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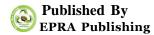
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ECONOMIC ACTIVITIES AND LIVELIHOOD: A CASE OF BEEDI WORKERS'

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ABSTRACT

One of the important unorganized industries especially in rural areas is beedi making. More than 80 percent of the beedi making centers are rural in nature. Therefore, beedi making is considered to be a rural-based industry. It is mostly made by women sitting at home and poor female laborers are largely available in these rural areas. Beedi workers are vulnerable segments of the country's labor force which have increased the involvement of women laborers in beedi rolling activities. The condition of beedi workers at present as well as in the past has not been conducive. This paper aims to address the Income, savings & expenditure pattern of women beedi workers. Majority of the beedi workers were from the marginalized sections of the society and therefore they were socially and economically backward. Poverty was the main reason that induced the respondents to choose beedi work as an occupation. The main objective of the study is to explore the socio-economic condition of women beedi workers and ways and means of improving their standard of living. The study also highlights the educational qualification, marital status, residence, and type of family, savings, borrowings and economic position of women beedi workers in Harapanahalli Taluk, Davangere District, and Karnataka state.

KEY WORDS: Economic activities, Livelihood, Beedi workers, Savings

I. INTRODUCTION

The informal beedi industry in India employs over three million workers. It has been classified as unorganized, falling under the Small Scale and cottage industries sector. The beedi industry occupies an important place, in terms of its capacity to offer potential employment opportunities to a large number of people. Beedi making is mostly carried out in factories and at home. In the factory, beedi is prepared in the workplace. At home, the workers take tobacco and beedi leaves to their home and prepare there. This industry is mainly concentrated in Andra Pradesh, West Bengal, Karnataka, Kerala, Maharastra, Bihar, Madhya Pradesh, Orissa, Uttar Pradesh, Tripura, Assam,

Gujrat, and Tamil Nadu. In a day 140 crore of beedies is produced and exported to Afghanistan, U.S.A, U.K, Bangladesh, Srilanka, Canada, Nepal, Singapore, and African countries. Beedi workers were from the marginalized sections of the Society and therefore they were socially and economically backward. Poverty was the Main reason that induced the respondents to take up Beedi work as an occupation. (S. Srinivasan and Dr.P.Iilonga 2014). The work of beedi rolling is preferred by the women because it can be carried from home along with domestic chores. Thus, they supplement family income along with managing the household jobs. (Mr. Ansari et.al 2014).

The beedi making is an agro forest-based cottage, industry which has the largest employers and workers in India, after agriculture, handloom & construction. The Beedi manufacturing is labor intensive & beedi rolling which employs the majority of the workforce (Dr. T Dheepa Dr. P Karthikeyan) The job is mainly done by weaker economic class in the country who don't have adequate education and skill to look for an alternate job. (Dr. Sunil G. Losarwar et.al 2014).

II.OBJECTIVES OF THE STUDY

The major objectives of the study are

- 1. To study the income and savings pattern of Beedi workers.
- 2. To study the socio-economic condition of Beedi workers.

III.METHODOLOGY

The research is based on secondary & primary data; it's exploratory & descriptive in nature. The secondary data is collected from the review of past researches & other reports.

Primary data: is the specific information collected by the person who is doing the research. The primary data has been collected from a personal interview with a structured questionnaire from the respondents.

The secondary data: has been collected from published reports. Internet, newspapers, different magazine & from various websites, etc. The sample size taken for the survey is 30 respondents.

IV.NEEDS OF THE STUDY

The women engaged in beedi making lack knowledge of what is happening in the beedi

industry, they know only about their work. Beedi making is done as a home-based occupation, there is no manufacturing center. The company open two to three center in a village and appoint one or two employees in a center. The respective beedi company, supply raw materials like tendu leaves, beedi tobacco, square iron plate, Ace (tip folding material) and cotton yarn. Using these supplies on an average a woman will prepare 1000 to 1200beedies at their home. The women workers will hand over the finished beedies daily or once in every two days to the village center. There is no direct link between the beedi Making people and the owner of the beedi company. Once in a fortnight, their wages are disbursed through this agent. Usually, a woman works all the days and spends 7 to 10 hours a day in beedi rolling.

