

CHAPTER-IV

ECONOMIC CONDITIONS:

INTRODUCTION:

This chapter focuses attention on economic situation of the powerloom workers at Peth Vadgaon. The economic situation is described here in terms of income, expenditure, savings and indebtedness etc.

It is assumed that the workers earn income through wages and meet expenses on daily necessities. Savings would be almost absent. They would be borrowing some amounts from different sources to meet their needs or non-recurring expenses.

INCOME:

The powerloom workers at Peth Vadgaon received payment on piece rates. They were paid on the basis of how much dhoti, they had produced on a pair of powerlooms. These payments were made weekly. The following table shows the weekly income of powerloom workers.

TABLE 4.1DISTRIBUTION OF WORKERS ACCORDING TO WEEKLY INCOME:

Weekly Income	No. of workers	Percentage
Rs. 31 to 40	1	1.9
Rs. 41 to 50	7	13.2
Rs. 51 to 60	28	52.8
Rs. 61 to 70	7	13.2
Rs. 71 to onwards	10	18.9
Total..	53	100.0

The workers weekly income is divided from Rs. 31 to 71 onwards. Among the workers as shown in the table, majority of the workers had a weekly income between Rs. 51 to 60. The remaining workers had weekly income in the range of Rs. 31 to 50 or 61 onwards.

The workers do not have any other source of income. They do not engage themselves in any subsidiary or part-time job.

The table thus clearly indicates that majority of the powerloom workers at Peth Vadgaon had weekly income of Rs.50/-

and more. In the terms of monthly wages the powerloom workers are getting Rs.200/- and above for their work on powerlooms.

The workers were asked whether they were able to manage within the present salary. The data on this aspect shows that, majority of the workers (51/96.2) were unable to manage their familial and other expenditure in the present salaries, very few workers (2/3.8) were able to manage their needs in their present salary.

All workers use to get annual bonous which is known as "Khushali" in the range of Rs.300 to 400.

RATE OF WEAVING DHOTI:

The powerloom worker's work is piece-rated, so it is worthwhile to understand the rates of weaving dhoti per meter which has variation on the basis of pick-of the dhoti. The following table shows rate of weaving per meter dhoti.

TABLE 4.2RATE OF WEAVING DHOTI PER METER:

Pick	Rate of weaving dhoti per meter
52	15 to 18 Paise
54	15 Paise
56	16 to 18 Paise
60	17 Paise
64	17 to 21 Paise
68	18 to 21 Paise
72	17 to 23 Paise
76	21 Paise

The table 4.2 clearly shows that variation in the rates of weaving one meter dhoti on powerloom. In the powerloom business when the preportion of the pick has greater number then the rate of the weaving one meter dhoti also has high rate with some exception.

Thus the powerloom werker gets wages on the basis of pick on which he is working.

Apart from the workers wages on powerloom, the question was asked whether other elder member in family were working elsewhere, the data on this aspect indicated that majority of the workers family members were engaged in home work *unpaid* (53/62.3) Thus these workers were not having any other income source. The family members of other worker's were mainly engaged in agriculture (20/37.7) and it is natural as Peth Vadgaon is situated in agricultural belt.

Now the data regarding fathers occupation and possession agricultural land is presented in Table 4.3.

TABLE 4.3

DISTRIBUTION OF WORKERS ACCORDING TO FATHERS OCCUPATION AND POSSESSION OF LAND.

Fathers Occupation	Possession of land		
	Yes	No	Total
Farmer	16(100.0)	-	16
Own farm/Farm labour/ Baluthedar	14(93.3)	1(6.7)	15
Worker and others	4(81.0)	17(19.0)	21
Total	34(65.4)	18(34.6)	52*

(*Not applicable to one worker)

The Table indicates that the worker's having their land, were mainly coming from agricultural background.

The table shows that majority of the workers were having agricultural land. The possession of land generally has connection with the occupation of father. In this regard the data have been presented in the above table. The main trend observed from the table is when the worker's parents were engaged in agricultural activities, they have land, whereas when the workers parents were engaged in non-agricultural activities (i.e. working on powerloom and other activities.) they were not having land to a greater extent. Thus the relation between occupation of earlier generation and possession of land can be clearly seen from the above table. Majority of the workers (30/88.2) having their non-irrigated land and the remaining workers were having both types of land.

