

A STUDY ON THE EXPENDITURE PATTERN OF WOMEN WORKERS IN METRO CHENNAI

¹Dr. NAINAR. B

Abstract

Consumption means the final use of goods and services to satisfy human wants, needs and desires. It is a process of deriving utility from goods and services. People belonging to different classes of income have different structures of consumption. Economic Development not only brings about significant changes in the socioeconomic and cultural life of a habitant population but it also influences the levels of living in the long run. Increasing number of working women, rise in the per-capita income in forcible situations of other dominants, changing lifestyles and increasing level of prosperity of the surroundings with lack of saving attitude and appropriate awareness brought a significant changes in the expenditure patterns.(Philip Musgrove (1985), Against this background this study aims to explore expenditure pattern of unorganized women workers in Metro Chennai city. Multi-stage sampling design was adopted for selecting the sample which was restricted only to urban slums in Metro Chennai and making a total sample size of 600 women. The study found that majority of the women workers spend major portion of their income on food and towards rent for their houses. The women workers spend 10 percent on health. Most of the women workers in these groups had saving habit. Consumption expenditure on non-food items as a percentage of total expenditure is the highest for this group. The low wages and untimely payment too have added to the financial burden on the women workers.

Key Words: *Consumption expenditure, Urban Poverty Alleviation Programme, Affordable Housing, Cultural Pattern, Metro City*

I. Introduction

Food expenditure pattern is an excellent indicator of economic well being of people.(Chudali H., Choudhury A. and Ali Md. H.) In economic theory Consumption means the final use of goods and services to satisfy human wants, needs and desires. It is a process of deriving utility from goods and services. People belonging to different classes of income have different structures of consumption.(Glenn, R. Hubbard and Kenneth) Rich people spend more for each class of items in absolute terms, but they spend low percentage of income for food and basic needs and poor people spend higher percentage of income on food and other basic needs. In short, the propensity to consume will be higher for poor and the propensity to save will be higher for

¹Sr. Research Officer, JnNURM –BSUP wing, Department of Bus Route Roads, Ripon Building, Corporation of Chennai-600 003.

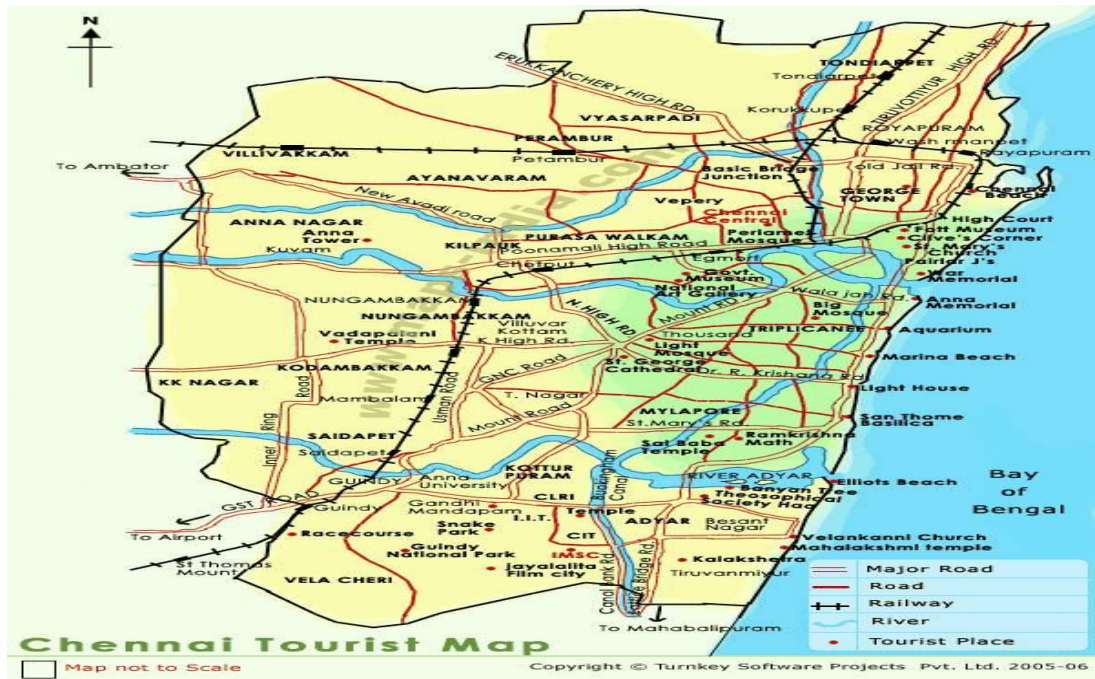
rich (Glenn and Kenneth, 1987). If the society is wealthy proportionately high expenditure will be made on secondary necessities, comfort, luxury products and conspicuous consumption. On the other, if the society is at subsistence level, people will spend proportionately more on food. Engel's law also states that the poorer the family, the greater is the proportion of its total income devoted to provision of food. (Kurien Sherly (2003)). Economic Development not only brings about significant changes in the socioeconomic and cultural life of a habitant population but it also influences the levels of living in the long run. Income is an important means of widening the range of consumption options, especially as economies around the world become increasingly monetized. Consumption of cereals, pulses, poultry, fish, fruits and vegetables are higher in rural areas as compared to urban areas perhaps because these reach the household directly from their farms and are not as expensive as the items purchased in urban markets. Thus, all the drivers of change including increased incomes, liberalization, urbanization, changing attitude of consumers have led to changing consumption patterns, but at the same time has led to inequality. The advent of women in labour force has made a mark and it is so pronounced in unorganized sector. Increasing number of working women, rise in the per-capita income in forcible situations of other dominants, changing lifestyles and increasing level of prosperity of the surroundings with lack of saving attitude and appropriate awareness brought a significant changes in the expenditure patterns. (Pavithra B.S., Basavaraja H., Kiresur V.R., Mahajanshetty S.B. and Mageri S.N. (2009)), Against this background this study aims to explore expenditure pattern of unorganized women workers in Metro Chennai city.