V. SCOPE AND LIMITATIONS OF THE STUDY

This study is confined to the income and expenditure pattern of women beedi workers in the area of Davanagere city, Karnataka state, India. It also identifies the socioeconomic aspects such as religion, caste, education, size of family, age, income, expenditure, savings and borrowings of the women beedi workers.

- 1) The study is limited only to the women beedi works of davangere city.
- 2) The survey is conducted only on limited respondent due to time constraint, so the analysis of survey finding will be based on that.

VI.DATA ANALYSIS AND INTERPRETATION

Gender	Gender	Fq	%	Marital	Status	Fq	%
	Male	10	33.33		Married	24	80.00
	Female	20	66.70]	Un-married	06	20.00
	Total	30	100		Total	30	100
Age	Group	Fq	%	Religion	Name	Fq	%
	18-20 years	06	20.00		Muslim	17	56.67
	20-40	10	33.33]	Hindu	13	43.33
	40-60	10	33.33]	Christian	-	-
	Above60 years	04	13.33]	Other	-	-
	Total	30	100		Total	30	100
Education	Status	Fq	%	Family	Back ground	Fq	%
	Illiterate	06	20.00		Business	11	36.67
	Primary	05	16.67	1	Agriculture	11	36.67
	below 12std	16	53.33]	Employment	08	26.66
	Graduation	03	10.00		Total	30	100
	Total	30	100				

Gender: Out of 30 respondents 33.33% are male & 66.7% are female respondents. Because men's

interest to work outside and the females are going to stay back in home for a long time by this women's are going to get free time and on that time they are going to run this kind of business.

Marital status: Out of 30 respondents 63.33% of beedi workers are married and the remaining 20% of un-married while another 16.66% are widows.

Age: Out of 30 respondents 6 are below 20 years, 10 are 20-40 years, 10 are 40-60 years and 4 are 60 years above the 40 to 60 years old women are going to engage in large quantity just because, they are going to stay in the home for a long time.

Religion: Table showing that out of 30 respondents 20% of respondents have illiteracy, 16.67% of respondents have studied up to primary school, & 53.33% of studied at bellow 12std, and 10% of respondents had completed graduation. For doing

these kinds of business the women need to have some knowledge as the women who studied below 12th standard it's a good business to run by them. So this workers education level is very less & so they are forced to accept these types of work.

Religion: Table showing that out of 30 respondents 56.67% of respondents were Muslim, 43.33 of respondents were Hindu. Muslim women are going to be there at home as compared to other religion.

Family Background: Table showing that out of 30 respondents 36.67% of the parental business background before starting their own units, 36.67% were agriculture background & 26.66% of respondent employed. Many women do not like to sit simply in the home they start this business for the utilization of their free time.

Table-2 Profile	e of Beedi worke	ers					
ID-card	Status	Fq	%	Reason	To start roll	Fq	%
	Yes	25	83.33		Own ambition	16	53.33
	No	05	16.67	<u> </u>	Friends	14	46.67
	Total	30	100		Total	30	100
Payment	Regularity	Fq	%	Other	Business	Fq	%
	Yes	16	53.33		YES	17	56.67
	No	14	46.67		NO	13	43.33
	Total	30	100		Total	30	100
Employment							
Employment	Status	Fq	%	Health	Problem	Fq	%
Employment	Status Organized	Fq 16	% 53.33	Health	Problem Yes	Fq 05	% 16.67
Employment				Health			
Employment	Organized	16	53.33	Health	Yes	05	16.67
Employment Target	Organized Unorganized	16 14	53.33 46.67	Health	Yes No Total	05 25	16.67 83.33
	Organized Unorganized TOTAL	16 14 30	53.33 46.67 100		Yes No	05 25 30	16.67 83.33 100
	Organized Unorganized TOTAL Task	16 14 30 Fq	53.33 46.67 100 %		Yes No Total Type	05 25 30 Fq	16.67 83.33 100
	Organized Unorganized TOTAL Task YES	16 14 30 Fq 18	53.33 46.67 100 % 60		Yes No Total Type SHG	05 25 30 Fq 12	16.67 83.33 100 % 40

ID-card: Table showing that out of 30 respondents 83.33% of respondents have held identity cards and 16.67% are not having identity cards. It indicates that beedi workers get individual recognition in their manufacturing units & they are liable to get all the welfare facilities offered by the government.

