, either by turn or by lot. In addition to the above mentioned ways of obtaining cash, farmers may also secure loans from the Farmers Bank or credit co-operative societies, which charge ordinarily only from 8 to 10 per cent of interest per annum. However, persons having no security can rarely obtain a loan from these organizations. Generally, loans from them have to be arranged through land owners or other influential men.

In regard to the uses of money borrowed, three general varieties may be mentioned, for agricultural or sericultural work, for other productive enterprises and for pure consumption (Table CXXXI). When the number of borrowing families is analyzed, it is seen that 72.57 per cent use their borrowed money in purely consumptive ways, 12.24 per cent for productive purposes, and 15.19 per cent for both. On the whole, at least 80 per cent of these families borrow money for pure consumption.

C. Comparison of Income and Expenditure

After loans are obtained, there still remains a deficit of \$13.99. If the value of "Shaohing rice" is calculated according to the selling price of the farmers and then added to the proceeds from pawning and borrowing (purchases on account being not included, as there is no way of according their value definitely) to form an item with

2. *The Industrial Handbook*, published by the Bureau of Foreign Trade, Ministry of Industries.

3. *The Economic Condition of Chinese Tenant Farmers*, by D. K. Lieu

Professor J. L. Buck of the College of Agriculture, University of Nanking, includes, in his book "Chinese Farm Economy," the cost of family supplied labor in farm expenses¹. To show the wide difference between the backward Chinese agricultural enterprises and those under the influence of capitalism in the United States, he is, to a certain extent, quite correct. But, considering the prevailing economic conditions in China, we cannot agree with him as to the appropriateness of such an inclusion. Consequently, in the following discussion of receipts and expenditures of rural families, the term "productive expenditure" is limited to cash payments made for productive purposes only, the cost of family supplied labor being excluded.

III. FINANCIAL CONDITION OF RURAL FAMILIES

A. Comparison between Actual Receipts and Payments during the Year

The income and expenditure of the rural families having been discussed above, we shall now deal with the financial problem of an average rural family as a whole. Whether the painstaking and laborious work of the family throughout the year brings sufficient returns to support the family for the same period of time is one of the most important rural problems in China today and constitutes the nucleus of the study of rural economy.

The ultimate aim of all enterprises undertaken by a rural family is to obtain those necessities indispensable to the maintenance of life. According to Table XIII, which shows an analysis of the total expenditure of the year 1934, the cost of living represents three fourths of the total expenditure of a family, while cash payments made for productive purposes amount to less than one fourth. These figures are indicative of the fact that these families have an extremely small capital for all productive enterprises. The result of their labor is largely spent for consumption, and there is but little opportunity of extending their productive enterprises.

Among the actual payments of the family, there is another item, the redemption of loans, besides payments for productive purposes. This item, amounting to only 0.52 per cent, is significant in its meagreness, as it distinctly reflects the poverty of these families. The smallness of the figure indicates the inability of the rural families to clear their debts rather than the lightness of their financial obligations. Table CXXVII shows a comparison of actual receipts and payments during the year.

From Table CXXVII, it can be seen that receipts of the whole year amount to \$188.38, and payments, to \$227.13, a deficit of \$38.75 being shown. That the income does not meet the expenditure has become a prevalent phenomenon with these families (See Table CXVIII and CXXIX). Although these families do have the intention of paying their debts, owing to the lack of money, they have been unable to clear off their financial obligations and have continued to borrow. If loans are not available or the amount is not sufficient to meet their needs, goods are bought on account. Forced by necessity, these families have to suffer the results of usurers' manipulation and exaction. This is one of the main causes of farmers sinking more deeply into poverty.

B. Means of Covering Deficits

Deficits are usually made up by loans or by buying goods on account. The cause of the former is some urgent need for cash, so cash obtained by borrowing or pawning represents the bulk of loans. Table CXXX gives a comparison between cash from loans and that from other sources.

On the average, each family has a cash income amounting to 81.97 per cent of its total cash expenditure, the balance of 18.03 per cent being made up by borrowing or pawning. That cash obtained from these sources represents so considerable a portion of the expenditure amply shows the importance of loans in Chinese farm economy. However, as the average deficit of each family is \$38.75, while the proceeds from borrowing and pawning amount to only \$24.76, there is still a deficit of \$13.99, which represents the value of goods bought on account and has to be made up by borrowing and pawning again or by the crops before harvest time.