Objectives of the Study

- To study the socio-economic conditions of the selected women workers.
- To examine the expenditure pattern of these women workers.
- To inspect the savings and borrowings behaviour of the women workers.

II. Research Field

The city of Metro Chennai is selected because of its diversity in terms of ethnicity and the mushrooming growth of women in various economic activities in the unorganized sector. The study is basically undertaken with the broad understanding of the socio-economic profile of women engaged in unorganized activities. Multi-stage sampling design was adopted for selecting the sample. The study was restricted only to urban slums in Metro Chennai. The study covered all the four zone of Metro Chennai. In the first stage, four zones were selected. In the second stage the two urban slums from each zone were selected on the criterion that these slums had the maximum number of women workers in unorganized sector. We selected the notified slums like CMC Colony, Thiruvallur Nagar, Kamarajpuram, Ambedkar Street, Venkatpuram, Indira nagar, Samedu and Thiyaki Sivaram Street. We selected the sample from women workers who work as construction workers, domestic servants and street vendors. In stage three, these women workers were selected from two urban slums in each zone. In each slum 75 women were selected who formed the sample making 150 from each zone and making a total sample size of 600 women. Relevant and required data for the present study was collected from primary source by administering an interview schedule to the selected women workers. The field investigation and data collection for the study was carried out during the period May-August, 2013.



III. Result and Discussion

The dominance of women workers in urban unorganized sector deserves attention. Many women slum-dwellers are involved in unorganized sector activities such as construction, house maids, selling used items in street corners, vending food items, of whom a majority are women. In the case of vendors there is a constant threat of eviction, displacement, confiscation of goods and almost non-existent social security coverage (India Urban Poverty Report, 2009). The plight of domestic servants and construction workers are also not bright. The socio-economic factors play a significant role in determining the status of an individual in the society and also have a direct bearing on the activities pursued by the individual. Table 1 depicts the details of the socio-economic condition of the women workers selected for the study.

Table 1. Socio- Economic Condition of the Women Workers

Socio-Economic Status		Construction Workers	Vendors	Domestic Servants	Total
Age (in years)	Below 30	21 (10.0)	24 (12.1)	16 (8.4)	61 (10.2)
	30-45	103 (48.8)	100 (50.5)	100 (52.4)	303 (50.5)