Among the workers having agricultural background, most of the workers (25/34 i.e. 73.5) having their land upto 2 acres. The remaining workers (8/34 i.e. 23.5) having their land of 3 to 6 above acres. Only 1 workers had land above 7 acres.

In general it may be noted here that majority of the workers in the sample of study had agricultural background. But the data on type of land and area of land indicates that the workers had non-irrigated land and that too upto 2 acres. So the workers were unable to maintain wholly on agriculture and they had accepted work on powerloom for their livelihood.

The workers were asked about monthly income from the elder family members. The data on this aspect is presented in Table 4.4.

TABLE 4.4.

DISTRIBUTION OF WORKERS ACCORDING TO MONTHLY INCOME
OF FAMILY MEMBERS

Monthly Income	No. of Workers	Percentage
Upto 200 Rs.	12	22.6
201 to 400	5	9.4
401 to 500	3	5.7
No Income	33	62.3
Total.	53	100.0

As shown in table 4.4 the largest numbers of workers (62.3) have no monthly income, as they are not engaged in any occupations. Among the remaining the large percentage of the workers family members (22.6) had a monthly income upto Rs. 200/- which shows low level of income. Apart from that only 8 workers family members had more than Rs.200/- monthly income.

In short, the powerloom weavers at Peth Vadgaon are the only bread-earners on a greater scale and in only few families there are other members who are employed. The monthly income in those cases was also not very high.

Taking into assumption that the savings of the workers may be related to income, the information regarding this aspect is presented in Table 4.5.

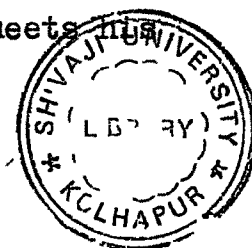
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TABLE NO. 4.5DISTRIBUTION OF WORKERS ACCORDING TO WEEKLY INCOME
AND MONTHLY SAVING

Weekly Income	Monthly Saving			Total
	Rs. 25-50	Rs. 71-80	No/Saving	
Rs. 31-40	-	-	1 (100.0)	1
Rs. 41-50	-	-	7 (100.0)	7
Rs. 51-60	1(3.6)	-	27 (96.4)	28
Rs. 61-70	1(14.3)	-	6 (85.7)	7
Rs. 71-onwards	2(20.0)	2(20.0)	6 (60.0)	10
Total..	4(7.5)	2(5.7)	47(86.8)	53

The above table clearly indicates the relation between weekly income and monthly saving. Majority of the workers were not having any savings. Amongst the workers who had saving, they were mainly from higher weekly income. When the data was seen in details for those who have savings, it shows that when the weekly income was less, the monthly saving was also less and when weekly income was higher, monthly salary was also higher.

One of the most crucial aspect of economic conditions is savings. Every individual earns a livelihood, meets



expenses on daily needs. At the same time, he has to save some amount of his earnings for exigencies, non recurring expenses or future. This is an ideal economy. In practice it is not possible for every individual to spare and save, some just some how meet two ends of income and expenses. Some others save and still other run into deficit.¹

The data on the aspect of saving alongwith marital status is presented in Table 4.6.

TABLE 4.6

DISTRIBUTION OF WORKERS ACCORDING TO MARITAL STATUS
AND SAVING:

Marital Status	Saving		Total
	Yes	No	
Unmarried	2 (28.6)	5 (71.4)	7
Married	4 (8.7)	42(91.3)	46
Total..	6 (11.3)	47(88.7)	53

When the workers were asked a direct question about their savings, most of the workers reported no regular savings (88.7). Only 6 (11.3) workers had savings.

When the savings among the work-ers was taken into account alongwith marital status of the workers, we found that, unmarried workers had saving, converly married workers had no saving. The reason for this trend is that the familial responsibilities and number of family members is increased due to the marital status and they were unable to save the amount.

The marital status is one of the factors influencing on the monthly expenditure of workers. To analyze this kind of relationship the data are presented in Table 4.7.