1. J. Loening Buck: *Chinese Farm Economy*, pp.74-80.

Now we shall proceed to compare the various items of labor with the corresponding actual receipts they bring. As we know, the total actual income for all sections is \$188.38 and the total labor cost, \$108.90 (Table CXXIII). Disregarding for the time being the interest on loans and cash spent for productive purposes, the balance of the two is \$79.48. Of this amount, 72 per cent is obtained from farming, 11 per cent, from sericulture and silk weaving and the fishery business each, and less than nine per cent, from all other items. Comparing farm work with sericultural work, it is seen that the former requires 32 per cent of the total labor and yields 49 per cent of the total income, while cocoon raising, mulberry growing and silk weaving need 45 per cent of the entire labor but bring only 31 per cent of the total income. At present, when the silk industry is on such a downward trend, it is probably much more profitable for the farmers to give up cocoon raising and mulberry growing and direct their entire energy to farm work, if sericultural improvements are not expected to take place in the immediate future.

Table CXXIII, however, tells of the cost of labor only, which is but one item in the total cost of production; to understand as a whole the conditions of production by the inhabitants of the sericultural district, it is necessary to analyze the entire cost of production. From Table CXXIV, it is seen that labor cost represents 70.03 per cent of the total cost of production, while that of other items amounts to only less than 30 per cent. Of the labor cost, that for sericultural work amounts to 45.49 per cent, or 32 per cent of the entire cost of production. In discussing the cash payments for productive purposes, it has been stated that expenses for cocoon raising and mulberry growing are about equal in amount to those for purely agricultural activities and all other productive enterprises. Consequently, 50 per cent of the expenditure for productive purposes has been spent on sericultural work, no less than that for all other productive enterprises taken together. In other words, 50 per cent of the entire cost brings only 31 per cent of the total income, while 67 per cent of the income (including returns from all other enterprises except those grouped under the heading "Others", the income from which, not being obtained as the result of labor and amounting to only about two per cent, is excluded) is brought about by the same amount of labor cost. So, to the farmers, cocoon raising has become something that requires a high cost but yields only little remuneration.

The same table also reveals something concerning the stage of economic development in rural regions. In a rural district dominated by capitalism, hired labor usually far exceeds family supplied labor in agricultural, sericultural and other enterprises. It is found, however, that, in the district of Wuhsin, the latter represents 92 per cent of the total labor cost and 65 per cent of the entire cost of production, while the former amounts to only eight and five per cent respectively. This fact is a distinct indication that hired labor is not yet the dominant factor in the rural regions of China, where the prevailing conditions are still far from reaching those in European and American agricultural regions where capitalistic influence dominates.

C. Comparison Between Receipts from and Expenditure for Production.

Having analyzed the annual actual income and cash payments for productive purposes, we now proceed to give a comparison of the two in order to see the result brought about by family-supplied labor. From Table CXXV, it will be seen that, on the average, a family receives actually \$133.49 from one year's labor and use of capital, because out of the gross income of \$188.38, a sum of \$54.89 has been spent for productive purposes. If the value of self supplied labor is further subtracted from this actual income of \$133.49, the balance amounts to only \$32.87. Such a meager sum is not sufficient to cover the decrease of capital not to say other items.

However, the cost of family supplied labor has been regarded as a part of the expenditure for production so as to obtain a comparison with the net income and to show the efficiency of labor. Strictly speaking, family supplied labor cannot be considered as an item of expenditure or included in the cost of production.

41.38 per cent of the total payment is entirely used in silk worm rearing and mulberry growing. Although other items of cash payment, such as land taxes, wages of hired labor, cost of mulberry seedlings and seeds, purchase and repair of farm implements and sundries, are also connected with sericultural activities, there is no way, however, of clearly demarcating them from the expenses for agricultural activities. It is safe to say that the cash expenditure of these families for cocoon raising and mulberry growing amounts to about the same as that for all other productive enterprises.

