

CHAPTER - IVINCOME EXPENDITURE PROFILEINTRODUCTION :

To study the income profile of the drivers, we have taken into consideration the paysheet of drivers for the month of June, 1988. One of the samples drivers did not get any salary in that month because he was found unfit mediacally. As a result the data relate to 75 drivers.

BASIC PAY :

The total amount of basic pay of the 75 drivers was Rs. 34198 giving the average basic pay of Rs. 455.98.

DEARNESS ALLOWANCE :

The sample drivers received the average dearness allowance of Rs. 937.04.

OTHER ALLOWANCES :

The sample drivers received on the average Rs. 51.50 as house rent, 73.40 as route allowance, Rs. 19.23 as kilometerage allowance, Rs. 130.66 as overtime allowance, Rs. 25.58 as night out allowance, Rs. 18.20 as medical allowance.

It is therefore, clear that the average monthly income of the sample drivers turns out to be Rs. 1723.74.

From this monthly income the average deductions are as under. :

Items	Amount (Rs.)	Percentage
Family pension contribution	12.84	01.56
Provident fund	95.25	11.60
Repayment of provident fund advance	197.16	24.10
Co-operative Bank deductions	347.70	42.51
Co-operative society deductions	66.40	08.11
C.T.D.	27.86	03.40
Profession Tax	19.33	02.36
Festival advance	32.00	03.91
Welfare fund	02.00	00.24
Insurance	09.28	01.13

The average deductions turn out to be Rs. 817.89.
Therefore, the average take home pay (net pay) of the sample drivers comes to be Rs. 910.05.

TABLE NO.4.1CLASSIFICATION OF DRIVERS BY THEIR NET PAY PER MONTH

<u>Net pay (Rs.)</u>	<u>No. of drivers</u>	<u>Percentage</u>
100 to 300	05	06.66
301 to 500	11	14.66
501 to 800	19	25.33
801 to 1000	12	16.00
1001 to 1250	13	17.33
1251 to 1500	08	10.66
1501 to 1750	02	02.66
1751 to 2000	02	02.66
Above 2000	03	04.00
Total	75	100.00

In table No. 4.1 we have given classification of drivers by the range of net pay. It is seen that 25.33% of the sample drivers take a net pay of Rs. 501 to 800. 16% of sample drivers take a net pay of Rs. 801 to 1000 and 17.33% of the drivers take a net pay of Rs. 1001 to 1250. Similarly, 10.60% of the drivers take a net pay of Rs. 1251 to 1500. We therefore, can say that the proportion of drivers taking a net pay less than Rs. 1000 is about 63%.



TABLE NO.4.2CLASSIFICATION OF DRIVERS BY INCOME FROM OVERTIME ALLOWANCE

<u>Income from overtime allowance</u>	<u>No.of drivers</u>	<u>Percentage</u>
Less than Rs. 100	30	40.00
Rs. 101 to 200	07	09.33
Rs. 201 to 300	04	05.33
Rs. 301 to 400	02	02.66
Rs. 401 to 500	04	05.33
Rs. 501 to 600	03	04.00
Rs. 601 to 700	00	00.00
Rs. 701 to 800	02	02.66
Above Rs. 800	01	01.33
No income from overtime	22	29.33
Total	75	100.00

We also tried to classify the drivers by the range of overtime allowance per month. It is seen that about 50% of the drivers reported that their overtime allowance per month was not more than Rs. 200. About 30% of the drivers reported that they did not get overtime allowance.

TABLE NO.4.3CLASSIFICATION OF DRIVERS BY DEDUCTIONS IN PAY

<u>Range of Deductions</u>	<u>No. of Drivers</u>	<u>Percentage</u>
Rs. 100 to 500	12	16.00
Rs. 501 to 1000	37	49.33
Rs. 1001 to 1500	20	26.66
Rs. 1501 to 2000	03	04.00
Less than Rs. 25	03	04.00
<u>Total</u>	<u>75</u>	<u>100.00</u>

Table No. 4.3 gives classification of drivers by range of monthly deductions from their wages. It is seen that almost 50% of sample drivers have to face monthly deductions in the range of Rs. 500 to Rs. 1000 per month.