TABLE 4.7

DISTRIBUTION OF WORKERS ACCORDING TO MARITAL STATUS
AND TOTAL MONTHLY EXPENDITURE

Marital stuuatus	Expenditure		
	Rs. 100-300	300-400	Total
Unmarried	6 (85.8)	1 (14.2)	7
Married	34 (73.9)	12 (26.1)	46
Total..	40 (75.5)	13 (24.5)	53

Among the table 4.7 the amount of expenditure was grouped into two broad categories like Rs. 100-300/- and Rs.301-400/R

When the total monthly expenditure were ~~not~~ seen in relation to marital status of the workers, we find that most of the unmarried workers were having monthly expenditure of Rs. 100 to 300/- Conversely most of the married workers (26.1) having monthly expenditure of Rs. 301 to 400/-.

In short, the expenditure of unmarried workers is comparatively less whereas the expenditure of married workers is comparatively more when the data were analyzed in details, it showed that all the unmarried workers were staying alone at Peth Vadgaon and so their expenditure was less.

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The workers were asked about the monthly expenditure The data on this aspect alongwith monthly income are presented in Table 4.8.

TABLE 4.8

DISTRIBUTION OF WORKERS ACCORDING TO
MONTHLY INCOME AND EXPENDITURE:

Monthly Income	Monthly Expenditure			Total
	Rs. 100-200	201-300	301-400	
Rs. 124-200/-	2 (25.0)	4 (50.0)	2 (25.0)	8
Rs. 204-280/-	5 (14.3)	22(62.8)	8 (22.9)	35
Rs. 284 above	1 (10.0)	6(60.0)	3 (30.0)	10
Total..	8 (15.1%)	32(60.4)	13 (24.5)	53

When the worker's were asked about the monthly expenditure on different basic human needs and wants, majority of the worker's were not able to give specific details. A probable reason might be that the workers, whether illiterate or educated, do not take keen interest in keeping itemwise expenditure per month.

Among the workers, a majority of the workers (60.4) belonged to the expenditure category of Rs. 201 to 300/-. The remaining workers were spending Rs.300 to 400/- and Rs.100 to 200/- per month.

The monthly income of workers was noted with multiplication by four to weekly income. When the income and expenditure - categories are analysed with their relation then it can be noted that in general majority of the workers were having parallel income expenditure brackets. For the remaining workers some were spending more than their income while others were saving the amount by spending less than income.

The workers were not having savings. On this background it was assumed that workers must be taking loans at the time of difficulties. So the reasons for taking loan were asked to the workers. The data revealed that the most of the workers have taken loan for their familial expenditure, weekly marketing

etc. Again some workers have taken loan due to their illness and marriages in their families.

Majority of the workers (33 from the sample of study had taken loan. Amongst the loan taking workers most of them (30/900) had borrowed Rs. 100 to 3000/-. Only few (3/9.0) workers had taken loan above Rs. 3000/-.

After taking the note of reasons and amounts of loan, the relation between source and amount of loan is presented in Table No. 4.9.

TABLE 4.9

DISTRIBUTION OF WORKERS ACCORDING TO SOURCE OF LOAN AND AMOUNT OF LOAN

Source of Loan	Amount of Loan		
	Rs. 100 to 1000/-	Rs. 1001 to above	Total
Bank	4 (44.4)	5 (55.6)	9
Bhissi	1 (50.0)	1 (50.0)	2
Relative	-	2 (100.0)	2
Factory owners	19 (95.0)	1 (5.0)	20
Total..	24 (72.7)	9 (27.3)	33*

(* 20 workers had not taken loan.)

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The above table shows the source of loan and the amount of loans the worker had taken. The workers had trapped four different sources for taking loan, i.e. Bank, Bhissi, Relatives and factory owners. The amount of the loan has been classified into two categories. Amongst the workers who had taken loan, most of the workers had taken loan in the range of Rs. 100 to 1000/- and the remaining workers had taken loan from Rs. 1001 to above. The factory owners and Banks are the two major sources for taking loan. The crucial fact is that the workers had taken loan from the factory owners have not charged any interest and so they had preferred this source. The factory owners have given Rs. 100 to 1000/- without interest. Again Bhissi is the private institution among the workers and they have taken loan from it also. 9 workers had taken loan from the Bank. Bank and Bhissi have charged interest in the range of 14 to 22 percent on the amount of loan.

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REFERENCE

1. Patil R.B. : " A Study of Socio-economic conditions
of the Workers In A Textile Mill "
P.66