Another point to be noticed is that out of the 916 families, 358, or about two fifths of that number, are reported to have been paying wages for hired labor. In a purely farming district, such a phenomenon would be quite significant, but in a cocoon producing district, it does not entirely indicate a shortage of labor supply. In fact, it means an existing demand for more skilled labor, for, with the exception of farm labor, all other forms of work, like silk reeling, warp preparing, pattern making, etc. require a comparatively much higher technical ability, which not every family could have. Consequently, work of such nature has to be done by employing workers from outside of the family.

B. Labor Cost

The cash payments dealt with above do not include the entire cost of production. In addition to cash payments for productive purposes, the total cost of labor includes the cost of labor supplied by the members of the family. An analysis of the cost of labor is necessary in order to arrive at an accurate estimate of the cost of self supplied labor.

The total cost of labor includes the cost of family supplied labor and that of hired labor. The aim of studying the total cost of labor is to obtain an analysis of the relation between labor for and the income from production, whereas a study of family supplied labor and hired labor will reveal the relative importance of both. The former is a barometer registering the magnitude of profits obtained from various forms of productive activity, while the latter serves as a landmark to our endeavor of understanding the stages of development in rural production. •

We shall begin with an analysis of the total labor cost. From Table CXXII it is shown that the average total cost of labor per family is \$108.90. The cost of labor for cocoon raising and mulberry growing amounts to \$49.54 or 45.49 per cent of the total labor cost, that of labor for farm work, only \$35.27 or 32.39 per cent. To take up employment with other farmers in the capacity of farm hands is the most important of the farmers' by-occupations. The cost of this form of labor (as a cost in producing the family income) amounts to no less than 14.51 per cent of the total. For fishery work, stock-raising, handicrafts and peddling, the cost of labor does not exceed eight per cent each.

These figures are calculated with the average for families in all sections as the basis. If these sections are taken separately, it is found that in the Nanzin section, formerly a silk producing centre, the cost of labor for farm work amounts to 57 per cent of the total, and that for cocoon raising and mulberry growing, only 18 per cent. This is a particular feature of this section, differing much from others. The cost of labor hired out is about 17 per cent, a figure indicative of the fact that a considerable number of farmers who formerly depended upon cocoon raising and mulberry growing for their livelihood have been reduced to mere farm hands. The fishery business is well developed in the Linhu Section, hence the cost of labor for fishery work is higher than in other sections. Similarly, owing to the flourishing silk weaving industry in Shuanglin, the cost of labor for sericultural work is highest there. The inhabitants of the Section of Yuanchiahwei, who are mostly extremely poor on account of the low productivity of the soil, usually maintain their living by selling labor. Consequently, the cost of labor under employment amounts to nearly one fourth of the total, and is almost equal to that of labor for farm work, which is only a little over one fourth of the entire labor cost.

B. Total Income and its Distribution

Of the 924 families included in the investigation, eight families submitted incomplete reports concerning their receipts and expenditure. The other 916 families have an average annual income of \$239.11 each (Table CXVIII). This amount, however, includes \$50.73 of materials used for productive purposes and supplied by the family. Consequently, the actual total income is only \$188.38. This actual income may be divided into two kinds, cash receipts and the value of goods produced and consumed by the family. The average cash receipts of each family, is \$112.59, or 47.08 per cent of the total income, and the value of goods produced and consumed in the family, \$75.79, or 31.70 per cent. In other words, the actual income of each family amounts to 78.78 per cent of the total income, while the value of materials used for productive purposes represents 21.22 per cent.

When we look into the composition of the actual income of \$188.38 (Table CXIX) it is found that receipts from agricultural activities (including the cultivation of rice, cereals and vegetables) amounts to as much as \$92.57, that is, nearly half of the total, while those from sericultural activities and silk weaving (including cocoon raising, mulberry growing, silk reeling and weaving), usually considered specialized lines of business, is only \$58.05 or one third of the total income. The next important items of income are wages and receipts from fisheries, amounting to \$17.14, or one tenth of the total. Other items, those from stock-raising, peddling, handicrafts and miscellaneous item yield \$10.24, or one twentieth of the total.

