

# Income and Expenditure Pattern of Women Beedi Workers in Radhapuram Taluk of Tirunelveli District, Tamilnadu, India

**KEYWORDS** 

Socio - Economic, Condition, Women, Beedi, Workers

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ABSTRACT One of the important unorganised industries especially in rural areas is beedi making industry. More than 80 percent of the beedi making centres are rural in nature. Therefore, beedi making is considered to be a rural-based industry. Cheap female labour is largely available in these rural areas. Radhapuramtalukis a rural area occupies a dominant place in the production of beedi in TirunelveliDistrict of Tamil Nadu, India. This is the reason the study has been carried out in Radhapuram. The Government of India has appointed many commissions to look into the problems of beedi workers. The first commission was appointed in 1933, and it was called Royal commission on Labour. The report submitted by the commission clearly stated the exploitative working conditions of the beedi workers leads to poor socio economic standard of beedi workers in India.These are the reports induced the researcher to undertake a study on identifying income and expenditure pattern of beedi workers. The main objective of the study is to explore the socio economic condition of women beedi workers and ways and means of improving their standard of living. The study also highlights the educational qualification, marital status, residence, type of family, savings, borrowings and economic position of women beedi workers in RadhapuramTaluk, Tirunelveli District, Tamil Nadu. Through this research it is learned that even though beedi rolling is an alternative employment opportunity to the women in the rural area they are able to earn a substandard income compare to other sectors. This is due the exploitation of the company's management. They are able to survive because of their other family member's contribution. The women workers are treating this work as a part time job though they spare most of their valuable resources like time, effort and health. Considering the amount of time taken and also the nature of the work, the wages paid to them are very low and therefore it is suggested that the minimum wage rate should be increased. If fair wage system is enforced in the beedi industry the socio economic condition of the beedi workers will certainly improve. This result is based on the survey carried out among randomly selected 110 samples of female beedi workers.

#### I. INTRODUCTION

The beedi industry in India employs over three million workers, mostly consisting of females and children. The industry has been classified as unorganized, falling under the small scale and cottage industries sector. The beedi industry occupies an important place, in terms of its capacity to offer potential employment opportunities to a large number of people in Tamil Nadu. Tiruchirapalli, Tirunelveli and Vellore districts are the major regions of beedi production in Tamil Nadu. Beedi making is mostly carried out in factories and at home. In the factory, beedi is prepared in the work place. At home the workers take tobacco and beedi leaves to their home and prepare there. Women workers and children, who prepare beedi at home, are paid at low rates. This industry is mainly concentrated in Andra Pradesh, West Bengal, Karnataka, Kerala, Maharastra, Bihar, Madhya Pradesh, Orissa, Uttar Pradesh, Tripura, Assam, Gujrat and Tamil Nadu. In a day 140 crores of beedies are produced and exported to Afghanistan, U.S.A, U.K, Bangladesh, Srilanka, Canada, Nepal, Singapore and African countries. There are several beedi making centres in Tamil Nadu, among them, Gudiatham in North Arcot district, Mullipatty in Trichy district and RadhapuramTaluk in Tirunelveli district are popular in beedi manufacturing.

#### II. BEEDI ROLLING IN RADHAPURAM

The women engaged in beedi making lack knowledge of what is happening in the beedi industry, they know only about their work. Beedi making is done as a home-based occupation, there is no manufacturing centre. The company open two to three center in a village and appoint one or two employees in a centre. The respective beedi company, supply raw materials like tendu leaves, beedi tobacco, square iron plate, Ace (tip folding material) and cotton yarn. Using these supplies on an average a woman will prepare 1000 to 1200beedies at their home. The women workers will hand over the finished beedies daily or once in every two days to the village centre. There is no direct link between the beedi

making people and the owner of the beedi company. Once in a fortnight their wages are disbursed through this agent. Usually a woman work all the days and spends 7 to 10 hours a day in beedi rolling.

#### III. SCOPE OF THE STUDY

This study is confined to the income and expenditure pattern of women beedi workers in the area of RadhapuramTaluk, Tirunelveli District, Tamil Nadu. It also identify the socioeconomic aspects such as religion, caste, education, size of family, age, income, expenditure, savings and borrowings of the women beedi workers.