TABLE NO.4.4CLASSIFICATION OF DRIVERS BY LAND HOLDING

<u>Land Holding</u>	<u>No. of Drivers</u>	<u>Percentage</u>
Yes	37	48.68
No	39	51.31
<u>Total</u>	<u>76</u>	<u>100.00</u>

We also tried to find out the proportion of drivers owning agricultural land. It is clearly seen from data in Table No. 4.4. that almost 50% of drivers own some agricultural land whereas remaining 50% of drivers are landless.

TABLE NO.4.5CLASSIFICATION OF DRIVERS BY AMOUNT OF INCOME FROM AGRICULTURE
PER YEAR

Income from agriculture	Total	Percentage
Up to Rs. 2000	11	14.47
Rs. 2001 to 4000	06	07.89
Rs. 4001 to 6000	00	00.00
Rs. 6001 to 8000	00	00.00
Rs. 8001 to 10000	02	02.63
Above Rs. 10000	09	11.84
No income from agriculture	09	11.84
Landless	39	51.31
Total	76	99.98

Table No. 4.5 gives classification of drivers by range of agriculture income. About 15% of drivers get around Rs. 2000 or less from agriculture annually. It is also surprising to note that 11.84% of sample drivers have reported annual agricultural income above Rs. 10000.

TABLE NO.4.6CLASSIFICATION OF DRIVERS, BY THE OCCUPATION OF OTHER FAMILY

<u>BUSINESS</u>		
<u>Occupation</u>	<u>Total</u>	<u>Percentage</u>
Own business	05	06.57
Agriculture	07	09.21
Government service	06	07.89
Private servant	03	03.94
No any occupation	55	72.36
Total	76	99.97

We also tried to find out ^{the no. of} if there are other earning members in the drivers families. It was reported by 27.63% of sample drivers that their families had other earning members. Table No. 4.6 gives classification of such families by the type of occupation of such other earning members. The distribution of such families between own business, agriculture, government job, and private sector employment seems to be more or less even with a slight predominance of agriculture.

The average annual income of sample drivers from driving was mainly in the range of Rs. 16000 to Rs. 20000.

The average annual income from agriculture was Rs. 2948.02. Similarly, the average annual income of other earners of the sample drivers families was Rs. 2181.57. It is thus clear that annual average income of drivers from all sources was Rs. 23432.23.

EXPENDITURE PROFILE :

We tried to collect information in respect of monthly expenditure pattern of the sample drivers. 74 drivers have information in this respect. In the following table No. 4.7 we give the pattern of average monthly expenditure.

TABLE NO.4.7PATTERN OF AVERAGE MONTHLY EXPENDITURE

Items	Average amount(Rs.)	Percentate to total
1. Food	449.32	25.85
2 Milk	160.08	09.21
3 Vegetables	088.81	05.11
4 Meat, fish & Eggs	100.85	05.80
5 Fruits	048.43	02.78
6 House rent	147.00	08.45
7 Education	097.12	05.58
8 Medicine	097.64	05.61
9 Fuel	104.44	06.00
10 Transport	052.38	03.01
11 Electricity	040.69	02.34
12 News papers	026.64	01.53
13 Toilet items	042.05	02.41
14 Entertainment	038.51	02.21
15 Hoteling	094.45	05.43
16 Pan, Bidi, Cigarettes	036.08	2.07
17 Alcohol	113.31	06.52
Total	1737.80	100.00

From this table it is seen that items like food, milk, vegetables, meat, fish and eggs, fruit account for a large proportion of total expenditure of drivers. If add to this expenditure on fuel, it is seen that about 55% of the total expenditure is incurred on the satisfaction of the food requirements of the family. Next in importance, is the expenditure on house rent, education and medicine; it is also important to note that the drivers spend around 17% of their total expenditure on entertainment, Hoteling and things of addictions.

