CHAPTER 5

Socio-Economic Status of Women Working in Handloom Sector in Kozhikode

5.1 Introduction

The socio-economic status of female weavers according to field study details are categorised in to educational qualification, Employment status, welfare facilities in handloom units, working conditions, housing and transportation facilities, indebtedness, trade union and awareness, empowerment indicators, income and expenditure pattern, assets of the households.

5.2 General Particulars

5.2.1 Distribution of female weavers by age group

Age distribution of female workers in Handloom sector is significant in the study of socioeconomic status of women working in Handloom sector. Age is one factor that affects
productivity, skill and experience. Handloom sector in Kerala are having a majority of
female workers of age 35-64. Middle aged women are the majority in Handloom sector.

And it is very hard to find out women of 22 years of age working in Handloom units in
any part of Kerala. That also has something to do with the education background of Kerala
society. As compared to other states in India Kerala is unique in its high literacy rate and
high educational qualification of females. In the present condition a women of age 22 will
be having a good educational qualification or pursuing higher education, those women are
not going to choose their employment as weaving. On the other hand there are plenty of
better opportunities for women to get a job in Kerala.

Table 5.1 Distribution of female workers by age group (%)

Age group	Percentage
20-34	3
35-49	57
50-64	39
65-79	1

The field study details say that 57% of the sampled female workers are of age group 35-49, that is exactly the middle age group. Middle age is important in the life of Indian women in such a way that she is made his life objective as to look after her husband and children, as written by many poets like Madhavikutty. It's an age of hard work, sacrifices, frustrations, and boredom. On the other hand, 39% of the sampled respondents are of age group 50-64. So 96% of the sampled respondents come under the age group of 35-64. And only 3% of the sampled respondents come under the age group of 20-34. Only 1% of the sample comes under the age group of 65-79. This age-wise categorisation of female workers in Handloom sector gives a proper picture of women workers in Handloom sector of Kerala.

5.2.2 Caste-wise distribution of female workers

Caste-wise distribution of sampled respondents is significant as far as the study is about an Indian state or society. Caste in India is something that adds some prestige or status or otherwise to an individual as given by birth. And in India, caste have a significant role in income distribution, as majority of higher caste people are holding a big share income and wealth even today. Caste scenario of Kerala is different from all other states of India. In Kerala there are castes and more than that there are sub-castes. Pathmashaliya and Thiyya

(OBC castes) are the main castes in which the members are involved in weaving. The higher castes like Brahmins and Nairs are not usually seen in weaving. Pathmashaliya is a caste in which their traditional occupation (Kulathozhil) is weaving.

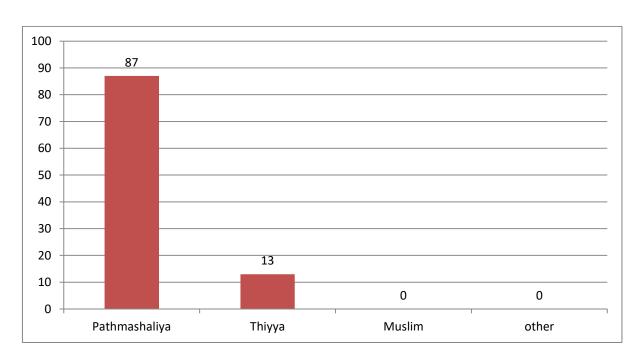


Figure 5.1 Caste-wise distribution of female workers (%)

The field study data shows that still Pathmashaliya is the caste which have majority amount of women workers in Handloom sector. 87% of the sampled respondents are of Pathmashaliya caste, and 13% are of Thiyya caste. Muslims are not involved in weaving in the district, Kozhikode. The women in Pathmashaliya community see weaving as an area where they can work comfortably. The data shows that occupational division of caste is still significant, because a vast majority of weavers are from Pathmashaliya community. The traditional occupation of Thiyya community is Toddy tapping, but some sampled respondents in the study are of Thiyya caste.

5.2.3 Religion-wise distribution of sampled respondents

Religion has a significant role in Indian society as it affects people at a big level. India is a country having different kinds of religion like Hinduism, Islamism, Christianity, Buddhism, Sikhism, Parsi, Jews, etc. Weaving is a traditional occupation in Kerala. Weaving a traditional occupation to Pathmashaliya caste and some Thiyya community people are also involved in weaving. So there are no Muslims or other religious people involved in weaving according to the field study data.

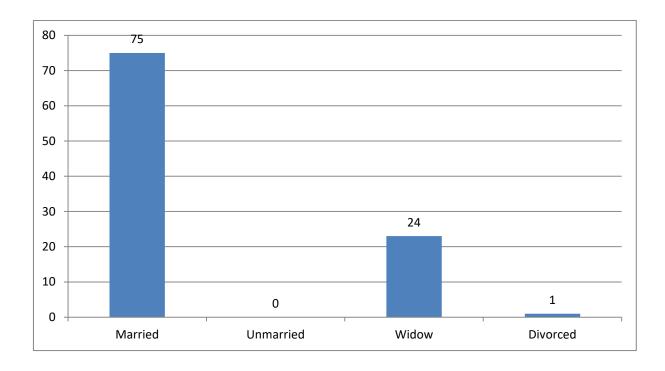
Table 5.2 Religion-wise distribution of female workers (%)

Name of the Religion	Percentage
Hindu	100
Muslim	0
Christian	0
Other	0

5.2.4 Marital status of female workers

Marital status is an important factor while studying a research phenomenon. Marital status is divided in to Married, Unmarried, Widow and Divorced.