	Above 45	87 (41.2)	74 (37.4)	75 (39.3)	236 (39.3)
Marital Status	Unmarried	21 (10.0)	23 (11.6)	28 (14.7)	72 (12.0)
	Married	138 (65.4)	161 (81.3)	143 (74.9)	442 (73.7)
	Widowed	22 (10.4)	8 (4.0)	5 (2.6)	35 (5.8)
	Separated	30 (14.2)	6 (3.0)	15 (7.9)	51 (8.5)
Education	Illiterate	32 (15.2)	116 (58.6)	13 (6.8)	161 (26.8)
	Primary	173 (82.0)	81 (40.9)	173 (90.6)	427 (71.2)
	Secondary	1 (0.5)	1 (0.5)	4 (2.1)	6 (1.0)
	Higher psecondary	2 (0.9)	0	0	2 (0.3)
	Degree	3 (1.4)	0	1 (0.5)	4 (0.7)
Family type	Nuclear family	96(45.5)	113(57.1)	107(56.0)	316(52.7)
	Joint family	115(54.5)	85(42.9)	84(44.0)	284(47.3)
Household size (in numbers)	Below 4	35 (16.6)	43 (21.7)	40 (20.9)	118 (19.7)
	5-6	173 (82.0)	151 (76.3)	141 (73.8)	465 (77.5)

	Above 6	3 (1.4)	4 (2.0)	10 (5.2)	17 (2.8)
Monthly Income (in Rs)	Below 3000	118 (55.9)	93 (47.0)	103 (53.9)	314 (52.3)
	3000-5000	73 (34.6)	74 (37.4)	62 (32.5)	209 (34.8)
	Above 5000	20 (9.5)	31 (15.7)	26 (13.6)	77 (12.8)
Total		211 (100.0)	198 (100.0)	191 (100.0)	600 (100.0)

In the current study the concentration of the women workers were in the age group of 30-50 years. In the study majority of the women workers (74 percent) were married. Nearly 12 percent of women workers were unmarried this shows that women entered in the occupation not only after getting married but also in pre-marital stage of life. It is heartening to note that among the selected sample more than three-fourth were educated though a whopping proportion (72 percent) had only primary education, may be this is the reason which pushed these women into unorganized work. People who had secondary and higher education were very meagre.

Information relating to the type of family reveals that 53 percent of the surveyed women workers belonged to nuclear family. In these days when joint family system is disappearing from the society it is interesting to note that 47 percent of the women still live in joint family. This helps the women to leave their childrens with the elders, so that they can freely go for work. With regard to the size of the family 76 percent of the women workers had 5 or more members and 20 percent had less than 4 members in their family. The survey reveals that 52 percent women had less than Rs 3000/- while 35 percent had an income of Rs 3000-5000/- and only 13 percent had more than Rs 5000/- per month.

Consumption Expenditure Pattern

Consumption is an index of the standard of living of a person. This to a great extent depends on the income of the individual. The study made an attempt to examine the consumption expenditure of all the three groups. India is one among the developing countries where households spend a disproportionate share of their consumption expenditure on healthcare, with the government's contribution being minimal. The consumption expenditure is the sum total of expenses on food and non-food items incurred by the household. The major expenses incurred by women are food and fuel, non-food (rent, electricity and water charges, house loan instalments and clothes), transport and entertainment (phone, cable, conveyance, entertainment, travel, and spending on religious activities) and education. The average expenditure on various items is reported in table 2.

Table 2. Consumption Expenditure Pattern (Per Month)(in percentage)

Items	Average in value %			
	ConstructionWorkers	Vendors	Domestic Servants	All
Food	41.15	40.73	40.38	40.75
Rent	23.48	23.64	24.15	23.76
Education	3.65	4.78	4.86	4.43
Health	10.53	9.25	9.78	9.85
Recreation	4.06	4.88	4.38	4.44
Transport	7.13	6.71	5.91	6.58
Clothing	4.33	3.95	4.81	4.36
Pan masala/tobacco	3.38	4.19	3.30	3.62
Smoking/ Alcohol	2.29	2.08	2.43	2.26
Total	100.0	100.0	100.0	100.0

Item-wise expenditure reveals that expense on food was an important item of expenditure. Majority of the women workers spend major portion of their income on food. This is the case with all poor households where they spend a huge amount on food. Many studies have pointed out similar findings like World Bank (1993), Kurien (2003) etc. The modern theories pronounced of higher expenses on non-food item as income increases and it is found to be true only in the case of higher income groups. The expenditure on food by all the three groups is more or less similar. Yet another fact to be noted is that even this amount would have been much higher, had there been not rationed items available from public distribution system (PDS). Tamilnadu is one state where PDS is working well and is of great relief to the poor people. Since all the surveyed people falls below poverty line (BPL), all of them avail ration. It saves them from spending too much on food items purchased from open market. Low incomes results in low purchasing power remain a serious constraint to household food and nutritional security. There is need to look at food security issues not in isolation as being confined to cereals production and consumption but to examine how nutritional outcomes can be improved for the vast majority of the poor.