SAVING PROFILE :

Generally majority of drivers do not save regularly because it becomes difficult for them as S.T. deducts some amounts from their wages for provident fund, family pension, C.T.D. etc. In short, saving is automatically done for them from their wages. Some drivers save occasionally from their net pay.

Most of the drivers told that they will use their savings for their old age, for children's education and marriage and pilgrimage. Some drivers told that they were saving for acquiring house and new property. Some of them told that they save to purchase consumer durable goods.

The drivers who have agricultural income, told that they will use their savings to purchase land, bullocks etc. The drivers whose family members are in business, told that they will use the savings for improving and expanding business.

Similarly, expenditure on festivals and medical purposes are some of the motivating factors for drivers savings.

The pattern of average monthly savings of the sample drivers is given in Table No. 4.8.

TABLE NO.4.8

PATTERN OF AVERAGE MONTHLY SAVINGS

<u>Item</u>	<u>Amount(In Rs.)</u>	<u>Percentage</u>
Provident fund	166.11	55.29
C.T.D.	41.47	13.80
Rupee fund	65.19	21.69
Insurance	03.90	01.29
Co-operative society	09.60	03.21
Bank Deposit	12.35	04.11
Family Pension	01.80	00.06
Total	300.42	100.00

DEBT PROFILE :

In the following paragraphs, we discuss the information regarding drivers indebtedness. It is seen that, 77.63% i.e. 59 drivers are indebted. Table No. 4.9 gives classification of drivers by range of amounts of debts.

TABLE NO.4.9CLASSIFICATION OF DRIVERS BY THE AMOUNT OF DEBT

<u>Amount of Debt</u>	<u>Total</u> <i>No. of drivers</i>	<u>Percentage</u>
Rs. 1001 to 4000	08	10.52
Rs. 4001 to 8000	11	14.47
Rs. 8001 to 12000	12	15.78
Rs. 12001 to 16000	10	13.15
Rs. 16001 to 20000	07	09.21
Rs. 20001 to 25000	05	06.57
Rs. 25001 to 30000	02	02.63
Rs. More than 30000	04	05.26
No debtors	17	22.36
<u>Total</u>	<u>76</u>	<u>99.95</u>

15.78% of the drivers are indebted to extent of Rs. 8001 to Rs. 12000. This is the largest proportion of drivers. The debts of 15% drivers are in the range of Rs. 4001 to 8000. 22.36% of the drivers seem to highly indebted because their debts are

in the range of Rs. 12001 to 20000. Drivers having debts more than Rs. 20000 account for 14.46% of the total sample drivers.

In Table No. 4.10 we give classification of drivers by causes of debt.

TABLE NO.4.10

CLASSIFICATION OF DRIVERS BY THE CAUSES OF DEBT

<u>Causes</u>	<u>No.of drivers</u>	<u>Percentage</u>
Houses repairing and house building	16	21.05
Medical expenditure of family members	13	17.10
Plot purchasing	06	07.89
For son's daughters and brothers marriage	12	15.78
Advance for house rent	01	01.31
Medical expenditure for wife, sons etc. house building, children's education	02	02.62
Medical expenditure for wife and for children's marriage	01	01.31
Acquiring farm assets, improvement in land	01	01.31
Household expenditure	06	07.89
Children's education	01	01.31
No debtor	17	22.36
<u>Total</u>	<u>76</u>	<u>100.00</u>

It is clearly seen that there are three main causes of the indebtedness of drivers. In order of importance they are :

- a) House repairing and house building.
- b) Medical expenses.
- c) Marriages of sons and daughters.

Purchase of plots also seems to be an important cause of borrowing.

All 59 debtors told that they used the amount of debt for the cause for which they had borrowed (i.e. 77.63% drivers)

17 drivers (22.36%) are not debtors.