Payment: Table showing that out of 30 respondents, 16 respondents of having to get paid to have on time 53.33%, & out of 14 respondents are not get paid on time 46.67.as I made a survey the women are going to get on time payment when they will finish their work.

Unionism: Table showing that out of 30 respondents 53.33% of respondents have organized their units & 46.67% of respondents have unorganized. The women are going to work under the time schedule given by the higher authorities.

Reason: Table showing that out of 30 respondents 53.33% of respondent relied on their own ambition, 46.67% of respondents through friend/ relatives they starting the business. As a woman is staying at home by their own interest the women are going to work in this kind of business.

Health problem: Table showing that out of 30 respondents 16.67% of respondents have the disease, & 83.33% of respondents are healthy. in the majority of is observed that beedi works are prone to some health disease but from the survey, it remarkably noted that health issues are not there amongst them, Women are going to run this business, not for the sake of health problems they are going to work in this kind of business by their own interest.

Employment: Table showing that out of 30 respondents, 40% of respondents have to attach in self-help group & 60% of respondents are attached in a union in the organization. Women are going to work with the coordination of a group of members

Other business: Table showing that out of 30 respondents 56.67% of respondents are ready to start

the other business, & 43.33% of respondents are not ready to start the other business. Women are eagerly ready to work any other kind of business also. Because of their free time at home they want to utilize their time in an effective way and even earn some money.

Target: Table showing that out of 30 respondents, 60% of respondents are say there is not complete the target they will be cut the payment & 40% respondents are say there is no cut of the payment. the workers are given a target for rolling beedis if they don't comply within the set targets they are bound to lose their payments, but sometimes it is that the raw material itself is of low quality &so there is a lot of wastage &so the payments are cut due to it.

Table-3 In	come and Savings p	attern	of beedi	orkers			
Income	Class	Fq	%	Reason	To start business	Fq	%
	Up to -2000	02	06.67		Easy	05	16.67
	2000 to 4000	11	36.67		High profit	08	26.67
	4000 to 6000	10	33.33		Less competitors	07	23.33
	More then 6000	07	23.33		Family maintenance	10	33.33
	Total	30	100		Total	30	100
Working	Days	Fq	%	Savings	Pattern	Fq	%
	4 days	11	36.67		Fixed deposit	06	20.00
	5 days	09	30.00		LIC	05	26.00
	6 days	06	20.00		Chita fund	08	16.67
	7days	04	13.33		PIGMY	10	33.33
				1	1		
	Total	30	100		Total	30	100

Income: Table showing that out of 30 respondents, the total income of 2 respondents are 66.67%,& 2000 to 4000 income of 11 respondents are household income 36.67%, & 4000 to 60000 income of 10 respondents are household income of 33.33 %, & more than 6000 income of 7 respondents have 23.33% household income. The total income of the women beedi workers is 2000 to 4000 by their business. This shows that working hours are as per the nor

Working days: Table showing that out of 30 respondents,11 respondents 36.67%work 4days,9 respondents 30%work 5days, 6 respondents 20% 6days,4 respondents 13.33% work 7days in a week. it means that the majority of workers work for4 days a week.

Reason to start business: Table showing that out of 30 respondents in choosing employee easy, high profit, fewer competitors, improve your family

status, all there are keeping in mind the most important factor of selecting this particulars business is to improve their status & here 16.67% respondents had select as an easy job, 26.67% of respondents particularly activity due to high profit, 23.33% respondents were due to fewer competitors & 33.33% of respondents have improved your family status.

