
CHAPTER IV

ECONOMIC CONDITIONS OF THE HOTEL WORKERS.

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CHAPTER IV
ECONOMIC CONDITIONS OF
 THE HOTEL WORKERS

4.1.1 In an alround survey, the hotel workers in Kolhapur, the study of their economic conditions is of predominance, because social and political status of a person in this society are determined on the basis of the economic status. This Chapter discusses economic conditions of the hotel workers in Kolhapur from various aspects.

TABLE 4.1
 WAGE GROUP

Sr. No.	Wage Group	Workers	Percentage
1.	Not determined	1	0.45
2.	Rs. 1 to 50	1	0.45
3.	Rs. 51 to 100	8	3.64
4.	Rs.101 to 200	79	35.91
5.	Rs.201 to 300	66	30.00
6.	Rs.301 to 400	45	20.46
7.	Rs.401 to 500	11	5.00
8.	Rs.501 to 600	7	3.19
9.	Rs.601 to 1000	1	0.45
10.	Above Rs.1000	1	0.45
	TOTAL:	220	100.00

4.1.2 In all, 220 workers were interviewed, wages paid to them being the major or only source of income is taken for analysis at the outset. Though wages payable to the workers and the hotel workers also, are determined by

an Act of the country, the provisions of the law are obeyed by not observing the same. A large proportion as large as 86.37 per cent, are paid wages between Rs.100 to Rs.400 per month. As there are a very few cases (4.54 per cent) of wages lower than Rs.100 per month, there are equally few cases of wages (9.09 per cent) above Rs.500 per month. This indicates that the hotel workers are given a wage to meet the bare necessities but not enough to go beyond. The wages are just enough to keep soul and body together.

4.1.3 Considering the wages prescribed by the Rules of the government, nobody should receive less than Rs.637.50 per month. However, the present study reveals that only two workers out of 220 are paid more than Rs.600 per month. This indicates the extent of economic exploitation in this industry.

4.1.4 Wages paid to the hotel workers have been viewed from different angles to study their relation with other aspects of life, viz. nature of work, experience, educational qualifications, hours of work, and the age of workers.

4.2 NATURE OF WORK AND WAGES.

4.2.1 Table 4.2 exhibits the correlation between the wages and the nature of the work the person has to perform. Washers and cleaners are the lowest paid category of workers with 64.29 per cent workers getting less than Rs.200

per month and nobody getting more than Rs.400 per month. Workers who are to do all odd jobs come next with 63.33 per cent getting less than Rs.200 wages per month. However, among washers and cleaners, 28.57 per cent get wages of Rs.301 and 400 while among mixed workers 23.00 per cent get wages between the range of Rs.201 to 300 per month. Supplymen are concentrated in only two ranges of wages, equally distributed among Rs.101 to 200 per month and Rs.201 to 300 per month. Though waiters are spread over in seven wage categories, their upper limit ends at Rs.400 per month. 38.04 per cent waiters getting less than Rs.200 per month, 34.78 per cent getting Rs.201 to 300 and 22.83 per cent getting Rs.301 to 400 per month. It is surprising that a person works as a waiter for no wage and another at a wage as low as Rs.50 per month. Cooks are paid comparatively better wages. No cook is paid less than Rs.100 per month, 12.5 per cent are paid between Rs.101 to 200, 52.5 per cent between Rs.201 to 300, 17.5 per cent between Rs.301 to 400 and 35 per cent are paid Rs.301 and above per month. Managers, though paid comparatively better, are not compensated to the extent they shoulder the responsibility. Only one Manager (0.45 per cent in the sample) is paid more than Rs.1,000 per month. Seventy per cent of the hotel workers receive wages which are meagre (less than Rs.300 per month) by any standards in the days of rising cost of living.

4.2.2 Cooks, the skilled workers, should draw Rupees. 702.50 per month. Actually, none is paid that much. The one

TABLE 4.2
NATURE OF WORK AND WAGES

Sr No	Nature of work	Not Deter.	Wages in Rupees									
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000	Total
1.	Cooks	-	-	5 (6.33) (12.50)	21 (31.81) (52.50)	7 (15.55) (17.50)	4 (36.36) (10.00)	2 (28.57) (5.00)	1 (100.00) (2.50)	-	-	40 (18.18) (100.00)
2.	Waiters	1 (100.00) (1.09)	2 (25.00) (2.17)	31 (39.24) (33.69)	32 (48.48) (34.78)	21 (46.67) (22.83)	4 (36.36) (4.35)	-	-	-	-	92 (41.82) (100.00)
3.	Washers & Cleaners	-	5 (62.50) (11.91)	22 (27.85) (52.38)	3 (4.55) (7.14)	12 (26.67) (28.57)	-	-	-	-	-	42 (19.09) (100.00)
4.	Mix Workers	-	1 (12.50) (3.33)	18 (22.78) (60.00)	7 (10.61) (23.33)	2 (4.44) (6.67)	-	2 (28.57) (6.67)	-	-	-	30 (13.64) (100.00)
5.	Supplymen	-	-	3 (3.80) (50.00)	3 (4.55) (50.00)	-	-	-	-	-	-	6 (2.73) (100.00)
6.	Managers	-	-	-	-	3 (6.67) (30.00)	3 (27.28) (30.00)	3 (42.86) (30.00)	-	1 (100.00) (10.00)	-	10 (4.54) (100.00)
T O T A L		1 (100.00) (0.45)	8 (100.00) (3.64)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

who is placed between Rs.601 to 1000 draws actually Rs.700 per month. Waiters who are classified should get not less than Rs.600 per month. However, no waiter in our study is paid more than Rs.500 per month. Same is the story of all the categories of the workers.

The system of annual increments is conspicuously absent in the industry.

4.3 EXPERIENCE OF WORK AND WAGES.

4.3.1 Only 79 workers out of 220 interviewed were having an experience of more than five years and only 33 having more than ten years experience. Table 4.3 shows very weak relationship between the experience of the workers and the wages paid to them. 45.65 per cent of the workers in the range of six to ten years experience were drawing less than Rs.300 per month. 53.85 per cent of the workers in the range of 11 to 20 years experience and 66.67 per cent of the next bracket of 21 to 30 years of experience and 100 per cent of the workers having experience of more than 30 years were in this category (Rs.300 or less per month) of poor paid workers.

