

CHAPTER - V

AN ANALYSIS OF THE SOCIO-ECONOMIC CONDITIONS OF
THE WORKERS IN SHREE DATTA SHETAKARI SAKHAR
KARKHANA LIMITED, SHIROL.

- 5.1 Size of family
- 5.2 The attitude of the workers towards family planning
- 5.3 Landholder and landless families
- 5.4 Salaries of the workers
- 5.5 Expenditure pattern of the workers
- 5.6 Pattern of habit expenditures
- 5.7 Indebtedness of the workers

-: C H A P T E R - V :-

THE ANALYSIS OF THE SOCIO-ECONOMIC CONDITIONS OF
THE WORKERS-PART II

In the preceding chapter, we concentrated our attention on the analysis of the social conditions of the workers in the factory. We have seen that the workers do not belong to an homogeneous group but to heterogeneous groups. They belong to different social strata, yet they live and work in harmony. In what follows we try to analyse critically their economic and social conditions.

5.1 SIZE OF FAMILY :

We start with the discussion of the size of their respective families, as the income-expenditure relationship depends largely on the number of members of the families. The following table gives an idea about the distribution of the selected workers according to the size of their families.

Table No. 5.1 : Distribution of the Respondents
according to their size of families.

Sr. No.	Range of the size of families	No. of the Respondents	% to the total Respondents
1.	1 - 4	24	21.82
2.	5 - 8	55	50.00
3.	9 - 12	23	20.91
4.	13 - 16	7	6.36
5.	Above 16	1	0.91
TOTAL		110	100.00

The table above reveals that 50% of the total workers interviewed are having the members between the range of 5 to 8. This range could be considered as middle sized families, next comes the group of families having members between the range of 9 to 12 only. 20.91% of the total belong to this size group of the families. We also come across the workers whose families belong to the size group of 13 to 16, however, their number seems to be insignificant. If, we club together the families having the members between the range of 9 to 16 and above, their total number works out to be below 1/3rd of the

workers interviewed. Further we observe that little less than 3/4th of the workers belong to the size group of the families having members between the range of 1 to 8. We therefore, conclude that a large majority of the workers prefer to have nuclear families having limited number of the members. Even though the workers hail from the villages, they are not interested in keeping ties with their original families. Thus, it seems that the process of disintegration of joint families has been started even in the rural areas and it may soon gather momentum with the increasing exodus of rural population for seeking non-agricultural employment. Even the process of the disintegration aggravates this trend towards nuclear families in the rural areas, too. Incidentally, we take note of the fact that the total number of the workers' families are exactly divided between 50.50% belonging to joint and nuclear families. However, the trend of the workers to have limited size of the family seems to be more pronounced.

5.2 THE ATTITUDE OF THE WORKERS TOWARDS THE FAMILY PLANNING.

As noted above, a little less than 3/4th of the total workers are interested in limiting the size

of their families, by adopting the family planning measures. The following table gives the percentage distribution of the workers according to those who practice family planning and those who do not. A little more than 50% of the workers have undergone tubectomy. It is strange to note that the male members of the families are unwilling to undergo tubectomy. The male members, who have undergone this method of family planning number only three. The number of the female members, who have undergone tubectomy amounts to 54%. The percentage of the female members to the total number of the members who have practiced family planning comes to 49.09%. Hence, the whole responsibility of family planning seems to have been thrust upon the shoulders of the female members. However, a little less than 50% of the total workers seem to be unfavourable towards family planning, as they do not practice any family measures (refer the following table No. 5.2).

Table No. 5.2 : Distribution of the workers according to those who have practical family planning and those who did not.

Sr. No.		No. of the Respondents	% to the total Respondents
1.	Male	3	2.73
2.	Female	54	49.09
3.	No Family Planning	53	48.18
TOTAL		110	100.00

5.3 LAND HOLDER AND LANDLESS FAMILIES :

Table No. 5.3 : Showing the distribution of the workers according to those who own land and those who do not.

