

# Sewing Machine Business

Business as carried on by the Singer Sewing Machine company in this commonwealth is an illuminating study in sociology as well as in economics. The Philippine agency of the Singer company is one of its largest, perhaps its very largest, in volume of business done year after year. In India, of course, a very large country, there are a number of agencies—none surpassing or equaling the Philippine agency. This is the rule throughout the world, since the Singer company's activities are coextensive with the world. In no single country of South America, for example, or in Mexico whose population parts that of this commonwealth, does a Singer agency do the volume of business the Singer agency does here.

Average imports into this commonwealth are 8,354 machines a year, covering the period of four years ending with 1936. Last year was an extraordinary one, new mining activities and communities creating many new payrolls and commodity prices averaging high; and therefore, whatever may have been the imports, sales were unusually high, while this year commodity prices are low, mining payrolls are lower than during 1937, or have been folded up altogether, and the sewing machine business is back at its normal pace. That is to say, 1938 so far is a good year for Singer—the typical story.

More than 95% of the business is with poor families, the little industrial business done is chiefly in the Manila district. The company has dotted the commonwealth with 368 stores, each identified by the Singer sign and each a headquarters for agents. The most northern of these stores is in Aparri, the most southern in Jolo; stores are many in central and southeastern Luzon and the Bisayas, and more scattered and not far from the coast in Mindanao. In Palawan and Mindoro, where malaria reigns, stores are very few.

The most popular sewing machine in the commonwealth is a standard household machine retailing on the lease plan at P185, \$92.50. On such a sale the company delivers the machine on payment of P10, \$5. The contract calls for monthly payments of P5, \$2.50. Contracts (still in Spanish, though the company believes English would now be better) are brief and clear, on a single sheet of paper, all on one side. Purchasers have someone else sign with them, usually a relative. A husband signs with his wife, a sister signs with a sister, a mother signs with her daughter, or a daughter with her mother.

That completes the formalities, and the machine goes possibly a hundred kilometers away from the store that sells it. Just where it is to go is in the agreement, and if it is moved to another point before all payments are made it is agreed that the company will be notified. The claim is limited to the machine itself, *no other col-*

*lateral stands behind the peasants' word. Losses are nil, the lowest in the world not excepting the United States, and repossessions immaterial.*

Two factors count in this. First, in nearly every case the machine is of some economic advantage to the family that buys it. Second, commonly an elder member of the family makes the purchase, and Filipinos who venerate their elders also venerate their elders' possessions. Death of the purchaser therefore makes no difference, the living comply with the agreement and it is unnecessary to write out a new one. Ownership of a sewing machine also elevates a village family socially, therefore its members make every effort to keep it and the ordinary vicissitudes of such effort never reach the company's attention in any way.

Challenging to the imagination are the implications of the fact that elders' debts among Philippine peasants are assumed by their juniors. This is native in Malayan culture, as it prevails here, and is a great point of honor.

The nominal buyer of a machine is not, of course, the one who always pays for it. Signing the agreement is indeed usually a mere fiduciary service to the family executed by two of its members. The agreement in fact involves the entire family, from its members' viewpoint, and that legally it can not go so far is a point of no consequence whatever. (The peasants of the commonwealth live by their own ancient laws, and regard statute laws that folk make in Manila and write into books only as they must. In all matters of contract, it is best to go by the people's own laws).

For illustration of this paper by specific example we traced the history of a sewing machine in the family of a clerk whose pay is P100 a month. He has an aunt, who is mute, who thought she might make herself more useful if she had a sewing machine. It was talked over, accordingly she bought a machine and someone signed with her for it. She made some of the payments herself, the clerk's mother made some for her, and other members of the family made some. The aunt now makes the clerk's shirts, he buying the material—also dresses for his children and things for his wife. There is of course no charge, but if you think to send Auntie rice once in a while, or a chicken for Sunday dinner, this is what you should do. When we asked what would have happened if when a hundred pesos was still owed on the machine the clerk's aunt had died, he said the payments would have been made by the one who inherited the machine—the one to whom the aunt gave it.

"They would not only pay for it," he said, "they would keep it always, and have much pride in it too, in memory of her. *That is what we do, sir, that is our way.*" The Singer company began operating in the Philippines in 1872 but had no extensive business here until the

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● Juan and Maria may be the signers for a machine, but whole families share the obligation: a profound lesson.