4.3.2 Among the remaining workers (65) as many as 45 (69.23 per cent) were drawing wages between Rs.300 and 400 per month and out of these 45 workers, as many as 6 (13.34 per cent) were having an experience of more than ten years. Within years of experience, the level of lowest paid wages has risen but not the level of higher wage bracket.

TABLE 4.3

EXPERIENCE OF WORK AND WAGES.

Sr No	Experience	Not Deter.	Wages in Rupees										Total
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000		
1.	Below 2 Years	1 (100.00) (2.04)	-	3 (37.50) (6.12)	27 (34.18) (55.11)	14 (21.21) (28.57)	3 (6.67) (6.12)	1 (9.09) (2.04)	-	-	-	-	49 (22.27) (100.00)
2.	2 to 5 years	-	-	4 (50.00) (4.35)	34 (43.04) (36.96)	32 (48.49) (34.78)	19 (42.22) (20.65)	2 (18.18) (2.17)	1 (14.28) (1.09)	-	-	-	92 (41.82) (100.00)
3.	6 to 10 years	-	1 (100.00) (2.17)	1 (12.50) (2.17)	9 (11.39) (19.57)	10 (15.15) (21.74)	17 (37.78) (36.96)	4 (36.37) (8.70)	3 (42.86) (6.52)	1 (100.00) (2.17)	-	-	46 (20.91) (100.00)
4.	11 to 20 years	-	-	6 (7.59) (23.08)	8 (12.12) (30.77)	8 (12.12) (30.77)	6 (13.33) (23.08)	2 (18.18) (7.69)	3 (42.86) (11.54)	-	1 (100.00) (3.84)	-	26 (11.82) (100.00)
5.	21 to 30 years	-	-	2 (2.53) (33.33)	2 (2.53) (33.33)	2 (3.03) (33.33)	-	2 (18.18) (33.34)	-	-	-	-	6 (2.73) (100.00)
6.	Above 30 years	-	-	1 (1.27) (100.00)	-	-	-	-	-	-	-	-	1 (0.45) (100.00)
T O T A L		1 (100.00) (0.45)	1 (100.00) (0.45)	8 (100.00) (3.64)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

4.4 EDUCATION OF WORKER AND WAGES.

4.4.1 There were very few workers in this hotel industry who could be said to be educated. 48 (21.82 per cent) (Table 4.4) were totally illiterate. 43 (19.55 per cent) functionally literate and 60 (27.27 per cent) educated upto 7th standard, i.e. 68.64 per cent of the respondents were poorly equipped in the field of literacy, out of these 151 (68.64 per cent) less educated workers as many as 102 (67.55 per cent) were paid less than Rs.300 per month. Out of the 58 workers who had education between 8th and 10th standard, 47 (81.03 per cent) were paid below Rs.300 per month. And among them was one who received no money wages and also the other extreme who received more than Rs.1000 per month. Even among the six workers, who had junior college level education, 4 (66.67 per cent) were in the category of workers paid less than Rs.300 per month. Among college educated students (5), 2 (40 per cent) were less paid. Beyond S.S.C. level of education, the lowest wages seem to be fitted by three brackets. Thus, not the level of education but the nature of work performed by the employees determined the level of wages.

4.5 DAILY WORKING HOURS AND WAGES.

4.5.1 Table 4.5 exhibits the relationship between the work hours and the wages of the employees. Only 89 (40.46 per cent) of the workers interviewed had eight or less than eight hours working day. It means majority of the workers have to work for longer days. As many as 63 (28.64 per cent)

TABLE 4.4
EDUCATIONAL QUALIFICATION AND WAGES

Sr No	Education	Not Deter.	Wages in Rupees									
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000	Total
1.	Uneducated	-	1 (100.00) (2.08)	4 (50.00) (8.33)	17 (21.52) (35.42)	18 (27.27) (37.50)	5 (11.11) (10.42)	-	2 (28.57) (4.17)	1 (100.00) (2.08)	-	48 (21.82) (100.00)
2.	1 to 4 Standard	-	-	2 (25.00) (4.65)	14 (17.72) (32.56)	7 (10.61) (16.28)	17 (37.78) (39.53)	1 (9.09) (2.33)	2 (28.57) (4.65)	-	-	43 (19.55) (100.00)
3.	5 to 7 Standard	-	-	1 (12.50) (1.67)	23 (29.11) (38.33)	15 (22.73) (25.00)	15 (33.33) (25.00)	4 (36.37) (6.67)	2 (28.57) (3.33)	-	-	60 (27.27) (100.00)
4.	8 to 10 Standard	1 (100.00) (1.72)	-	1 (12.50) (1.72)	23 (29.11) (39.66)	22 (33.33) (37.93)	6 (13.34) (10.35)	4 (36.36) (6.90)	-	-	1 (100.00) (1.72)	58 (26.36) (100.00)
5.	11 to 12 Standard	-	-	-	1 (1.27) (16.67)	3 (4.55) (50.00)	1 (2.22) (16.67)	1 (9.09) (16.66)	-	-	-	6 (2.73) (100.00)
6.	Undergraduate	-	-	1 (1.27) (20.00)	1 (1.51) (20.00)	1 (2.22) (20.00)	1 (2.22) (20.00)	1 (9.09) (20.00)	1 (14.29) (20.00)	-	-	5 (2.27) (100.00)
T O T A L			1 (100.00) (0.45)	8 (100.00) (3.64)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and the figures in lower parentheses indicate percentages in row.

employees had to work for more than 12 hours a day. The wage rate does not seem to be even in relation to work hours, because out of 63 workers who work for more than 12 hours a day, as many as 57 (90.48 per cent) were paid less than Rs.300 per month. As against this, 38 workers (42.69 per cent) of the 89 workers who had to work for eight or less than eight hours a day were paid less than Rs.300 per month. While 60 employees (88.24 per cent) out of 68 who worked for 8 to 12 hours a day had an income of less than Rs.300 per month. The conclusion seems to be irrational, for longer those work have increasing proportion of less paid workers.

4.6 WEEKLY WORKING HOURS AND MONTHLY WAGES.

4.6.1 Table 4.6 relates weekly working hours and monthly wages. The weekly work hours (Table 4.6) differ from daily work hours (Table 4.5) because some workers work for seven days a week.