The next in line is expenses on rent. As observed in table 4.2 only 37 percent owns house and the rest are living in rented home. Therefore rent takes away a good amount of their income. It is around 23-24 percent of their income which is quite high. In the city even a small house or a one room apartment costs a heavy rent. It is too expensive for the people who are in the unorganized sector. The women workers spend 10

percent on health. Women working in unorganized sector exposed to several health issues and therefore treatment is required for which they pay from their pocket. The need for health care is increasing these days and the awareness to spend on health is also on the rise.

Transport is yet another major item on which they spent. All the women travel widely for their work from home to work spot. Among the three groups, domestic servants spend slightly lesser amount as they find houses nearby. An important aspect to be noted is the amount they spend on tobacco and alcohol which is highly injurious to health. Put together they spend nearly 6 percent of the total income on these items which again deteriorates their health. These days it is pathetic to see even women getting addicted to such bad habits. It is high time some change should take place either to educate them about the evil affects of alcohol or to ban these items, which is very difficult. There is no doubt that if this continues their children also will succumb to these habits very early causing further agony.

Savings Details of the Women Workers

Savings are essential for meeting the challenges of future. They generally depend upon the sources of earnings of the households. With increased earnings the incidence of saving is also likely to be higher. Along with income, savings are also an important indicator of economic status of households. When the woman saves it is great asset to the family. It not only enhances their financial position but improves their economic status too. It builds confidence in them and once it is started it helps them to come up in life. The details of savings by these women are reported in table 3.

Table 3. Savings Details of the Women Workers

Details of Savings		Construction Workers	Vendors	Domestic Servants	Total
Place	Bank	46 (36.2)	51 (49.5)	48 (53.9)	145 (45.5)
	Post office	42 (33.1)	33 (32.0)	19 (21.3)	94 (29.4)
	Chit funds	19 (15.0)	9 (8.7)	10 (11.2)	38 (12.0)
	LIC	20 (15.7)	10 (9.7)	12 (13.5)	42 (13.2)
Amount (in Rs)	Less than 500	54 (42.5)	46 (36.2)	29 (22.8)	129 (40.4)

	500-1000	42 (33.0)	34 (26.8)	41 (32.3)	117 (36.7)
	Above 1000	31 (24.4)	23 (18.1)	19 (15.0)	73 (22.9)
Purpose	Education	27 (21.3)	16 (12.5)	22 (17.3)	65 (20.4)
	Marriage	44 (34.6)	29 (22.8)	14 (11.0)	87 (27.3)
	Future needs	56 (44.1)	58 (45.7)	53 (41.7)	167 (52.3)
Total		127 (100.0)	103 (100.0)	89 (100.0)	319 (100.0)

Source: Field Survey, 2019 Figures within parentheses indicate percentage

The analysis of the savings behaviour of the surveyed women workers reveals that about 40 percent of the construction workers; 32 percent of the vendors and 28 percent of the domestic servants had savings. The proportion of non savers was more among the women workers in all groups. Savings in bank was preferred by most of women workers. Nearly 29 percent of the workers preferred post office followed by LIC (13 percent) and chit funds (12 percent).

Majority of the women workers had savings less than Rs 500 per month. The proportion of savers in the savings brackets of less than Rs 500 per month was also high among construction workers (43 percent) than vendors (36 percent) and domestic servants (22 percent). This discrepancy was also seen in the average amount saved per month among the women workers. Only 23 percent of the workers saved above Rs 1000 per month. Majority (52 percent) of the women workers stated the major motivation for savings was to provide for future needs; 27 percent stated that it is for children's marriage and 20 percent of them saved for their childrens education.

Debt Position of the Women Workers

Indebtedness is one of the important causes for the low standard of living of the workers in the unorganized sector. Poverty and indebtedness generally go together. However the burden of debt is greater depending upon the lower income groups than higher income groups. Low income coupled with lack of proper employment also induces these households to borrow to meet both current expenditure and also unforeseen or occasional expenditure on marriage, festivals, social ceremony, funerals etc. The details of the debt pattern are given in table 4.