Sr. No.	Type of Family	No. of the Respondents	% to the total Respondents
1.	Land holder	82	74.55
2.	Landless	28	25.45
TOTAL		110	100.00

As we noted somewhere in the earlier chapters, the workers in the factory are recruited mainly from the

surrounding villages of the factory. Similarly, looking to the background of the workers, we come across a large majority of the workers comes from the agricultural families. We observe from the above table no. 5.3 that 3/4th of the workers interviewed are having their landholdings at their respective villages. During the off season of the factory, they go back to their villages and engage themselves in farming operations. While conducting the interviews the workers reveal deep rooted consciousness about their titles in their agricultural holdings. It is but natural that they desire to have ownership rights in their landholdings unimpaired as agricultural holdings support their non-farming incomes. The remaining 1/4th of the workers do not own agricultural holdings and as such they should be regarded as landless agricultural labourers. These workers also go back to their villages during the off season of the factory. They have to work on the fields of others and eke out their livelihood during the off season. Thus, all the workers interviewed derive their incomes partly from the employment in the factory and partly from employment on the farm. As these workers are employed through out the year their money incomes, though we did not make an attempt

to estimate their annual money incomes from farms and non-farms sources, have increased considerably.

5.4 SALARIES OF THE WORKERS :

The total number of the workers interviewed are divided into 4 categories, according to different ranges of salary (See below table no. 5.4).

Showing the number of the workers and their percentages to the total workers falling into different salary ranges :

Table No. 5.4 : Showing the number of workers falling into different salary ranges and their percentages to the total number of workers.

Sr. No.	Range of the Salary (in Rs.)	No. of the Respondents	% to the total Respondents
1.	600 - 800	8	7.27
2.	801 - 1000	89	80.91
3.	1001 - 1200	10	9.09
4.	1201 - 1400	3	2.73
TOTAL		110	100.00

The minimum salary paid to the workers is Rs. 600 (inclusive of D.A., P.F., F.P.F.) per month.

A very small number of the workers receive their salaries varying between the range of Rs. 600 to 800 a month, their percentage amounts to just 7.27 to the total number of the workers. We observe the concerning table that little more than 3/4th of the workers (80.91% to be exact) fall in the income group of Rs. 801 to 1000 per mensum. The workers who draw their salaries ranging between Rs. 1001 to 1200 and Rs. 1201 to 1400 per mensum together form just 11.82%. We are observe from the table that the management of the factory has made an attempt to reduce the disparities in respect of salaries of the workers, as a great majority of the total workers falls into the income group of Rs. 801 to 1,000/- .

Foregoing discussion regarding salaries of the workers cannot be complete unless we make a reference to bonus which they receive. An important element in the total wage income or the total earning of the workers is bonus, which today is demanded by the trade unions as a sacred right of labcur. Indeed, bonus disputes constitute a high percentage of all industrial disputes. Though there are different expert opinions as regards the nature of the bonus paid to the workers by the management, we do not intend to discuss here the different aspects of bonus as it falls outside of the scope of the study.

Table No. 5.5 : Showing the distribution of the workers as between different ranges of Bonus.

Sr. No.	Ranges of Bonus (in Rs.)	No. of the Respondents	% to the total Respondents
1.	500 - 1000	25	22.73
2.	1001 - 1500	17	15.45
3.	1501 - 2000	22	20.00
4.	2001 - 2500	29	26.37
5.	Above 2500	17	15.45
TOTAL		110	100.00

A minimum bonus received by the workers in the factory amounts to Rs. 500/- per annum. A little less than 1/4th of the workers receive the bonus ranging between Rs. 500 to 1000 per annum. Another range of bonus starts from Rs. 1,001 to 1,500. Only 15.45% of the total workers receive bonus, falling in this range. A little less than 50% of the workers receive their bonus ranging between Rs. 1,501 to 2,000 and Rs. 2,001 to 2,500. Of course, there are workers who receive Rs. 2,500 and above as the bonus whose percentage share works out to be just 15.45% in the total number of the workers.