TABLE NO.4.11

CLASSIFICATION OF DRIVERS BY THE INSTITUTIONS FROM WHICH DRIVERS

HAVE TAKEN DEBT

Source	No.of drivers	Percentage
Provident fund, rupee fund S.T. workers Co-operative Bank, S.T. workers Co-operative society.	03	03.94
Provident fund	11	14.47
S.T. workers Co-operative Bank, and S.T. workers Co-operative society	27	35.52
Provident fund, S.T. workers Co-operative Bank, S.T. workers Co-operative society	13	17.10
S.T. workers co-operative Bank	01	01.31
S.T. workers Co-operative Society	02	02.62
Provident fund, Rupee fund, and S.T. Workers co-operative Bank	02	02.62
No debtor	17	22.36
<u>Total</u>	<u>76</u>	<u>100.00</u>

Table No. 4.11 gives classification of indebted drivers by sources of borrowing. It is seen that majority of the drivers (35.52%) borrowed from co-operative credit institutions started by S.T. employees i.e. S.T. workers Co-operative Bank and S.T. workers Co-operative Credit Society. Borrowing against balances in provident fund account are also relatively large.

All the indebted drivers reported that repayment of their loans is effected regularly through their monthly wages.

70 drivers i.e. 92.10% drivers told that they can get loans from provident fund, rupee fund, S.T. workers Co-operative Bank, and S.T. workers Co-operative Society.

82.89% of the drivers told that borrowing from provident fund balances is more convenient ^{for} them than any other source of borrowing. The reason cited is lower rate of interest. However, they complained that provident fund loans are limited and falls short of requirement.

Almost all the drivers are aware of and members Co-operative Credit and multipurpose society. The services provided by the society are loans for consumer durables, sale of foodgrains, sale of stationery at reasonable rates, and even consumption and medium term loans.

CHAPTER - VTRADE UNION PROFILE

Out of 76, 72 drivers i.e. 94.73% are the members of trade union. Only 4 drivers i.e. 5.26% are not the members of any trade union.

TABLE NO.5.1MAJOR TRADE UNIONS BY MEMBERSHIP

<u>Major Trade Unions</u>	<u>No.of drivers</u>	<u>Percentage</u>
S.T. workers union	45	59.21
INTUC Union	24	31.57
Drivers & conductors Union	02	02.62
Dual membership (of S.T. workers Union & INTUC Union)	01	01.31
No membership	04	05.26
Total	76	100.00

Table No. 5.1 gives classification of sample drivers by membership of various unions. It is seen that S.T. workers union claims about 60% of the drivers as members. The next important union is the one which is affiliated to INTUC.

It was however, surprising to know that a large majority of drivers, though members of a local union, did not know the names of the state or national level federations to which their union belonged.

All the drivers who are members of unions paid membership fees and contributions of their trade union regularly. The annual membership fees are Rs. 12 and Rs. 24 respectively in case of INTUC union and S.T. workers union. The membership fee of drivers and conductors union is Rs. 12 annually.

5 members of INTUC union told that, the members of their trade union in Sangli depot are between 250 to 400.

When asked about the total number of members of their respective unions, majority of drivers showed their ignorance of the related information.

67.78% of the sample drivers reported that they pay to their unions, apart from membership fees, contributions for purposes like vehicle fund, building fund, strike fund, conference fund etc.

About 34.21% of sample drivers told that during their membership, they have paid such contributions at least 3 times.

Some drivers reported that they have contributed to the union more than four times.

Five of the 76 drivers (6.57%) studied in this survey, were found to be office bearers of local the trade unions. 2 drivers are depot representatives. One is depot secretary. One is president and the remaining is the vice president.

86.84% of the sample drivers reported complete satisfaction about the working of their trade union. Only 5.26% of the sample drivers feels that the working of the trade union is not satisfactory.

60.52% of the sample drivers reported that membership of a trade union benefits them by wage increases, redressal of injustice, bonus, reduction of working hours and facilities of various social security schemes.

The drivers who happen to be the office bearers of trade unions reported that they are frequently harrassed by the management. They have to incur displeasure and victimising attitude of management. However, they also informed that other common members of unions are rarely harrassed by the management.