#### IV. STATEMENT OF THE PROBLEM

Beedi workers are mostly below poverty line. They are socially and economically backward. The women are able to earn meager income out of beedi rolling. They have to sacrifice their health to a large extent. This study attempts to study the causes for the low living standards of women beedi workers in the area of RadhapuramTaluk, Tirunelveli District, Tamil Nadu.

#### V. OBJECTIVES OF THE STUDY

#### The major objectives of the study are

- To study the income and expenditure pattern of the women beedi workers.
- To study the socio economic conditions of the women beedi workers.
- To find out the problems faced by the women beedi workers.
- To find out the pattern of savings and borrowings of the women beedi workers.
- To find out the economic backwardness and to offer suggestions for the improvement.

## VI. METHOD OF DATA COLLECTION

This study is based on 110 samples. The primary data for the study were collected through personal interviews. A specially

prepared interview schedule was used for the collection of primary data. Primary data were collected from the women beedi workers and secondary data gathered from leading journals, magazines paper cuttings etc., relating to the topic chosen for the study.

#### VII. SAMPLING METHOD

The researcher has adopted simple random sampling technique. 110 samples were selected from the population of beedi workers living in the area of RadhapuramTaluk, Tirunelveli District, Tamil Nadu.

#### VIII. STATISTICAL TOOLS

The use of statistical tools helps us to evaluate the problems. Statistical tools such as percentage, mean and correlation are used to analyse the income and expenditure pattern of women beedi workers.

#### IX. DATA ANLYSIS

#### XI. 1. AGE-WISE DISTRIBUTION

Age is a factor to determine the nature of employment. It plays an important role in physical work. Following table 3.1 shows the various categories of the age of respondents.

Table: XI.1

S. No	Age (in years)	No. of Respondents	Percentage
1	Below 20	6	5.45
2	21 – 30	56	50.91
3	31 – 40	32	29.09
4	41 – 50	14	12.73
5	Above 50	2	1.82
Total		110	100

Source: Primary Data

Table IX.1 reveals that out of 110 respondents selected. 6 respondents (5.45 percent) are in the age group of below 20 years, 56 respondents (50.91 percent) are in the age group of 21-30 years, 32 respondents (29.09 percent) are in the age group of 31-40 years, 14 respondents (12.73 percent) are in the age group of 41-50 years and only, 2 respondents (1.82 percent) are in the age group of above 50 years.

### IX.2. EDUCATIONAL QUALIFICATION

To a large extent the occupation of a person depends on his education. The following table IX.2 shows the level of literacy prevailing among the respondents.

Table: IX.2

S. No	Educational Level	No. of Respondents	Percentage
1	Illiterate	16	14.55
2	Primary	64	58.18
3	High School	18	16.36
4	Higher Secondary	8	7.27
5	Degree	4	3.64
Total		110	100

Source: Primary Data

Table IX.2 shows that out of the 110 respondents, 16 respondents (14.55 percent) are illiterates, 64 respondents (58.18 percent) had primary, 18 respondents (16.36 percent) high school education, 8 respondents (7.27 percent) have completed higher secondary level and 4 respondents (3.64 percent) are degree holders.

#### IX.3. WORKING HOURS PER DAY

The researcher has classified the respondents according to their working hours. The following table shows the per day working hours of the women beedi workers.

Table: IX.5 Working hours per day

S. No	Working hours	No. of respondents	Percentage
1	4 – 6	4	3.64
2	7 – 9	17	15.45
3	10 – 12	38	34.55
4	Above 12	51	46.36
Total		110	100

Source: Primary Data

Table IX.3reveals that out of 110 respondents, 4 respondents (3.64 percent) work 4 - 6 hours a day, 17 respondents (15.45 percent) 7 - 9 hours, 38 respondents (34. 55 percent) 10 - 12 hours and 51 respondents (46.36 percent) work for above 12 hours a day.

#### IX.4. INCOME OF THE RESPONDENTS

The wages of women beedi workers are calculated on the basis number beedi rolled. The earning of women beedi workers are presented in table IX.6.