Table 4.6 shows that 92 (41.82 per cent) workers work upto 48 hours a week and a majority of 128 (58.18 per cent) of them work more than 48 hours a week.

Further analysis of the Table reveals that wages decline with more hours of work. Hotel workers working more than 84 hours a week do not receive wages above Rs.300 per month. Fifty per cent of the hotel workers working for 91 to 96 hours a week barely get Rs.101 to 150 per month and 16.67 per cent get even less than that (Rs.51 to 100). No worker from this category gets more than Rs.200 per month.

TABLE 4.5
DAILY WORKING HOURS AND MONTHLY WAGES.

Sr No	Working Hours	Not Deter.	Wages in Rupees.									
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000	Total
1.	Below 8 hours	-	-	6 (7.59) (40.00)	4 (6.06) (26.66)	1 (2.22) (6.67)	1 (9.09) (6.67)	3 (42.85) (20.00)	-	-	-	15 (6.82) (100.00)
2.	8 hours	-	2 (25.00) (2.70)	13 (16.46) (17.57)	38 (84.45) (51.55)	6 (54.55) (8.11)	1 (14.29) (1.35)	1 (100.00) (1.35)	-	-	-	74 (33.64) (100.00)
3.	8 to 10 hours	-	1 (12.50) (2.57)	18 (22.78) (46.15)	15 (22.73) (38.46)	1 (2.22) (2.57)	3 (27.27) (7.69)	1 (14.29) (2.56)	-	-	-	39 (17.73) (100.00)
4	10 to 12 hours	1 (100.00) (3.45)	1 (12.50) (3.45)	10 (12.65) (34.48)	14 (21.21) (48.27)	1 (2.22) (3.45)	1 (9.09) (3.45)	-	-	-	1 (100.00) (3.45)	29 (13.18) (100.00)
5.	12 to 14 hours	-	3 (37.50) (6.98)	19 (24.06) (44.19)	16 (24.24) (37.20)	3 (6.67) (6.98)	-	2 (28.57) (4.65)	-	-	-	43 (19.54) (100.00)
6.	Above 14 hours	-	1 (100.00) (5.00)	13 (16.46) (65.00)	4 (6.06) (20.00)	1 (2.22) (5.00)	-	-	-	-	-	20 (9.09) (100.00)
T O T A L		1 (100.00) (0.45)	8 (100.00) (3.64)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.6
WEEKLY WORKING HOURS AND MONTHLY WAGES.

Sr. no.	Working Hours	Not Deter.	Wages in Rupees											TOTAL
			1 to 50	51 to 100	101 to 150	151 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000		
1.	Below 48	-	-	-	3 (9.38) (20.00)	2 (4.26) (13.33)	5 (7.58) (33.33)	1 (2.22) (6.67)	1 (9.09) (6.67)	3 (42.86) (20.00)	-	-	-	15 (6.82) (100.00)
2.	48 hours	-	2 (25.00) (2.60)	4 (12.50) (5.19)	11 (23.40) (14.29)	15 (22.73) (19.48)	37 (82.22) (48.05)	6 (54.55) (7.79)	1 (100.00) (1.30)	1 (100.00) (1.30)	-	-	-	77 (35.00) (100.00)
3.	49 to 54	-	1 (12.50) (7.69)	3 (9.38) (23.07)	5 (10.64) (38.46)	2 (3.03) (15.38)	-	2 (18.18) (15.38)	-	-	-	-	-	13 (5.91) (100.00)
4.	55 to 60	-	-	3 (9.38) (13.64)	5 (10.64) (22.73)	11 (16.67) (50.00)	2 (4.45) (9.09)	-	-	-	-	1 (100.00) (4.54)	-	22 (10.00) (100.00)
5.	61 to 66	1 (100.00) (5.00)	1 (12.50) (5.00)	1 (3.12) (5.00)	4 (8.51) (20.00)	10 (15.15) (50.00)	1 (2.22) (5.00)	1 (9.09) (5.00)	1 (14.28) (5.00)	-	-	-	-	20 (9.09) (100.00)
6.	67 to 72	-	1 (12.50) (4.17)	7 (21.87) (29.17)	5 (10.64) (20.83)	8 (12.12) (33.33)	3 (6.67) (12.50)	-	-	-	-	-	-	24 (10.91) (100.00)
7.	73 to 78	-	-	2 (6.25) (12.50)	4 (8.51) (25.00)	9 (13.64) (56.25)	-	-	1 (14.29) (6.25)	-	-	-	-	16 (7.27) (100.00)
8.	79 to 84	-	2 (25.00) (10.53)	2 (6.25) (10.53)	8 (17.02) (42.11)	3 (4.54) (15.79)	1 (2.22) (5.26)	1 (9.09) (5.26)	1 (14.29) (5.26)	-	-	-	-	19 (8.64) (100.00)
9.	85 to 90	-	-	1 (3.12) (25.00)	1 (2.13) (25.00)	2 (3.03) (50.00)	-	-	-	-	-	-	-	4 (1.82) (100.00)
10.	91 to 96	-	1 (12.50) (16.67)	3 (9.38) (50.00)	2 (4.25) (33.33)	-	-	-	-	-	-	-	-	6 (2.73) (100.00)
11.	97 to 100	-	-	1 (3.12) (100.00)	-	-	-	-	-	-	-	-	-	1 (0.45) (100.00)
12.	101 to 107	-	-	2 (6.25) (100.00)	-	-	-	-	-	-	-	-	-	2 (0.91) (100.00)
13.	108 to 113	-	-	-	-	1 (1.51) (100.00)	-	-	-	-	-	-	-	1 (0.45) (100.00)
	TOTAL	1 (100.00) (0.45)	8 (100.00) (3.64)	32 (100.00) (14.55)	47 (100.00) (21.36)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

Figures in lower parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

The only worker working for 97 to 100 hours a week is paid meagre wages of Rs.101 to 150 per month. Two workers in next work hour bracket (101 to 107 hours a week) are paid between Rs.101 to 150 per month. And the highest working person (108 to 113 hours a week) is paid Rs.201 to 300 per month. This gives us an idea of inhuman exploitation of the employees by the employers.