Majority of the sample drivers (84.21%) reported that the union affairs are managed in a fair and democratic manner.

Only one driver disagreed in this respect. 6.57% of sample drivers were indifferent regarding questions in this respect.

UNION LEADERSHIP

We also asked questions regarding leadership of unions. 80.26% of the sample drivers considered their union leadership ambitious, studious and disciplined. They thought that their leadership is careful regarding implementation of labour welfare schemes. The leadership is reported to be alert and anxious to solve the problems of union members. However, one driver reported that union leaders are interested only in protecting their own relatives, and friends economic and occupational interests.

STRIKES :

TABLE NO.5.2

CLASSIFICATION OF THE DRIVERS BY THE PARTICIPATION IN STRIKES

<u>Participation in strikes</u>	<u>No. of drivers</u>	<u>Percentage</u>
One	05	06.57
Two	12	15.78
Three	17	22.36
Four	01	01.31
Five	04	05.26
All strikes	12	15.78
Never participated	10	13.15
Do not know	05	06.57
More than 10 times	03	03.94
No strike since employed	05	06.57
Strike during leave or absence	02	02.63
Total	76	100.00

Table No. 5.2 gives classification of drivers by frequency of strikes in which they participated. 13.15% of the sample drivers had not participated even in a single strike.

22.36% of drivers had participated in three strikes. 15.78% drivers participated in all the strikes but did not remember the number of strikes.

CAUSES OF STRIKES :

We had put some questions to drivers regarding the causes of strikes. 75% of the sample drivers informed that harassment and injustice, demand for increased wages, bonus, overtime, excess work, hard duties, old buses and partiality of officers are some of the major causes of strikes.

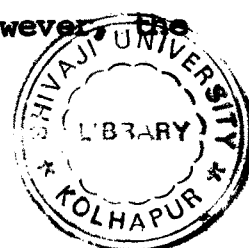
SUCCESS OF STRIKES :

44.73% of sample drivers reported that all their strikes were successful.

21.05% of sample drivers reported that some of this strikes were successful and some unsuccessful.

STRIKE DECISION :

It was reported by 63.15% drivers that normally a decision to go on strike is taken only when discussions with management fail to solve the workers problems. However, the



management has to be given a notice of 15 days prior to strikes.

It was also stated that strike decision is taken mainly by the leaders in consultation with some members of the executive committee.

48.68% of the drivers reported that, normally the method of collective bargaining is used to settle the dispute and call off the strike.

In some cases arbitration and conciliation methods are also used to end a strike.

It is also good to note that, 46.05% of sample drivers believe in the efficacy of collective bargaining as a method of dispute settlement.

POLITICAL AFFILIATION OF TRADE UNION :

22 drivers i.e. 28.94% told that their trade union is not affiliated to any political party. It works independently.

18 drivers i.e. 23.68% told that their trade union is affiliated to congress(I) party.

16 drivers i.e. 21.05% told that their trade union is affiliated to Janata Party.

2 drivers i.e. 2.62% said that their trade union is affiliated to 'Shetkari Kamgar Paksha.

28 drivers i.e. 36.84% said that they do not know about political affiliations of their trade unions.

WELFARE ACTIVITIES OF TRADE UNIONS :

Most of the drivers said that their unions work for labour welfare. The union has started school for the children of workers. The unions have also arranged for a playground both for drivers and their children. These unions arrange for scholarships for the children of drivers.

In case of drivers involved in accidents, or sudden death, the unions arrange for immediate financial help for the families. Concerned.

The unions have also started cooperative housing societies for their members. They have organised for tailoring classes for drivers wives and daughters. For drivers and their family members, they have started functions like lectures and discussions. The unions rent out their buildings at cheap rates for social functions like marriages etc. The unions also try to help drivers, sons and daughters in seeking employment.

PARTICIPATION IN MANAGEMENT :

Majority of the drivers reported that they get participation in management through their unions. However, the drivers expressed their doubts about real effectiveness of such participation.