Savings: Table showing that out of 30 respondents 3.33% of women beedi workers are saving in post office, 20% of them are saving in bank fixed deposit, 26% of them are saving in LIC, 16.67% of them are saving in chit funds, and 33.33% of the Sum is saving in pigmy. The women wanted to save their business according to their income if it is pigmy then the women workers can easily save their money on a daily basis and even it will fit in their budget.

MAJOR FINDINGS

The following are the findings of the survey.

- ➤ 66.7% of respondents are female because the female workers are comfortable with working in the home, they can get convenient for the work in an easy manner.
- ➤ It is found that 63,33% of beedi workers are married out of the remaining 20% only, unmarried while another 16.66% are widows,
- It is observed that 10% of workers fall into the age bracket of 20-40 years this that is the age during which a person's earning capacity is at its peak, another 33.33% of workers are in the age bracket of 40-60 years & above these are not ready to accept alternate work.
- Literacy can be considered an acid test of socio-economic & cultural improvement of a society, education is considered as the major component of human resources development & socio-economic development of the society, the result reveals that around 20% of the beedi workers are illiterate, majority means 16.67% of workers have at the most completed primary school & have left their education in between, as educational is very low. So they are forced to accept beedi rolling job.
- As for the religion of women, beedi workers are concerned, 33.33% of the respondents Muslim while 50% of respondents Hindu & constituted in small portions none of the respondents from Christian & others.
- Survey shows that the majority of workers work is from the family of business & agriculture background i.e, 36.67%.
- ➤ It is analyzed that around 83.33% of the workers have ID-Cards which they get on completing 18 years of age and which is compulsory for getting benefits offered by the government.
- The total household income of an individual refers to whether the workers are able to live a comfortable life with the income they earn. 6.67% of workers have a household income up to Rs 2000 amount a month while 23.33% of workers have more than Rs 6000. This indicates that though the individual income of workers is less, then too as the number of household members is involved in the act more income is generated.
- > 53.33% of workers have complaints about payment cuts if they don't comply with the set standards and targets. But sometimes it is that the raw material itself is of low quality, the shape of beedi is not proper or when the tobacco is leaking from beedi then it is considered as wastage and so the payments are cut accordingly as per the number of beedis gets discarded. 53.33 % of workers said that they get timely payment to

- their wages. While as 46.67% said that they don't get it on time but gets delayed by 1 to 2 days.
- Majority means 36.67% of workers work for 4 days a week. They get one day weekly off either on Friday or Sunday which differs from organization to organization. Only 5.5% of workers work for 7 days a week.
- > 53.33 % of the workers are working under organized factories where the
- The manufacturing unit provides all kinds of raw material to workers and then they prepare beedis. This type of work structure is also termed as organized employment. Only 46.67% of workers are working under Un-organized factory undertaking where a middleman operates between the manufacturer and worker and this may lead to exploitation.
- Most of the workers started the business with own ambition is 53.33% & the only 46.67% of the respondents were started the business got through friends & relatives.
- ➤ 33.33% of workers have improved your family status, in choosing employee easy, high profit, fewer competitors improve your family status, all there are keeping in mind the most important factors of selecting this particulars business is to improve their family status.
- ➤ 83.33% of respondents have good health and only 16.67 % have some health problems. The survey remarkably noted that the majority of them don't have serious health issues. The only complaint was to back pain as they have to sit and roll beedis and that too for 8 to 10 hours a day.
- The majority (70%) of the respondents are free from any affiliation, while as 60% of them are attached to some trade unions and only 40% are attached with self-help groups.
- ➤ It's revealed that 43.33 % of workers are not ready to accept any other type of work as they are comfortable with beedi rolling. Only 56 % have shown some interest in accepting different types of work. This may be due to low literacy level and they lag confidence and awareness to whether they will be able to take some other type of work
- ▶ 60% of workers say there is not complete the target they will be cut the payment & 40%. Respondents say there is no cut of payment, it the workers are unable to complete their task in time they will get full payment & those workers are not going to be complete their work timely authorities well going to be cut the payment.
- ➤ 3.33% of women beedi workers are saving in post office & 33.33% of the sum are

saving in pigmy, the women wanted to save their business according to their income if is pigmy then the women workers can easily their money on daily basis & even it will fit in their budget.