4.7 AGE OF WORKER AND WAGES.

4.7.1 Wages paid to the hotel workers in Kolhapur do not seem to commensurate with the age of the workers. As many as 21 (9.55 per cent) children seem to be employed on a bare wage rate of Rs.200 per month or less. Equally so, there appears to be no age of superannuation as some seem to be still working after having crossed 60 years of their age. In their prime age (16 to 30 years of age) as many as 105 (68.18 per cent) of 154 workers were getting a meagre salary of Rs.300 per month. Even in advance age of 31 years to 55 years, 28 (62.67 per cent) out of 42 workers were getting a wage less than Rs.300 per month. With increasing age upto 45 years, the wage brackets of hotel workers in Kolhapur seem to be expanding and then again contracting. It means wages do not relate to the age of the worker.

4.8 CASTE AND WAGES.

4.8.1 We can say from Table 4.8 that there is no relation between caste and wages. Because 2.78 per cent

TABLE 4.7

AGE OF WORKER AND WAGES

Sr No	Age	Not Deter.	Wages in Rupees.											
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000	TOTAL		
1.	Below 15 years	-	-	6 (75.00) (28.57)	15 (18.99) (71.43)	-	-	-	-	-	-	-	-	21 (9.55) (100.00)
2.	16 to 21 years	1 (100.00) (1.35)	-	34 (43.04) (45.95)	27 (40.91) (36.49)	9 (20.00) (12.16)	3 (27.20) (4.05)	-	-	-	-	-	-	74 (33.64) (100.00)
3.	22 to 30 years	-	1 (100.00) (1.25)	18 (22.78) (22.50)	24 (36.36) (30.00)	29 (64.45) (36.25)	4 (36.36) (5.00)	3 (42.85) (3.75)	1 (100.00) (1.25)	-	-	-	-	80 (36.36) (100.00)
4.	31 to 45 years	-	-	9 (25.00) (5.88)	12 (18.18) (35.30)	5 (11.11) (14.71)	4 (36.36) (11.76)	1 (14.29) (2.94)	-	1 (100.00) (2.94)	-	-	-	34 (15.45) (100.00)
5.	46 to 55 years	-	-	2 (2.53) (25.00)	3 (4.55) (37.50)	1 (2.22) (12.50)	-	2 (28.57) (25.00)	-	-	-	-	-	8 (3.64) (100.00)
6.	56 to 65 years	-	-	-	-	1 (2.22) (50.00)	-	1 (14.29) (50.00)	-	-	-	-	-	2 (0.91) (100.00)
7.	Above 65 years	-	-	1 (1.27) (100.00)	-	-	-	-	-	-	-	-	-	1 (0.45) (100.00)
T O T A L		1 (100.00) (0.45)	1 (100.00) (0.45)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.8
CASTE AND WAGES

Sr. No.	Caste	Not Deter.	Wages in Rupees											TOTAL
			1 to 50	51 to 100	101 to 200	201 to 300	301 to 400	401 to 500	501 to 600	601 to 1000	Above 1000			
1.	Marathas	-	-	4 (50.00) (3.15)	43 (54.43) (33.86)	40 (60.61) (31.49)	31 (68.89) (24.41)	5 (45.46) (3.94)	3 (42.86) (2.36)	1 (100.00) (0.79)	-	127 (57.72) (100.00)		
2.	Brahmins	-	-	1 (12.50) (10.00)	3 (3.80) (30.00)	1 (1.51) (10.00)	1 (2.22) (10.00)	3 (27.27) (30.00)	1 (14.28) (10.00)	-	-	10 (4.55) (100.00)		
3.	Lingayats	-	-	-	4 (5.06) (40.00)	3 (4.54) (30.00)	3 (6.67) (30.00)	-	-	-	-	10 (4.55) (100.00)		
4.	Backward Castes	-	-	5 (37.50) (13.63)	8 (10.13) (36.36)	9 (13.64) (40.91)	1 (2.22) (4.55)	1 (9.09) (4.55)	-	-	-	22 (10.00) (100.00)		
5.	Muslims	-	1 (100.00) (6.67)	-	5 (6.33) (33.33)	6 (9.09) (40.00)	-	1 (9.09) (6.67)	2 (28.57) (13.33)	-	-	15 (6.82) (100.00)		
6.	Others	1 (100.00) (2.78)	-	-	16 (20.25) (44.44)	7 (10.61) (19.44)	9 (20.00) (25.00)	1 (9.09) (2.78)	1 (14.29) (2.78)	-	1 (100.00) (2.78)	36 (16.36) (100.00)		
	TOTAL	1 (100.00) (0.45)	1 (100.00) (0.45)	8 (100.00) (3.64)	79 (100.00) (35.91)	66 (100.00) (30.00)	45 (100.00) (20.46)	11 (100.00) (5.00)	7 (100.00) (3.19)	1 (100.00) (0.45)	1 (100.00) (0.45)	220 (100.00) (100.00)		

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

(one) other caste workers work on lowest (not determined) wage rate and workers from some caste get highest (above Rs.1000 per month) wage rate.

4.8.2 33.86 per cent Marathas, 30.00 per cent Brahmins, 40.00 per cent Lingayats and 44.44 per cent other caste workers work on Rs.101 to Rs.200 wages per month and this is the majority proportion from each caste.

4.8.3 It is to be noted that 40.91 per cent majority of backward caste and 40.00 per cent majority of Muslim hotel workers get Rs.201 to Rs.300 wages per month which are higher than Rs.101 to Rs.200 per month received by people of various castes as explained in the above paragraph.

4.8.4 Many workers from each category work between Rs.101 to Rs.200 and Rs.401 to 500 per month. But no one Lingayat works below Rs.100 per month and no one gets above Rs.400 per month. They all work between Rs.100 and Rs.400 wage rate per month.

4.9 OTHER BENEFITS TO THE HOTEL WORKERS.

4.9.1 Shortfall in money wages seems to be atleast partially compensated by the benefits in kind like tea, lunch and dinner. As many as 182 (82.73 per cent) seem to be given this facility. Retirement benefits like provident fund and gratuity were paid to 66 (30 per cent) workers. This figure is little deceptive. The scrutiny of questionnaires shows that the same 33 (15 per cent) who receive provi-

dent fund facility get the gratuity benefit. Leave facility is granted to only 50 (22.73 per cent) workers. It is unimaginable what remaining 77 per cent could be doing in the absence of any leave facility. 65 (29.55 per cent) workers were extended financial help to cover expenses of sickness but the respondents stated that the financial help was not available as a right but as a token of generosity of the employer.