In comparing the average actual annual income of families in the various sections of Wuhsin (Table CXX), it is found that those in the Shuanglin section, each enjoying an actual annual income of \$245.64, are the most well off. The families in the section of Yuanchiahwei, each having an actual annual income of only \$121.38, are the poorest. The average of a Nanzin family is \$178.16 and that of a Linhu family, \$172.53. The silk weaving industry was quite flourishing in the Shuanglin section. Although it has been under a depression during the last several years, the production of various varieties of silk fabrics is still a profitable business in this section. As a result, the families there enjoy larger incomes than those in the other sections. The section of Yuanchiahwei is situated on a low and swampy region, its soil being little adapted to mulberry growing. With the raw silk industry on a downward trend and rice and other crops much damaged by floods, the production of both rice and cocoons has decreased considerably, hence, the families in this section receive a much smaller income. Many farmers have been reduced to mere farm hands under the employment of others and depended upon their wages as the chief means of subsistence. Nanzin is an important silk producing centre. The variety of Chinese silk known as *tsatlee*, which has a position of considerable prominence on the Shanghai silk market, is largely the product of this region. Seven or eight years ago, this section enjoyed an economic prosperity far surpassing that which fell to the lot of Shuanglin. At present, however, it has receded to a position of secondary importance, due to the effects of China's declining silk industry. Linhu, being the centre of fresh water fishery business in China is still able to maintain its position when sericulture no longer brings as much profit as in former times.

II. COST OF PRODUCTION AND LABOR COST

A. Cash Payments for Productive Purposes

Of the average actual income of \$188.38, \$54.89 has been spent for productive purposes, so cash payments for productive purposes amount to nearly one third of the actual income (Table CXXI). The most important item in the productive expenditure is the purchasing of raw silk, which amounts to 17.88 per cent of the total. Wages for hired labor come next with 15.08 per cent. Rent for land, amounting to 10.27 per cent, ranks third. Each of the other items of cash payments, except that for ~~fuel~~ used in silk reeling, which amounts to 10.52 per cent, does not exceed seven per cent of the total,

$$30:70 = 74,254.56 : X$$

$$X = 173,260.64$$

In 1934 the actual income derived from sericultural enterprises was, however, only \$31,957.54, or approximately one fifth of the amount obtained from our calculation. Consequently, the income from these sources had decreased by 80 per cent within a period of seven or eight years. This decline, though partially due to the diminished cocoon crop, was in no small degree caused by the low level of silk and cocoon prices during recent years, which affected the inhabitants of the sericultural districts both directly and indirectly.

It is an undeniable fact that the sericultural industry has declined considerably in the past several years. In order to ascertain the degree of this decline, Table CXV, showing the changes in the quantity of annual cocoon crops during the last three years, is given. By 1933, the quantity of fresh cocoons produced by the silkworm rearing families had begun to decrease. In that year, however, 46.92 per cent of the families still produced larger quantities of fresh cocoons than in 1931 or its preceding years, but 53.08 per cent gathered smaller crops. In 1934, only 40.79 per cent of the families produced more cocoons than in 1933, while 59.21 per cent produced less. A downward trend is distinctly seen in the production of cocoons.

As regards the rice production of these families, conditions were favorable in 1933 (Table CXVI). In that year, 57.59 per cent of the families produced larger rice crops than in years around 1931, and only 42.41 per cent turned out smaller ones. In 1934, however, 84.90 per cent produced less rice than in the previous year, and only 15.10 per cent produced more. As the majority of families produced less rice, considerable hardship and suffering were experienced by the farmers that year. The diminished cocoon production, was in a way, attributable to poor pickings of mulberry leaves on account of the drought, but it was caused still more by unprofitableness of the sericultural industry, which made the farmers hatch fewer eggs and give up gradually their work of silkworm rearing. The decline of rice production, on the other hand, was purely the result of the severe drought during the year, and was not caused by any change in the attitude of the farmers as in the case of the sericultural business. During 1934, rainfall was very scanty in Wuhsin and its neighboring districts. Rice crop in fields situated near ponds or streams could be saved to a certain extent by irrigation, but fields farther away from bodies of water had to be irrigated by making use of implements and ditches owned by other persons. Moreover, owing to the low water level of the streams, the quantity of water available was far from sufficient for all rice fields. Consequently, the diminished rice production of 1934 was principally due to the drought.