Now a days bonus should not be considered merely as an ex gratia payment through the generosity of the management. It should be regarded as a real share in profit, rightfully due to labour for its efforts in helping to produce the profit. Some economists considered bonus as only a belated acknowledgement on the part of the management in its attempts to fill gap between wage, it pays its workmen and living wage it should pay. The payment of bonus may serve the function of bridging the gap between the living wages, they ought to receive and the actual wages, they receive of bonus is not deferred wage, however for that would imply that, it had to be paid before dividends. Nor is it profit sharing, for it must bear some relation to wages. But it has to be paid out of profits, and if the industry does not show a surplus it is not bound to pay any bonus. Thus a bonus has come to imply additional income for the workers and although the amount of bonus and the time when it is paid is uncertain, it has become an important adjunct to the workers' income. So far the factory has paid 25% of the aggregate annual salary of each worker as a bonus. By and large, the amounts received by the workers as a bonus seem to be satisfactory. The workers are also satisfied with existing amount of

bonus they receive. The management of the factory also takes liberal view as far as the payment of bonus is concerned. The additional payment in the form of bonus to the workers may act as an incentive to work hard and add to profits of the factory.

5.5 EXPENDITURE PATTERN OF THE WORKERS :

After having discussed the structure and different elements that constitute the total emolument of the workers, we now turn our attention to the analysis of their expenditure pattern. We have classified the workers according to the different ranges of monthly expenditure which are given in the following table :

Table No. 5.6 : Showing the expenditure pattern of the workers.

Sr. No.	Ranges of Expenditure (in Rs.)	No. of the Respondents	% to the total Respondents
1.	500 - 700	37	33.64
2.	701 - 900	15	13.64
3.	901 -1100	15	13.64
4.	1101 - 1300	11	10.00
5.	1301 - 1500	18	16.36
6.	1501 - 1700	7	6.36
7.	1701 - 1900	4	3.64
8.	Above 1900	3	2.73
TOTAL		110	100.00

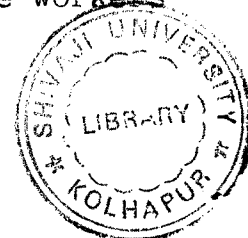
The above table points out that there are workers whose total expenditure varies between Rs. 500 to 700 per mensem. The workers who fall in this range of expenditure number 37 and their proportion to the total number of the workers forms to be highest (33.64%). It can be noticed that the workers falling under the to succeeding ranges of expenditure i.e. Rs. 701 to 900 and Rs. 901 to 1,100 are exactly equal in number (15 each) and their respective percentages to the total number of the workers works out to be the same i.e. 13.64. Only 10% of the workers fall in the next range of expenditure i.e. Rs. 1,001 to 1,300. The declining trend of the workers with the raising range of expenditure seems to have been broken with the range of expenditure varying between Rs. 1,301 to 1,500. The number of the workers falling in this range amounts to 18 and their percentage to 16.36. A rather high percentage of the workers belonging to this range of expenditure could be attributable to the large size of families. The larger the number of the members of the families, the greater would be a monthly expenditure on basic necessities. Sometimes the larger expenditure are induced by the greater total emoluments of the workers. The number of the workers again goes on falling inversely with the rise in total expenditure of the workers who spend between rather a wide range of Rs. 1,501 to 1,700 and Rs. 1,701 to 1,900.

and Rs. 1,900 and above per month. They number just 14 and taking the aggregate number, they form just 12.72% to the total workers. Out of the total number of workers 37.28% fall in the category of the monthly expenditure ranging between Rs. 500 to 1,500.

After having discussed very broadly the distribution of the workers as between the different ranges of monthly expenditure, we turn our attention towards the pattern of expenditure on different items, which constitute the standard of living of the workers. Such items are as follows :

5.5.1 Expenditure of food :

As it is generally observed, the workers give the top priority to food in their budgets. The smaller and incomes of the workers, the larger would be the proportion of expenditure on food items. We come across the workers whose expenditure on food ranges between a wide range of Rs. 26 and Rs. 500 a month, a little less than 1/3rd of the workers spend up to Rs. 100 out of their income on food. A little more than 50% of the workers spend Rs. 101 and above to Rs. 400 a month on food. Of course, there are workers



whose expenditure on food exceeds Rs. 400 a month, but their percentage amounts to less than 10% in the total number of the workers. (refer table no. 5.7).

5.5.2 Expenditure on Vegetables :

Another food item^{on} the basis of which the workers can be divided into the various categories of expenditure on vegetables ranging between Rs. 11 to 25 and Rs. 301 to 350. It can be observed from the table No. 5.7, that 3/4th of the workers (74.54%) spends on vegetables varying between Rs. 11 to 150/- per mensem. The remaining workers who constitute just 25.46% of the total number, spend on vegetables exceeding Rs. 151 and below Rs. 350 per month. It seems from the percentage distribution of the workers by different ranges of expenditure on vegetables, that a large proportion of the workers spend smaller proportion of their incomes on vegetables, as compared to the proportion of their expenditure on food grains.