Table 4. Debt Position of the Women Workers

Debt Details		Construction Workers	Vendors	Domestic Servants	Total
Amount (in Rs)	Less than 5000	47 (26.3)	25 (16.2)	38 (30.9)	110 (24.1)
	5000-10000	74 (41.3)	56 (36.4)	41 (33.3)	171 (37.5)
	Above 10000	58 (32.4)	73 (47.4)	44 (35.8)	175 (38.4)
Place	Money lenders	79 (44.1)	58 (37.7)	54 (43.9)	191 (41.9)
	Bank	54 (30.2)	39 (25.3)	28 (22.8)	121 (26.5)
	Friends/relatives	46 (25.7)	57 (37.0)	41 (33.3)	144 (31.6)
Purpose	Education	39 (21.8)	29 (18.8)	23 (18.7)	91 (20.0)
	Marriage	69 (38.5)	51 (33.1)	59 (48.0)	179 (39.2)
	Medical	71 (39.7)	74 (48.1)	41 (33.3)	186 (40.8)
Total		179 (100.0)	154 (100.0)	123 (100.0)	456 (100.0)

Source: field survey, 2019; Figures within parentheses indicate percentage

Indebtness among the women workers reveals that the proportion of borrowers was higher among the construction workers. Inadequacy of income coupled with indiscriminate spending may have caused the women workers to resort to increased borrowings. Majority of the women workers (38 percent) had borrowed more than

Rs 10,000 and only 24 percent borrowed less than Rs.5000. The average liability per worker was higher for construction workers than the other two groups of workers.

On the whole, all groups borrowed money from the private money lenders (42 percent) as they receive the amount very easily without any procedure. The main sources of borrowings by construction workers were private money lenders (44 percents), while 30 percent of them depended on banks and 26 percent depended on friends/relatives in meeting their financial needs. For women vendors 37 percent of them depended upon both private money lenders and friends/relatives and the remaining 27 percent depended on banks. For domestic servant's source of borrowings were private money lenders (44 percent) followed by friends/relatives (33 percent) and bank (23 percent).

All groups of women workers were unanimous in stating that the major reason for borrowing was 'to meet medical expense' (41 percent), followed by children's marriage (39 percent) and 20 percent of the workers stated the reasons as children's education. The low wages and untimely payment too have added to the financial burden on the women workers. All these mean that a substantive income from women workers is spent to grease the palms of unscrupulous authorities or to private money lenders.

Table -5.Type of Unorganized sector Women's employment

Type of Non-Farm Women's employment	Unorganized Labour		Cultivator	
	No.	Per cent	No.	Per cent
Construction work	65	54	3	13
Paper Mill	14	12	4	17
Labour	23	19	12	50
Road work	14	12	-	-
Non-agri self-Women's employment	4	3	5	20
Total	120	100	24	100

Source: Computed from primary data

The table 5 shows the study villages provide non unorganized wage Women's employment comprising construction work for 54 per cent of the sample households, paper mill work for 12 per cent, textile and spinning works for 19 per cent and Women's employment in road laying work 12 per cent. On the whole around 97 per cent of the sample households could find non-unorganized wage Women's employment. At the same time, negligible number of the sample households are in self – Women's employment for obvious reasons such as illiteracy, poverty and lack of skill and capital to do any major business. The small number of

households who are in self-Women's employment are found to be vendors of household utensils and are able to move around neighboring villages using bicycles.

Non – farm Women's employment engaged by the cultivators around 50 per cent of the cultivators are engaged in textile and spinning work whereas 20 per cent of them are involved in self Women's employment like chemical shop, coconut oil mill, paper mill (16 %) work and construction work to the tune of 13 per cent.

For example, workers employed in textile, paper, spinning mills have to compulsory work for 8 hours at all times. So for all practical purpose these workers are regular non – farm workers. The head of cultivator households along with one or other family members take care the unorganized activities. Such of these workers in non-farm Women's employment assist to their families during the leisure hours, has most of them are working on a shift basis.

Table -6 Family members of male labour and cultivator involved in Non-farm Women's employment

Particulars	Male Labour		Cultivator	
	No	Per cent	No	Per cent
No	110	49	124	55
Yes	115	51	101	45
Total	225	100	225	100

Source: Computed from primary data

Table 6 shows the family members of Non - unorganized labour involved in non – farm Women's employment. 51 per cent of the family members of unorganized labour had involved in non – farm Women's employment. 49 per cent of them did not involve in any non – farm Women's employment. Among the male cultivators involved in non - farm Women's employment. 55 per cent of the family members of male cultivators had not involved in non - farm Women's employment. 45 per cent of them involved in non – farm Women's employment. So, it was inferred that half of the family members of cultivator group of respondents also undertook non - farm Women's employment.