4.9.2 Table 4.9 reveals that all the facilities were extended to washers and cleaners and waiters, all except uniform to cooks and only first three facilities to mix workers and supplymen. Even among the first three categories of workers who received maximum number of benefits, 20 (9.09 per cent) workers received no benefits. It was only the category of managers in which all of them received all important benefits.

4.9.3 This brings us to the conclusion of the first section of the enquiry where it is noted that the wages paid to the workers are related to the nature of the work and its importance in the hotel industry. In general, they are paid deplorably low wages and particularly in some categories of workers, they are still lower. All other factors experience, educational qualifications, work hours and the age of the worker are having no bearing upon the wage rate in the hotel industry in Kolhapur.

OTHER BENEFITS TO THE HOTEL WORKERS FROM PROPRIETORS.

Sr. no.	Nature of Work	Twice tea, Lunch&Dinner	Leave	Help in sickness	Provident Fund	Gratuity	Uniform	No Benefits	TOTAL
1.	Cooks	38 (20.88) (95.00)	8 (16.00) (20.00)	13 (20.00) (32.50)	3 (9.09) (7.50)	3 (9.09) (7.50)	-	2 (8.33) (5.00)	40 (18.18) (100.00)
2.	Waiters	72 (39.56) (78.26)	19 (38.00) (20.65)	27 (41.53) (29.35)	15 (45.46) (16.30)	15 (45.46) (16.30)	15 (55.56) (16.30)	11 (45.83) (11.96)	92 (41.82) (100.00)
3.	Washers & Cleaners	33 (18.13) (78.57)	13 (26.00) (30.95)	12 (18.46) (28.57)	12 (36.36) (28.57)	12 (36.36) (28.57)	12 (44.44) (28.57)	7 (29.17) (16.67)	42 (19.09) (100.00)
4.	Mix Workers	25 (13.73) (83.33)	1 (2.00) (3.33)	2 (3.08) (6.67)	-	-	-	3 (12.50) (10.00)	30 (13.64) (100.00)
5.	Supplymen	5 (2.75) (83.33)	1 (2.00) (16.67)	2 (3.08) (33.33)	-	-	-	1 (4.17) (16.67)	6 (2.73) (100.00)
6.	Managers	9 (4.95) (90.00)	8 (16.00) (80.00)	9 (13.85) (90.00)	3 (9.09) (30.00)	3 (9.09) (30.00)	-	-	10 (4.54) (100.00)
	TOTAL	182 (100.00) (82.73)	50 (100.00) (22.73)	65 (100.00) (29.55)	33 (100.00) (15.00)	33 (100.00) (15.00)	27 (100.00) (12.27)	24 (100.00) (10.91)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

4.10 PROPERTY OF THE HOTEL WORKERS.

4.10.1 Among the hotel workers of Kolhapur, 41 (18.64 per cent) have no property while 48 (21.82 per cent) have no house. That means 7 (3.18 per cent) had no house but had land property. 123 persons (55.91 per cent) had very small houses, 23 (10.45 per cent) had small houses and 18 (8.18 per cent) had comparatively comfortable houses.

4.10.2 Out of 220 workers surveyed, 107 (48.64 per cent) respondents had no land. 99 (45.00 per cent) were small farmers and only 14 (6.36 per cent) of them have six to ten acres of land. Even with this land at their command, they had to come to this ill-paid industry. This speaks for precarious nature of the Indian agriculture.

4.10.3 15 (6.82 per cent) of them had supplementary sources of income, 11 (5.00 per cent) had dairy, 3 (1.36 per cent) poultry and 1 (0.46 per cent) had a shop.

4.11 EXPENDITURE OF THE HOTEL WORKERS.

4.11.1 Considering the low level of income of the hotel workers in Kolhapur, their expenditure is also bound to be very little. Out of the total number of 220 hotel workers interviewed, as many as 150 (68.18 per cent) had a monthly expenditure of Rs.50.00 or less per month; 52 (23.63 per cent) between Rs.50 and Rs.100 per month, and only 10 (4.54 per cent) had the fortune of spending Rs.101 to 150 per month. Only 8 (3.64 per cent) of the sample workers used to spend all income that they received.

4.12 INCOME AND EXPENDITURE.

4.12.1 Expenditure seems to be a function of income. This is evident from Table 4.10. But it is also a diminishing function of increasing income. Out of 79 workers who get wages between Rs.101 to 200, 25 (31.65 per cent) spend upto Rs.20 on satisfying their personal needs, 45 (56.96 per cent) between Rs.21 and 50 and 5 (6.33 per cent) Rs.51 to 100 per month. For the next income group (Rs.201 to 300 per month), 66.67 per cent (44 workers) spend between the range of Rs.21 to 50 per month. But for the next three groups, majority (50.72 per cent) spend between Rs.51 to 100 per month. Thus, for the income group of Rs.51 and Rs.100 per month, upto Rs.20 is the level of expenditure, for next two income groups (Rs.101 to 200 and Rs.201 to 300), Rs.21 to 50 is the level of expenditure; while for the next three income groups (Rs.301 to 400, Rs.401 to 500 and Rs.501 to 600), majority of the workers spend an amount between Rs.51 and Rs.100 per month on themselves.

4.12.2 The only person in the wage bracket of Rs.601 and Rs.1000 spends Rs.51 to Rs.100 per month on his wants. It is surprising that the person earning more than Rs.1000 per month used to spend as little as Rs.21 to 50 per month on his own needs, an exception indeed.