5.5.3 Expenditure of Fuel :

Fuel is an another important item of consumption of the workers. There seems to be a large majority of the workers (92.72%) whose expenditure on fuel does not

exceeds Rs. 100 a month. A very negligible number of the workers spend on fuel between Rs. 151 to 200 and Rs. 301 to 350. As the expenditure on fuel is related to the size of the family, the greater the number of the members of the family, the larger would be the proportion of expenditure on fuel. It varies with the size of the family, however in majority of the cases, we do not find the expenditure on fuel exceeding Rs. 150/- a month.

5.5.4 Expenditure on Milk :

Still another essential item of the consumption is milk. Milk being animal product, it contains high proteins as compared to other items of food. The larger the proportion of milk in the consumption baskets of the workers, the greater would be their efficiency of work. However, we observe from the **table** that a large majority of the workers does not afford to spend on it exceeding Rs. 150 a month. We come across the workers whose expenditure on milk falls within the lower range of Rs. 11 - 25 and within the upper range of Rs. 300 - 400/-. However, their numbers falling within each group are quite negligible (two in each). The number of the workers, consequent upon their relatively

percentage shares in the total number of the workers, goes on increasing with the ascending range of expenditure on milk. There seems to be a cluster of the workers spending on milk, ranging between Rs. 26 to 150 per month. Their cumulative percentage to the total number of the workers works out to be 89.09. If we consider the consumption of milk as one of the indicators of standard of living of the workers, we notice that a majority of the workers (exceeding 90%) have not improved their standard of living, as their monthly expenditure does not exceed Rs. 150/-. We may conclude from this that either the workers have not changed their food habits, i.e. they have not yet shifted from the consumption mainly of cereals to animal products, or the wages they receive do not allow them to spend an increasing proportion of their income on milk.

5.5.5 Expenditure on medicine and health care :

Now a days an expenditure on medicine and health care has become regular feature of the worker's family budget. Since the workers have to work in the polluted air condition inside the factory, they are susceptible to various types of frequent illness. The

whole number of the workers could be split-up into different categories, whose expenditure on medicine and health care varies between Rs. 0 - 10 and Rs. 150 - 200 per month. However, we could find out that a large number of the workers being clustered in the two expenditure slabs, viz., Rs. 11 - 25 and Rs. 26 - 50/- , since their relative shares taken together to the total number of the workers works out to be 64.55%. A very small number of the workers which constitutes 17.27% spends above Rs. 75 and below Rs. 150 on medicine and health care. By considering the different slabs, we may conclude that the workers do not suffer from serious diseases which require relatively large and regular expenditure on medicines.

5.5.6 Expenditure on Clothing :

Clothing is generally non-recurring item of expenditure in the family budget of workers. However, we have made an attempt to estimate an average monthly expenditure of the workers on clothes. It seems that, in majority of the family budgets of the workers monthly expenditure does not exceed Rs. 50/-, 63.63% of the workers spend on an average ranging between Rs. 11 and

Rs. 50/-. A mention should be made that there are workers who spend Rs. 0 - 10 on clothing per month. The per-centage of such workers' families amounts to 17.27. In comparison with the proportion of expenditure on other items discussed above, the proportion of expenditure on clothing seems to be quite lower. Even though the expenditure on clothing in absolute terms seems to be higher, in majority cases it forms negligible proportion of their total expenditure.

5.5.7 Expenditure on Education :

Coming in contact with the white colour workers in the factory, these workers aspire for primary, secondary education for their sons and daughters. As such, they have to spend on purchase of books, note-books and other stationary. Because of the government policy of free education to economically backward classes (E.B.C.) , the majority of them are not expected to pay the tuition fees. They are expected to pay only examination and library fees, so in majority of cases, i.e. 62.71% of the workers, expenditure on education does not exceed Rs. 50 per mensem. A very small number of the workers spends on education of their children ranging between Rs. 51 and Rs. 150/-. It is interesting to note that nearly 1/3rd of the workers (30.90%) do not incur any

expenditure on education. The reasons why they do not spend on education are (i) some of them do not have issues, (ii) some have issues but they are under age (below 6 years) and (iii) some have children falling in the age group of 6 to 14 years for which atleast primary education is compulsory, but they dropped out in the middle. Hence, no expenditure on education. On the whole a negligible proportion of income is being spent on education by the workers.