Table -7 Family members of female unorganized labour and cultivator involved in Non-farm Women's employment

Particulars	Unorganized Labour		Cultivator	
	No	Per cent	No	Per cent
No	187	83	205	91

Yes	38	17	20	9
Total	225	100	225	100

Source: Computed from primary data

Table 7 reveals the family member of female unorganized labour involved in non – farm Women’s employment. Majority of the family members (83 %) unorganized labour did not undertake any non - farm Women’s employment. Only 17 per cent of them had involved in non - farm activities. Among cultivators majority of the family members 91 per cent of female cultivators did not undertake any non - farm Women’s employment. Only 9 per cent of them had involved in non- farm activities. It implies lack of participation of women respondents in non - farm Women’s employment and the lack of active involvement of their family members in generating income through non - farm activities.

Table -8Hours worked per day in Non - farm activities by the family Unorganized labour and cultivator

Particulars in hours	Unorganized Labour				Cultivator			
	Male		Female		Male		Female	
	No	Per cent	No	Per cent	No	Per cent	No	Per cent
< 8	15	13	8	21	26	26	7	35
8	100	87	30	79	75	74	13	65
Total	115	100	38	100	101	100	20	100

Source: Computed from primary data

Table 8. indicates the hours worked per day in non - farm activities by the family male unorganized labour. Most of the respondents (87 %) worked 8 hours per day whereas only 13 per cent of them had worked less than 8 hours per day in non – farm Women’s employment. Therefore, it was observed that most of the male unorganized labour engaged in non - farm activities work for 8 hours per day. Most of the female respondents (79 %) worked 8 hours per day whereas only 21 per cent of them had worked less than 8 hours per day in non – farm Women’s employment.

Among the cultivators 74 per cent worked 8 hours per day whereas 26 per cent of them had worked less than 8 hours per day in non – farm Women’s employment. Therefore, it was observed that most of the family male cultivators engaged in non – farm activities worked usually 8 hours per day. Among the female respondents (65 %) worked 8 hours per day whereas only 35 per cent of them had worked less than 8 hours per day in non – farm Women’s employment.

Table -9Number of days worked in a year in Non - farm activities by the male and Female
Unorganized labour

Women's employment in days	Unorganized labour				Cultivator			
	Male		Female		Male		Female	
	No.	Per cent	No.	Per cent	No.	Per cent	No.	Per cent
< 250	7	6	38	100	3	3	20	100
> 250	108	94	-	-	98	97	-	-
Total	115	100	38	100	101	100	20	100

Table 9 reveals the number of days worked in a year in non - farm activities by the male unorganized labour. Most of the respondents 94 per cent worked less than 250 days in a year whereas only 6 per cent of them had worked more than or equal to 250 days in a year in non - farm Women's employment. Thus, it was understood that most of the male unorganized labour engaged in non - farm activities less than 250 days in a year. The number of days worked in a year in non - farm activities by the female unorganized labour. All the 38 respondents female unorganized labour had worked more than or equal to 250 days in a year in non - farm Women's employment. Most of the cultivators 97 per cent worked more than 250 days in a year whereas only 3 per cent of them had worked less than 250 days in a year in non - farm Women's employment. Thus, it was understood that most of the male cultivators engaged in non - farm activities more than 250 days in a year. All the 20 respondents of female cultivators had worked more than or equal to 250 days in a year in non - farm Women's employment. Thus, it was observed that most of the female unorganized labour engaged in non - farm activities more than or equal to 250 days in a year.

Table -10 Wages available per day in non - farm Women's employment for the male and female
unorganized labour

Wage (in Rs.)	Male		Female	
	No	Per cent	No	Per cent
Upto 100	-	-	32	84.0
101-150	102	89	6	16.0
151-200	7	6.0	-	-
201-250	6	5.0	-	-
Total	115	100	38	100.0

Source: Computed from primary data

Table 10 portrayed the wages available per day in non - farm Women's employment for the male unorganized labour. Majority of the male respondents 89 per cent had availed the wages Rs.101-150 per day whereas only 6 per cent of them received the wages Rs.151-200 per day in the non - farm Women's employment. 5 per cent of them reported that they could earn wages Rs.201-250 per day. Therefore, it was inferred that majority of the male respondents were able to earn wages between Rs.101 and 150 per day in the non - farm Women's employment. The wages available per day in non - farm Women's employment per day for the female unorganized labour. Majority of the female respondents 84 per cent had availed the wages Rs.50-100 per day whereas only 16 per cent of them received the wages Rs.101-150 per day in the non - farm Women's employment. Therefore, it was inferred that majority of the female respondents were able to earn wages between Rs.101 and 150 per day in non - farm Women's employment.