SUGGESTION FOR DEVELOPMENT OF WOMEN BEEDI WORKERS.

- > The educational level of beedi workers is very low, so they don't have the confidence of taking any alternate work. Here with the help of some NGO's the government can promote training for some alternate work which the beedi workers can undertake.
- The beedi workers now get only Rs.120 for 1000 rolled beedi's. But there are some state governments who have sanctioned Rs 165 for 1000 beedis as the minimum wage. So the state labor department should take necessary actions to implement the minimum wage rate.
- The general living conditions of workers are poor. Those who haven't got houses from government schemes live in slums with no proper roofing, drinking water facility and sanitation. The government should try to implement housing schemes to those remaining workers under Beedi Gharakul where they get good houses and other facilities in it.
- > So as to bring the workers above the poverty line they should be provided with fair wages. Some form of other work should be taught to them which may give them higher wages. The government with some social works department can go for skill development where they learn new things and are able to come out from the trap of below poverty line.
- Minimum wages should be fixed for the women beedi rolling workers to prevent or avoid exploitation of labor by the management.
- > The respondents should be motivated regarding the credit facilities in the bank
- ➤ The Beedi workers must be provided with the working conditions law book.
- ➤ The Beedi companies must properly fill up the log book.
- Proper identity card for beedi workers must be given
- Service Register should be maintained for the beedi workers.
- The Government should give maternity benefits scheme to the beedi rollers properly.
- > The Government must provide Housing facilities to the beedi rollers.
- ➤ The Government must fix minimum years of service to fix pension for the beedi workers.

- Window pension scheme should be extended to the entire village.
- The Labour Welfare Board is providing scholarships for children of beedi workers studying in schools and colleges.
- ➤ It is suggested that the beedi workers should be able to sort their tendu leaves on their own. This will avoid getting faulty leaves & thus they may not have a pay cut due to faulty raw material.
- As in the present generation, the children of beedi workers are getting more literate. It is suggested that the state government should increase the amount of beedi scholarship to their children. This will help them for future studies & help them to come out of this inhesitant work & improve their socioeconomic conditions.
- Workers are not taking loans as they get at a very higher rate from savkar, secondly banks are not giving loans to them as they cant giving bank guarantees, so it suggested that the government can start a special" beedi workers loan scheme" under which the bank will give loans after seeing their beedi id cards & given loan which can have a repayment facility to some amount a daily as a recurring account.
- As beedi workers are more prone to health diseases they should be provided with free health check-up this can be provided by the health department under Municipal Corporation this should be provided only to yellow ration card holders having beedi identity cards.

CONCLUSION

The occupation of beedi making is a boon to the people in advancer who were formerly agriculturalists. The agricultural work has been almost nil due to acute shortage of rainfall and negligible volume of water in the dug wells. Even though beed rolling is an alternative employment opportunity to the women in the rural area they are able to earn a substandard income compare to other sectors. This is due to the exploitation of the company's management. They are able to survive because of their other family member's contribution. The women workers are treating this work as a parttime job though they spare most of their valuable resources like time, effort and health. Considering the amount of time taken and also the nature of the work, the wages paid to them are very low and therefore it is suggested that the minimum wage rate should be increased. If a fair wage system is enforced in the beedi industry the socio-economic condition of the beedi workers will certainly improve. It is recommended the labor department of the government should watch carefully the execution of welfare measures for the welfare of the beedi workers. The beedi companies should also come forward to get in touch with the beedi workers. This would help to know the real problems faced by the workers. Knowing the problems, the beedi companies could be able to mitigate the problems to a considerable extent.

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