5.5.8 Expenditure on wages to other labourers : -----

As stated earlier some of these workers maintain their links with their respective villages and pursue the agricultural and allied activities such as dairy. They have to hire casually the farm labourers. For hiring these workers, they have to make a payment of wages to others. The number of such workers is less than half of the total workers. More than half i.e. 65.46% are not hiring manual labourers and as such there is no question of payment of wages.

5.5.9 Expenditure on Entertainment, Festival and Religious Ceremonies. -----

Expenditure on these cultural activities for could be regarded as non-recurring. However, we have

tried to estimate average monthly expenditure on these counts by the workers in Table No. 5.7. We observe that 89.09% of the workers spend upto Rs. 50 on entertainment and 91.81% spend on observing festivals and performing religious ceremonies upto Rs. 50 per month.

5.5.10 Expenditure on Repayment of Loans :

Out of the total number of the workers interviewed 63 (57.27%) are in debt. They have to repay their loans through monthly instalment deducted directly from their salaries. The range of instalment paid by the workers varies between Rs. 51 and Rs. above 500 per month. It seems that a number of workers who are in debt is evenly spread as between different ranges of monthly instalments. A large majority, however, pays monthly instalment which exceeds Rs. 150/- (Refer row No. 11 of Table No. 5.7). A noteworthy feature is that 42.73% of the workers do not borrow loans from the different sources. This is an indicative of their sound financial position which is attributable to their supplementary sources of income such as agricultural, dairying and employment of their close relatives.

5.5.11 Savings :

It is worthwhile to take note of the fact that the cent percent of the workers do save a part of

Sr. No.	Items of Expenditure	00	301-350	351-400	401-450	451-500	Above 500	Total
1.	Food	0)	5 (4.55)	7 (6.36)	2 (1.82)	7 (6.36)	2 (1.82)	110 (100)
2.	Vegetables)	2 (1.82)	-	-	-	-	110 (100)
3.	Fuel		3 (2.73)	-	-	-	-	110 (100)
4.	Milk		-	2 (1.82)	-	-	-	110 (100)
5.	Medicine and Health Car		-	-	-	-	-	110 (100)
6.	Clothing		-	-	-	-	-	110 (100)
7.	Education		-	-	-	-	-	110 (100)
8.	Wages to Labours.		-	-	-	-	-	110 (100)
9.	Entertainment		-	-	-	-	-	110 (100)
10.	Festival Religious Ceremonies		-	-	-	-	-	110 (100)
11.	Repayment Loan		2 (1.82)	3 (2.73)	7 (6.36)	3 (2.73)	7 (6.36)	110 (100)
12.	Savings		-	2 (1.82)	-	-	-	110 (100)

NOTE : Expenditure ranges.

their monthly income varying between Rs. 10 and Rs. 400/-. 9/10th of the workers' savings fall in to the ranges varying between Rs. 51 and Rs. 250 per month. These savings are done either with a view to meeting unforeseen contingencies or for carrying out definite plan in future such as construction of a house or performing the marriage ceremonies of either a son or a daughter. The regular savings individual workers indulge in, could be attributed to the expansion of banking facilities in the rural areas and the constant publicity regarding the different types of media through which savings could be mobilised undertaken by these banking institutions.

5.6 HABIT EXPENDITURE :

Discussion on expenditure pattern of workers especially of industrial workers can not be complete unless a reference is made and is included in their total expenditure, to the expenditure on different habits. The different habits which workers indulge in, are smoking, chewing of pan and tobacco, lottery, hotelling, pictures, gambling and drinking. Among these, smoking hotelling and chewing of pan and tobacco are the most common to the workers with the exception of a very few workers whose monthly expenditure on individual habit exceeds

Rs. 50 a month. Cent percent of the workers, who have addicted to either one of these habits fall in the expenditure range group varying between Rs. 10 to 50/- . It is conspicuous to note that only 4 workers who conceded that they drink regularly and spend on drinks. This is today totally unbelievable. The present author being local person, observes that mostly cent percent of the workers do take country liquor every day regularly. As such their spending on drinks must be absorbing a large chunk of their monthly wages. We can not make an estimate of the extent to which they spend on satisfying their drinking habit, for they showed an irresistible reluctance to even concede that they drink regularly. Hence, we may conclude, though not evident from the table based on questionnaire administered to the workers, that the drinking habit among the workers seems to have been wide spread and as such, it occupies the top most position in the scheme of consumption priorities of the workers.