4.13 NATURE OF WORK AND EXPENDITURE.

4.13.1 Table 4.11 tries to find out the relationship between the nature of work and expenditure done by the workers.

TABLE 4.10
INCOME AND EXPENDITURE

Sr. No.	Income	No. Expenses	Rupees.							TOTAL
			1 to 20	21 to 50	51 to 100	101 to 150	151 to 200	All Exp.		
1.	Not determined	-	1 (2.44) (100.00)	-	-	-	-	-	-	1 (0.45) (100.00)
2.	Rs. 1 to 50	-	-	-	-	-	-	-	1 (12.50) (100.00)	1 (0.45) (100.00)
3.	Rs. 51 to 100	-	6 (14.63) (75.00)	2 (1.87) (25.00)	-	-	-	-	-	8 (3.64) (100.00)
4.	Rs.101 to 200	2 (100.00)	25 (60.98) (31.65)	45 (42.06) (56.96)	5 (9.62) (6.33)	-	-	-	2 (25.00) (2.53)	79 (35.91) (100.00)
5.	Rs.201 to 300	-	7 (17.07) (10.61)	44 (41.12) (66.67)	11 (21.15) (16.67)	2 (20.00) (3.03)	2 (25.00) (3.03)	-	2 (25.00) (3.03)	66 (30.00) (100.00)
6.	Rs.301 to 400	-	1 (2.44) (2.22)	10 (9.35) (22.22)	26 (50.00) (57.78)	6 (60.00) (13.33)	2 (25.00) (4.45)	-	2 (25.00) (4.45)	45 (20.46) (100.00)
7.	Rs.401 to 500	-	-	4 (3.74) (36.36)	5 (9.62) (45.46)	1 (10.00) (9.09)	1 (12.50) (9.09)	-	4 (12.50) (9.09)	17 (5.00) (100.00)
8.	Rs.501 to 600	-	1 (2.44) (14.29)	1 (0.93) (14.29)	4 (7.69) (57.14)	1 (10.00) (14.28)	1 (10.00) (14.28)	-	-	7 (3.19) (100.00)
9.	Rs.601 to 1000	-	-	-	1 (1.92) (100.00)	-	-	-	-	1 (0.45) (100.00)
10.	Above Rs. 1000	-	-	1 (0.93) (100.00)	-	-	-	-	-	1 (0.45) (100.00)
TOTAL		2 (100.00) (0.91)	41 (100.00) (18.64)	107 (100.00) (48.64)	52 (100.00) (23.63)	10 (100.00) (4.54)	-	-	8 (100.00) (- 3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.11
NATURE OF WORK AND EXPENDITURE.

Sr. No.	Nature of Work	No Expenses	Rs.1 to Rs.20	Rs.21 to Rs.50	Rs.51 to Rs.100	Rs.101 to Rs.150	Rs.151 to Rs.200	All Expended	TOTAL
1.	Cooks	1 (50.00) (2.50)	5 (12.20) (12.50)	16 (14.95) (40.00)	11 (21.15) (27.50)	4 (40.00) (10.00)	-	3 (37.50) (7.50)	40 (18.18) (100.00)
2.	Waiters	1 (50.00) (1.09)	14 (34.15) (15.21)	53 (49.53) (57.62)	15 (28.85) (16.30)	6 (60.00) (6.52)	-	3 (37.50) (5.26)	92 (41.82) (100.00)
3.	Washers & Cleaners	-	17 (41.46) (40.48)	14 (13.09) (33.33)	11 (21.15) (26.19)	-	-	-	42 (19.09) (100.00)
4.	Mix Workers	-	3 (7.31) (10.00)	14 (13.09) (46.67)	12 (23.08) (40.00)	-	-	1 (12.50) (3.33)	30 (13.64) (100.00)
5.	Supplymen	-	1 (2.44) (16.67)	5 (4.67) (83.33)	-	-	-	-	6 (2.73) (100.00)
6.	Managers	-	1 (2.44) (10.00)	5 (4.67) (50.00)	3 (5.77) (30.00)	-	-	1 (12.50) (10.00)	10 (4.54) (100.00)
	TOTAL	2 (100.00) (0.91)	41 (100.00) (18.64)	107 (100.00) (48.64)	52 (100.00) (23.63)	10 (100.00) (4.54)	-	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

Supplemen whose wages were between Rs.101 and Rs.300 per month (refer Table 4.2) had an expenditure range upto Rs.50 per month. Mix workers whose wages were between Rs.51 and Rs.600 (Table 4.2) extended their monthly expenditure upto Rs.100 per month. Washers and cleaners who earned wages between Rs.51 and Rs.400 (Table 4.2) had limit of expenditure upto Rs.100 per month. Waiters whose monthly emoluments ranged upto Rs.500 had majority (90 per cent) of them an expenditure upto the level of Rs.100 per month. Cooks, who had comparatively little higher wages did not spend more, as 82.5 per cent of them limited their expenditure to Rs.100 per month. This discussion reveals no relationship between expenditure on self-wants and nature of work.

4.14 EDUCATION AND EXPENDITURE.

4.14.1 The position of educational level and expenditure of the hotel workers in Kolhapur is presented in Table 4.12. 41 (18.64 per cent) workers spending upto Rs.20 per month seem to be divided in almost equal proportion between different levels of education except those having education between 5th to 7th standards. In the expenditure group of Rs.21 to Rs.50 per month workers with different educational level are so distributed that from 1st standard to 10th standard, proportion seem to be increasing. While in the next expenditure group (Rs.51 to Rs.100 per month), the proportion seem to have increased little upto 4th standards and then declined upto 10th and then again risen. The same

TABLE 4.12
EDUCATION AND EXPENDITURE.

Sr. No.	Education	No Expenses	Rs.1 to Rs.20	Rs.21 to Rs.50	Rs.51 to Rs.100	Rs.101 to Rs.150	Rs.151 to Rs.200	All Expended	TOTAL
1.	Uneducated	1 (50.00) (2.08)	9 (21.95) (18.75)	21 (19.63) (43.75)	13 (25.00) (27.08)	2 (20.00) (4.17)	-	2 (25.00) (4.17)	48 (21.82) (100.00)
2.	1 to 4 Standard	1 (50.00) (2.33)	7 (17.07) (18.28)	20 (18.69) (46.51)	12 (23.07) (27.90)	3 (30.00) (6.98)	-	-	43 (19.55) (100.00)
3.	5 to 7 Standard	-	13 (31.71) (21.67)	30 (28.04) (50.00)	13 (25.00) (21.67)	3 (30.00) (5.00)	-	1 (12.50) (1.66)	60 (27.27) (100.00)
4.	8 to 10 Standards	-	11 (26.83) (18.97)	32 (29.91) (55.17)	10 (19.23) (17.24)	2 (20.00) (3.45)	-	3 (37.50) (5.17)	58 (26.36) (100.00)
5.	11 to 12 Standards	-	1 (2.44) (16.67)	3 (2.80) (50.00)	2 (3.85) (33.33)	-	-	-	6 (2.73) (100.00)
6.	Undergraduate	-	-	1 (0.93) (20.00)	2 (3.85) (40.00)	-	-	2 (25.00) (40.00)	5 (2.27) (100.00)
		2 (100.00) (0.91)	41 (100.00) (18.64)	107 (100.00) (48.64)	52 (100.00) (23.63)	10 (100.00) (4.54)	-	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

is the case with the next expenditure group (Rs.101 to Rs.150 per month). So, in each expenditure group the proportion of workers has increased and is maximum with educational level of 5th to 7th standards and then declined.