A decline was seen in both rice and cocoon production during 1934. The smaller rice crop, as stated above, was the result of scanty rainfall, but the smaller cocoon crop was caused, in no small degree, by the slack demand for silk and silk goods abroad. In addition, the inferiority of old Chinese silk worm breeds also contributed considerably to the decline of the industry. In recent years, with a view to bringing a revival of the silk industry, the Chinese Government and persons interested in sericulture have made strenuous efforts to improve the breeds of Chinese silk worm and urge the farmers to use them. According to the present investigation, the silkworm rearing families are using more and more the new improved varieties. (Table CXVII).

From Table V, it may be seen that during years around 1931, 76.28 per cent of the cocoon producing families used only "native" breeds. This percentage, however, dropped to 60.71 in 1934, while the percentage of families using both the "native" and improved breeds rose from 18.81 in 1931 to 31.09 in 1934, and that of families using only the improved breeds, from 4.91 to 8.20. In spite of the deep-rooted conservatism of the farmers, a tendency of preferring new improved breeds to old native ones has been distinctly noticeable. Instructed and directed in a still more positive way, it is not unreasonable to expect that all the silkworm rearing families will eventually use the improved breeds.

The Economic Conditions of Rural Families in Wuhsin

To study the standard of living in the sericultural region this Institute decided some time ago to choose one of the districts in Chekiang for the purpose. The scope of our study was to cover the following particulars (1) the development of the sericultural industry in the district, (2) the economic significance of the industry to the local community as a whole, (3) the economic significance of the industry to the sericultural farmers in particular and (4) the standard of living of the local inhabitants. In pursuance of this decision we selected Wuhsin as the subject of our study. At the beginning of March, 1935 we despatched investigators to the district to commence their work which lasted till the end of May of the same year.

For administrative reasons Wuhsin is divided into ten sections (*chu*), of which the third section, Nanzin (南溇), the fifth section, Linghu (菱湖), the sixth section, Shwanghin (雙林) and the seventh section Yuankiahwei (雲家圍) are well-known sericultural centers. Our investigators confined their work mainly to these sections. Altogether over 1,000 families were covered by them, for each of which a schedule was filled out. After careful editing, however, it was found that some of the schedules were not satisfactorily filled, and they were discarded. The information contained in the remaining 924 schedules has been statistically analysed and summarized, which work has taken a whole year from June, 1935 to May, 1936. The results of this study have also been written out in Chinese in book form, of which the following article is but one chapter. When some necessary additional material about standard of living is obtained, the book will be published in both Chinese and English.—Editor.

I. CONDITIONS OF PRODUCTION AND INCOME

A. Conditions of Production

In order to understand the conditions of production in the sericultural district, it is well to start with an analysis of the main occupations of its inhabitants. Of the 924 families included in the investigation, most are engaged in the cultivation of rice, other cereals and vegetables in addition to cocoon raising and mulberry growing. It is found that 96.86 per cent of the total number of families are engaged in both agricultural and sericultural activities, only 3.14 per cent being in pursuit of a single line. Taken separately, 97.17 per cent are engaged in agriculture, and 99.13 per cent, in sericulture (not excluding those families that take up both). Only 0.54 per cent, or five families, are not directly connected with either line of activity. The members of these five families, however, though not farmers or sericulturists, are not merely farm hands. They earn their living by reeling silk or weaving silk for customers. It is an undoubted fact that their livelihood indirectly depends upon agriculture or cocoon raising. They are wage earners and constitute a regular type found in rural districts. (Table CXIII.)

The principal occupations of families in the sericultural district being as mentioned above, we shall now proceed to examine the income from their productive enterprises. In years around 1926, when the silk industry was at its peak of prosperity, the receipts from cocoon raising and mulberry growing represented 70 per cent of the total income of the rural families of Wuhsin, while those from rice cultivation amounted to only 30 per cent. According to the result of the present investigation, however, the income of the families derived from rice cultivation, was \$74,254.56 in 1934, and that from sericultural activities, only \$31,957.54, the ratio between the two being just the reverse of that which prevailed seven or eight years ago, that is, the former amounted to about 70 per cent of the total, and the latter, only about 30 per cent. (Table XCIV.)