5.7 INDEBTEDNESS OF THE WORKERS :

While discussing the expenditure pattern of the workers, we have mentioned that more than 1/2 of the workers are in debt. They have borrowed loans from

different agencies. 80% of the workers who are in debt have borrowed from their "Employees' Co-operative Credit Society", the remaining 20% of the workers have resorted to the private agencies such as money lenders, friends and their relatives and Nationalised Commercial Banks. It is gratifying to note that nearly half of the workers (42.73%) are free from the shackles of indebtedness and those who have borrowed have resorted to institutional agencies rather than private agencies. (See the following table).

Table No. 5.8(A) : Showing the percentage distribution of the workers who have borrowed loans from different agencies.

Sr. No.	Sources of Loans	No. of the Respondent	% to the total No. of borrowed Respondents	% to the total Respondents
1.	Money lender	2	3.17	1.82
2.	Friends and Relatives	2	3.17	1.82
3.	Co-operative Credit Society	50	79.37	45.45
4.	Commercial Banks	5	7.94	4.55
5.	Both Co-operative and Banks	4	6.35	3.63
6.	Total No. of Borrowed	63	100.00	57.27
7.	Not Borrowed	47	-	42.73
TOTAL		110	100.00	100.00

The extent of loan borrowed by the workers varies between Rs. 1,000 to 1,500/-. 1/3rd of the workers seems to have borrowed rather heavily, as the extent of their loans vary between Rs. 10,000 to 15,000/-. Nearly 62% of the workers are distributed among the borrowing slabs ranging from Rs. 2,001 to 10,000, considering the lump-sums of the loans borrowed by the workers and their distribution as between the different borrowing slabs. It can be observed that, most of the loans have been borrowed for, constructing house, development of agriculture and celebration of marriages. 84.12% of the workers fall in these categories of purposes for which they have borrowed. It is truly heartening to note that the workers do not borrow for satisfying their consumption requirements. That means the income derived from both service and agriculture are sufficient to meet their consumption expenditure. The borrowings in fact are for creation of durable assets such as residential houses, digging of wells etc. Of course, we do come across a very rare instances in which borrowing have been for the purchase of consumer durable goods such as motor cycles and repayment of old loans at the same time. We did meet the workers who have borrowed loans but did not specify the purposes for which they have borrowed, but

the number of such worker is quite negligible.

Table No. 5.9(B) : Showing purpose-wise percentage distribution of the borrowers.

Sr. No.	Loan Purposes	No. of Respondents	% to the total borrowed Respondents.	% to the total Respondents
1.	Housing	24	38.10	21.18
2.	Agricultural Improvements	14	22.22	12.73
3.	Marriage Ceremonies	15	23.81	13.64
4.	Repayment of old loans	1	1.59	0.91
5.	Motor Cycles	2	3.17	1.82
6.	Others	7	11.11	6.36
	Total No. of Borrowed	63	100.00	57.27
7.	No Borrowed	47	-	42.73
	TOTAL	110	100.00	100.00

By looking at the above table relating to their incomes and borrowings and from foregoing analysis

of income expenditure and borrowings, we may arrive at the following conclusions :

1. The money incomes of these workers have improved over their money incomes prior to their appointments in the factory.
2. Even though, they remain unemployed during the off seasons of the factory, they supplement their incomes by pursuing the agricultural and allied activities at their native places.
3. The aggregate incomes are in excess of consumption expenditure which is evident from their regular savings, though meagre.
4. As a result of employment in the factory and consequent upon it, the higher levels of income have definitely improved their standard of living when compared to that of their counterparts in the agricultural sector.
5. Lastly, most of the workers have been taking advantage of institutional credit facilities for their material benefits and creation of productive assets as well.

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