Expenditure groups of Rs.1 to Rs.20, Rs.21 to Rs.50 and Rs.51 to 100 are major groups. With higher level of education, proportion of respondents has increasingly concentrated in middle expenditure bracket (Rs.21 to Rs.50 per month).

4.15 CASTE AND EXPENDITURE.

4.15.1 People belonging to different castes are likely to have different attitude towards expenditure. Table 4.13 tries to reveal it. Among all caste groups, Brahmins have tilted to higher expenditure to be followed by Lingayat and Marathas. Hotel workers belonging to Backward Caste are comparatively spendthrift while Muslim workers were ahead of all in spending less.

4.16 USE OF RESIDUAL AMOUNT.

4.16.1 Table 4.14 tells us that as many as 189 (85.91 per cent) remit unspent amount to their family members. It is interesting to note that even with these meagre wages, 40 (18.18 per cent) save, while a small proportion of 2 (0.91) per cent invest the residual amount.

TABLE 4.13
CASTE AND EXPENDITURE.

Sr. No.	Caste	No Expenses	Rs.1 to Rs.20	Rs.21 to Rs.50	Rs.51 to Rs.100	Rs.101 to Rs.150	Rs.151 to Rs.200	All Expended	TOTAL
1.	Marathas	-	18 (43.90) (14.17)	66 (61.68) (51.97)	33 (63.46) (25.99)	7 (70.00) (5.51)	-	3 (37.50) (2.36)	127 (57.72) (100.00)
2.	Brahmins	-	-	3 (2.80) (30.00)	3 (5.77) (30.00)	-	-	4 (50.00) (40.00)	10 (4.55) (100.00)
3.	Lingayats	-	2 (4.88) (20.00)	4 (3.74) (40.00)	3 (5.77) (30.00)	1 (10.00) (10.00)	-	-	10 (4.55) (100.00)
4.	Backward Class	1 (50.00) (4.55)	7 (17.07) (31.82)	10 (9.35) (45.45)	3 (5.77) (13.63)	1 (10.00) (4.55)	-	-	22 (10.00) (100.00)
5.	Muslims	1 (50.00) (6.67)	1 (2.44) (6.67)	9 (8.41) (60.00)	2 (3.85) (13.33)	1 (10.00) (6.66)	-	1 (12.50) (6.67)	15 (6.82) (100.00)
6.	Other Castes	-	13 (31.71) (36.11)	15 (14.02) (41.67)	8 (15.38) (22.22)	-	-	-	36 (16.36) (100.00)
T O T A L		2 (100.00) (0.91)	41 (100.00) (18.64)	107 (100.00) (48.64)	52 (100.00) (23.63)	10 (100.00) (4.54)	-	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.14

NATURE OF WORK AND USE OF RESIDUAL AMOUNT.

Sr. No.	Nature of Work	Senders	Savers	Investors	Mix Users	No Residues	Total
1.	Cooks	33 (17.46) (82.50)	9 (22.50) (22.50)	1 (50.00) (2.50)		3 (37.50) (7.50)	40 (18.18) (100.00)
2.	Waiters	79 (41.80) (85.87)	14 (35.00) (15.72)	1 (50.00) (1.09)	-	3 (37.50) (3.26)	92 (41.82) (100.00)
3.	Washers & Cleaners	40 (21.16) (95.24)	10 (25.00) (23.81)	-	-	-	42 (19.09) (100.00)
4.	Mix Workers	25 (13.23) (83.33)	5 (12.50) (16.67)	-	2 (40.00) (6.67)	1 (12.50) (3.33)	30 (13.64) (100.00)
5.	Supplymen	5 (2.65) (83.33)	1 (2.50) (16.67)	-	-	-	6 (2.73) (100.00)
6.	Managers	7 (3.70) (70.00)	1 (2.50) (10.00)	-	3 (60.00) (30.00)	1 (12.50) (10.00)	10 (4.54) (100.00)
	T O T A L	189 (100.00) (85.91)	40 (100.00) (18.18)	2 (100.00) (0.91)	5 (100.00) (2.27)	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

4.16.2 Among those who send money home (Table 4.14), waiters (41.80 per cent) are on the vanguard, to be followed by washers and cleaners (21.16 per cent) and cooks (17.46 per cent). Among those who save, again waiters (35 per cent) were the leaders, to be followed by washers and cleaners (25.00 per cent) and cooks (22.50 per cent). Thus, we find a functional uniform pattern in these two uses of the residual amount.

4.16.3 Table 4.15 states that between the age groups of 16 to 21 (34.92 per cent) and 22 to 30 (37.04 per cent) are the maximum who send money home while the age groups seem to have broadened to 16 to 45 in case of savers.

4.16.4 Workers who get wages between Rs.101 and Rs.200 per month (Table 4.16) are the leaders in different wage groups who send money home to be followed by the income group of Rs.201 to 300 and Rs.301 to 400 in that order. Higher income groups send money to their family members in a diminishing order. Among those who save, the order seems to be opposite to that analysed in the above.. Those who were in the income bracket of Rs.301 to 400 per month, leading all were followed by those in the wage group of Rs.201 to Rs.300 per month and further in the wage group of Rs.101 to Rs.200 per month.

4.16.5 Table 4.17 reaffirms the analysis of the Table 4.11 that up from uneducated to 7th Standard of schooling, workers in different educational groups send money in

TABLE 4.15
AGE AND USE OF RESIDUAL AMOUNT.