On account of the severe drought in the district during 1934, the income from rice production that year must have been smaller than that of the preceding years. If the figure for 1934 be taken as the base for calculating the income from cocoon raising and mulberry growing seven or eight years ago (represented by X), the following result is obtained:—

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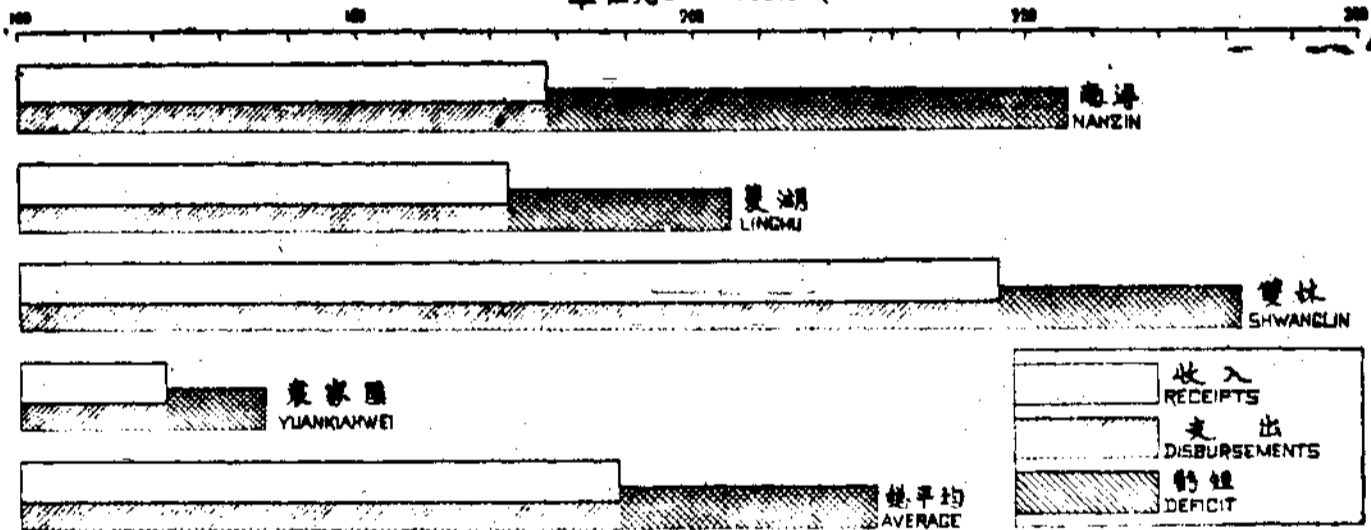
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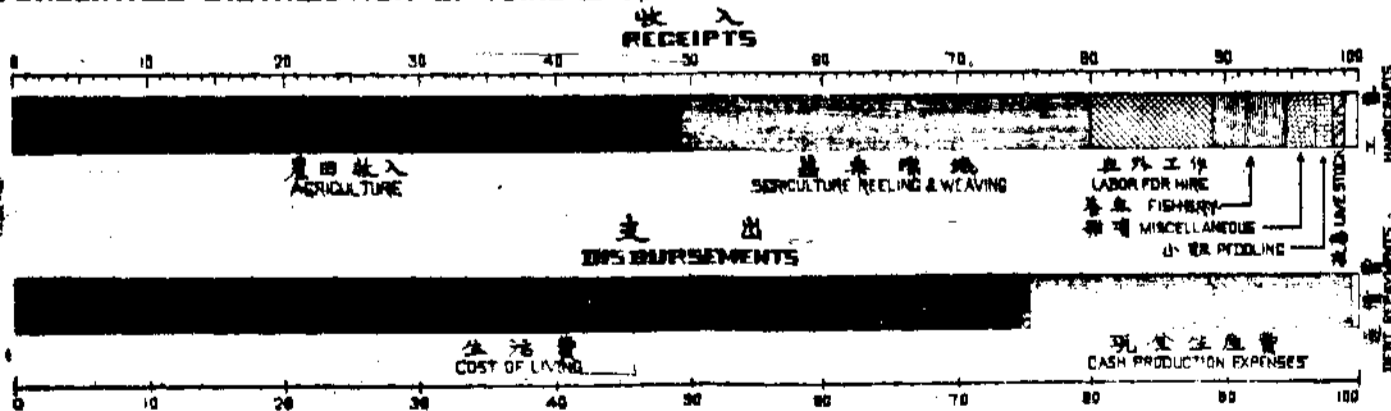
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