S. No	Income Per Month	No. of Respondents	Percentage
1	1000 to 3000	10	9 %
2	3000 to 5000	72	65.45%
3	5000 to 7000	28	25.55%
4	7000 to 9000	Nil	Nil
5 Above 9000		Nil	Nil
Total		110	100

Source: Primary Data

Table IX.6 shows that 65.45 percent of the of women beedi workers are earning Rs.3000 to Rs.50000, 25.55 percent of them are earning Rs.5000 to Rs.7000 and 9 percent of women beedi workers are earning Rs.1000 to Rs.3000.

#### IX.5. ITEM-WISE ANALYSIS OF EXPENDITURE

Table IX.7 gives the various items of expenditure of womenbeedi workers.

Sl. No	Items	Percentage
1	Food	41.24
2	Clothing	10.78
3	Electricity	4.15
4	House rent	2.35
5	Medicine	10.30
6 Education (children)		14.81
7	Entertainment	3.09
8	Travel	8.12
9	Toiletry/Cosmetics	5.16
	Total	100

Source: Primary Data

The above table reveals that the main item of expenditure for the women beedi workers is food. 41.24 percent of the total expenditure is spent on food, 10.78 percent of the total expenditure is spent on clothing, 4.15 percent spent on electricity, 2.35 percent on house rent, 10.30 percent on medicine, 14.81 percent is spent on education, 3.09 percent of the total expenditure is on entertainment, 8.12 percent of the total expenditure is on travel and 5.16 percent of the total expenditure is on toiletry/cosmetics.

#### IX.6. SAVINGPATTERN OF THE RESPONDENTS

Saving is always an excess of income over consumption. Income is a major factor influencing savings. The researcher has classified the respondents according to their savings pattern. It is presented in table IX.8.

S. No	Savings pattern	Percentage
1	Commercial banks	56.55
2	Post office	13.69
3	Insurance	6.32
4	Chit funds	4.26
5	Gold Investments	3.23
6	Private finance	15.95
Total		100

Source: Primary Data

Table IX.8 shows that 56.55 percent of the women beedi workers are saving in commercial banks, 13.69 percent of them are saving in post offices, 6.32 percent of them are saving in insurance, 4.26 percent of them are saving in chit funds, 3.23 percent of them are saving in the form of gold and 15.95 percent of them are saving in private finances.

#### X. MAJOR FINDINGS

Through this research it is found that most of the women beedi workers (50.91 percent) belong to the age group of 21-30 years. Most of the women beedi workers (58.18 percent) had only primary level education. And majority of the women beedi workers (75.45 percent) are married. Majority of the women beedi workers (44.55 percent) are in this work for about 15 years. On an average a woman works for above 12 hours a day. A woman usually rolls500-1000 beedies in a day. Majority of the women beedi workers (60.91 percent) are in this work as they have no higher education and have no other jobs. Majority of the respondents (56.55 percent) save in commercial banks. Most of the beedi workers65.45 percent of them are earning Rs.3000 to Rs.5000. out of the total income of the women beedi workersfamily 17.14 percent is

from beedi rolling and 82.86 percent, is from other members earning.41.24 percent of the total expenditure of the beedi workers is on food and the remaining 58.76 percent on nonfood items. The average annual expenditure per household is Rs. 39818.18 per annum. On the whole, per capita expenditure of women beedi workers (Rs. 10873) is less than the per capita income (Rs. 22546) resulting in per capita savings of Rs. 11673.

#### XI. CONCLUSION

The occupation of beedi making is a boon to the people in Radhapuramtaluk who were formerly agriculturalists. The agricultural work has been almost nil due to acute shortage of rainfall and negligible volume of water in the dug wells. Even though beed rolling is an alternative employment opportunity to the women in the rural area they are able to earn a substandard income compare to other sectors. This is due the exploitation of the company's management. They are able to survive because of their other family member's contribution. The women workers are treating this work as a part time job though they spare most of their valuable resources like time, effort and health. Considering the amount of time taken and also the nature of the work, the wages paid to them are very low and therefore it is suggested that the minimum wage rate should be increased. If fair wage system is enforced in the beedi industry the socio economic condition of the beedi workers will certainly improve. It is recommended the labour department of the government should watch carefully the execution of welfare measures for the welfare of the beedi workers. The beedi companies should also come forward to get in touch with the beedi workers. This would help to know the real problems faced by the workers. Knowing the problems, the beedi companies could be able to mitigate the problems to a considerable extent.

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