Sr. No.	Age Group	Senders	Savers	Investors	Mix Users	No Residues	Total
1.	Below 15 years	21 (11.11) (100.00)	1 (2.50) (4.76)	-	-	-	21 (9.55) (100.00)
2.	16 to 21 years	66 (34.92) (89.19)	10 (25.00) (13.51)	-	-	1 (12.50) (1.35)	74 (33.64) (100.00)
3.	22 to 30 years	70 (37.04) (87.50)	20 (50.00) (25.00)	1 (50.00) (1.25)	3 (60.00) (3.75)	4 (50.00) (5.00)	80 (36.36) (100.00)
4.	31 to 45 years	24 (12.70) (70.59)	6 (15.00) (17.65)	1 (50.00) (2.94)	2 (40.00) (5.88)	2 (25.00) (5.88)	34 (15.45) (100.00)
5.	46 to 55 years	5 (2.64) (62.50)	2 (5.00) (25.00)	-	-	1 (12.50) (12.50)	8 (3.64) (100.00)
6.	56 to 65 years	2 (1.06) (100.00)	1 (2.50) (50.00)	-	-	-	2 (0.91) (100.00)
7.	Above 65 years	1 (0.53) (100.00)	-	-	-	-	1 (0.45) (100.00)
	T O T A L	189 (100.00) (85.91)	40 (100.00) (18.18)	2 (100.00) (0.91)	5 (100.00) (2.27)	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.10

WAGES AND USES OF RESIDUAL AMOUNT

Sr. No.	Wages (in Rupees)	Senders	Savers	Investors	Mix Users	No Residues	Total
1.	Not determined	1 (0.53) (100.00)	-	-	-	-	1 (0.45) (100.00)
2.	Rs. 1 to 50	-	-	-	-	1 (12.50) (100.00)	1 (0.45) (100.00)
3.	Rs. 51 to 100	6 (3.17) (75.00)	2 (5.00) (25.00)	-	-	-	8 (3.64) (100.00)
4.	Rs. 101 to 200	71 (37.57) (89.87)	9 (22.50) (11.39)	-	-	2 (25.00) (2.53)	79 (35.91) (100.00)
5.	Rs. 201 to 300	58 (30.69) (87.88)	10 (25.00) (15.15)	-	-	2 (25.00) (3.03)	66 (30.00) (100.00)
6.	Rs. 301 to 400	38 (20.11) (84.44)	15 (37.50) (33.33)	2 (100.00) (4.44)	2 (40.00) (4.44)	2 (25.00) (4.44)	45 (20.46) (100.00)
7.	Rs. 401 to 500	8 (4.23) (72.73)	2 (5.00) (18.18)	-	2 (40.00) (18.18)	1 (12.50) (9.09)	11 (5.00) (100.00)
8.	Rs. 501 to 600	6 (3.17) (85.71)	2 (5.00) (28.57)	-	-	-	7 (3.19) (100.00)
9.	Rs. 601 to 1000	1 (0.53) (100.00)	-	-	-	-	1 (0.45) (100.00)
10.	Above Rs. 1000	-	-	-	1 (20.00) (100.00)	-	1 (0.45) (100.00)
		189 (100.00) (85.91)	40 (100.00) (18.18)	2 (100.00) (0.91)	5 (100.00) (2.27)	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.17
EDUCATION AND USE OF RESIDUAL AMOUNT

Sr. No.	Education	Senders	Savers	Investors	Mix Users	No Residues	Total
1.	Uneducated	37 (19.58) (77.08)	8 (20.00) (16.67)	-	-	2 (25.00) (4.17)	48 (21.82) (100.00)
2.	1 to 4 Standard	41 (21.69) (95.35)	5 (12.50) (11.63)	-	2 (40.00) (4.65)	-	43 (19.55) (100.00)
3.	5 to 7 Standard	54 (28.57) (90.00)	15 (37.50) (25.00)	1 (50.00) (1.67)	-	1 (12.50) (1.67)	60 (27.27) (100.00)
4.	8 to 10 Standard	49 (25.92) (84.48)	11 (27.50) (18.97)	-	2 (40.00) (3.45)	3 (37.50) (5.17)	58 (26.36) (100.00)
5.	11 to 12 Standard	5 (2.65) (83.33)	1 (2.50) (16.67)	-	-	1 (12.50) (16.67)	6 (2.73) (100.00)
6.	Undergraduate	3 (1.59) (60.00)	-	1 (50.00) (20.00)	1 (20.00) (20.00)	1 (12.50) (20.00)	5 (2.27) (100.00)
	T O T A L	189 (100.00) (85.91)	40 (100.00) (18.18)	2 (100.00) (0.91)	5 (100.00) (2.27)	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

TABLE 4.18

CASTE AND USE OF RESIDUAL AMOUNT.

Sr. No.	Caste	Senders	Savers	Investors	Mix Users	No Residues	Total
1.	Marathas	119 (62.43) (93.70)	21 (52.50) (16.54)	2 (100.00) (1.57)	2 (40.00) (1.57)	3 (37.50) (2.36)	127 (57.72) (100.00)
2.	Brahmins	2 (1.06) (20.00)	2 (5.00) (20.00)	-	2 (40.00) (20.00)	4 (50.00) (40.00)	10 (4.55) (100.00)
3.	Lingayats	8 (4.23) (80.00)	4 (10.00) (40.00)	-	-	-	10 (4.55) (100.00)
4.	Backward Caste	20 (10.58) (90.91)	3 (7.50) (13.64)	-	-	-	22 (10.00) (100.00)
5.	Muslims	14 (7.94) (93.33)	-	-	-	1 (12.50) (6.67)	15 (6.82) (100.00)
6.	Other Castes	26 (13.76) (72.22)	10 (25.00) (27.78)	-	1 (20.00) (2.78)	-	36 (16.36) (100.00)
	TOTAL	189 (100.00) (85.91)	40 (100.00) (18.18)	2 (100.00) (0.91)	5 (100.00) (2.27)	8 (100.00) (3.64)	220 (100.00) (100.00)

NOTE: Figures in upper parentheses indicate percentages in column and figures in lower parentheses indicate percentages in row.

increasingly more proportion to their families and the same is true with a marginal exception of the workers in the education bracket of 1st to 4th standrd, that they save in increasing proportion. Horizontal reading of the Table indicates that a greater proportion of workers in all the educational brackets send money home rather than saving themselves.

4.16.6 Marathas, workers belonging to other castes, backward class workers and Muslims in that order (Table 4.18) remit money home. While among savers though, Marathas are the highest followed bythe workers of the other castes, Lingayat and backward class workers.