Ho. There is no significant difference among the duration of the work and the number of hours per days worked by the male and female labour in the Unorganized sector employment

❖ It is inferred that there is no significant difference among the duration of the work and the number of days worked by the male labour in the Unorganized sector Women's employment. **Hence, the Ho hypothesis is accepted.**

Ho. There is no significant difference among the duration of the work and average number of days worked in Unorganized sector Women's employment in the female labour category.

❖ It is inferred that there is no significant difference among the duration of the work and number of days worked in Unorganized sector Women's employment in the case of female labour. **Hence, the hypothesis is accepted.**

Ho. There is no significant difference among the duration of the work and average number of days worked in Unorganized sector Women's employment between male and female labour in a year

❖ It is inferred that there is significant difference among the duration of the work and number of days worked in Unorganized sector Women's employment in the category of male labours. **Hence, the hypothesis is rejected.**

IV. Major Recommendations

- The developmental factors like agricultural modernization, commercialization, increased demand for non-crop goods and services, urbanization, growing literacy and even welfare oriented policy interventions leading to increased job opportunities have tried to pull the labour force away from agriculture towards more lucrative non-farm sector activities. At the same time, distress factors like poverty, Women's unemployment/ under Women's employment due to the inability to absorb the surplus labour, even frequent natural calamities like drought have tried to push the rural households to go in search of various non-farm sector activities to supplement their farm income and Women's employment.

- The sample Unorganized sector labour has poor socio-economic background, which compels the contribution of female members of the family also. The sample cultivators have moderate socio – economic background. Lack of formal education and low Women’s employment potentials were the major stumbling blocks to the unorganized labours to continue their occupation more than 30 years in the study areas. They also suffered from instability of the Women’s employment in industrial due to the absence of irrigation. Therefore, both industrial labour and cultivators shifted to non – farm activities.

V. Conclusion

The study found that majority of the women workers spend major portion of their income on food and towards rent for their houses. The women workers spend 10 percent on health. This shows that these women workers are exposed to several health issues and therefore treatment is required for which they pay from their pocket. It is therefore essential on the part of the government to take measures to cover these women under health insurance. Most of the women workers in these groups had saving habit. Consumption expenditure on non-food items as a percentage of total expenditure is the highest for this group. Savings are done in bank which was preferred by all groups of women workers. Majority of the women workers have stated the major motivation for savings was to provide for future needs. The average liability per worker was higher for construction workers than the other two groups of workers. The availability of new goods and services coupled with better health facilities, education levels and higher incomes has created a new set of educated middle class people that have a better standard of living and a diversified consumption pattern. Thus, all the drivers of change including increased incomes, liberalization, urbanization, changing attitude of consumers have led to changing consumption patterns, but at the same time has led to inequality.

REFERENCES

1. Chudali H., Choudhury A. and Ali Md. H.(2011), “Socio-economic Analysis of Consumption Patterns of Nepalese People”, *Economic Affairs*, 56, 2,,213-218.
2. Glenn,R.Hubbard and Kenneth (1986) “Social Security and Individual Welfare, Precautionary Saving, Borrowing Constraints and Payroll Tax”, *American Economic Review*, 77, 4-5, 630.
3. Kurien Sherly (2003), “Pattern of Public Distribution System in Selected Areas of Urban and Rural Households in Metro Chennai District”, Unpublished PhD thesis, Avinashilingam University for Women, Metro Chennai, Tamilnadu.
4. Pavithra B.S., Basavaraja H., Kiresur V.R., Mahajanshetty S.B. and Mageri S.N. (2009), “An Economic Analysis of Food Consumption Pattern in Karnataka”, *Karnataka Journal of unorganized science*, 22, No. 4, pp.840-845.
5. Philip Musgrove (1985), “Household Food Consumption in the Dominican Republic Effects of Income, Price and Family Size”, *Economic Development and Cultural Changes*, Vol: 34, Pp.83-101.