Figure 5.2 Marital status of female workers (%)



The data shows 75% of the sampled respondents are married, 24% are widows, and only 1% is divorced. There is no unmarried female worker among the sampled respondents. A vast majority of sampled respondents are of age group 35-64. So it is obvious to have no unmarried women in the data. Another reason for this is that the unmarried women of present condition are having a sufficient and good level of educational qualification. Someone with a good educational qualification does not need to choose handloom sector as their profession. This also gives an insight in to the traditional occupation system. This seems that the new generation of this caste are not interested in weaving activities as they have other opportunities in and outside of state.

5.2.5 Reason for choosing handloom sector

Reasons for choosing weaving as a profession are source of income to the family, to be self-dependent, Traditional reason, Lack of educational qualifications. The table shows that 87% of the sampled respondents started weaving because of tradition. This has

something to do with the caste-wise distribution of female workers. The traditional occupation of Pathmashaliya caste is weaving, that come the traditional reason. The remaining respondents are of Thiyya caste. They have chosen handloom sector for source of income to the family that is 13%. Another important finding is that there is no one who started weaving to be self-dependent, lack of educational qualifications. Tradition is an important factor in the case of handloom sector in Kerala.

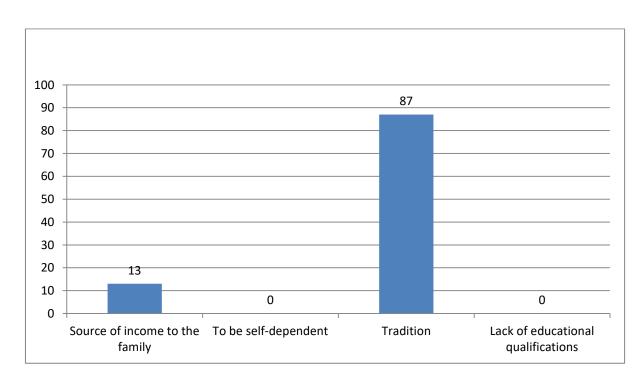


Figure 5.3 Reason for choosing handloom sector

5.3 Educational qualification of female workers

Educational qualification is an important variable to determine the status of female workers. Kerala is having a literacy rate and educational status of women compared to other states of India. Educational qualification of women workers can be divided in to illiterate, primary, middle, matric, degree and above.

Table 5.3 Educational qualification of female weavers

Educational qualification	Percentage
Illiterate	0
Primary	20
Middle	41
Matric	39
Degree and above	0

It is very hard to find out an illiterate in Kerala as Kerala is having a literacy rate of 94%. The data also support this argument, because there are no illiterate among the sampled respondents. 20% of the sampled respondents are having primary educational qualification. It depends upon the age of the respondents also. 41% of the sampled respondents are having middle level of educational qualification, and 39% are having matric level education. There is no female worker who is having an educational qualification of degree and above. 80% of the sampled respondents are having a very good educational qualification those are middle and matric level of education.

5.4 Employment status

5.4.1 Distribution of female weavers on the basis of employment status

Employment status can be divided in to permanent, temporary and contract. Employment status is important because a permanent employee will be provided with all the welfare facilities of the unit or handloom society. For temporary and contract basis employees, these kinds of facilities will not be available.

Table 5.4 Employment Status

Employment status	Percentage	
Permanent	96	
Temporary	4	
Contract	0	

The data shows 96% of the sampled respondents are permanent employees. This shows that women workers in handloom sector are having a high level of employment status. Only 4% are temporary employees. And there are no employees working on contract basis.

5.4.2 Distribution of female workers on the basis of payment period

Payment period is divided in to monthly, weekly, and daily. Some receive payment annually, some receive monthly, some others receive weekly, and some receive daily. The table shows that the usual paying period of female weavers is weekly. 91% of the sampled respondents are receiving payment weekly. And only 9% of the sampled respondents are receiving payment monthly. No one among the sampled respondents is receiving payment daily.

Table 5.5 Pay period

Pay period	Percentage
Monthly	9
Weekly	91
Daily	0

5.5 Welfare facilities

5.5.1 Female workers provided with maternity leave

In the contemporary scenario maternity leave is very common ad a must for female workers. Maternity leave is the leave or holiday given to the pregnant women workers. Usually employers give maternity benefits like 2 or 3 months.

Table 5.6 Maternity leave availability

Workers	Percentage
Workers provided with maternity leave	34
Workers not provided with maternity leave	66

The table shows that 34% of the sampled respondents were provided with maternity leave. And 66% of the sampled respondents were not provided with maternity leave. This can be in two ways; either joined the unit after delivery or not provided the necessary leave that is maternity leave.

Table 5.7 Leave period for maternity leave

Time period	Frequency	Percentage
2 months	12	35.2
3 months	22	64.8

Usually employers provide maternity leave like 2 or 3 months. The sampled respondents in the study also say the same. 12 of them or 35.2% were provided with 2 months of maternity leave, and 64.8% of them were provided with 3 months of maternity leave. That proves the importance of welfare facilities in the handloom sector.

5.5.2 Educational help for children from the unit

Industrial units provide educational help for the children of the workers. Education is something that is very important for all people in India. Kerala gives a special consideration to education.

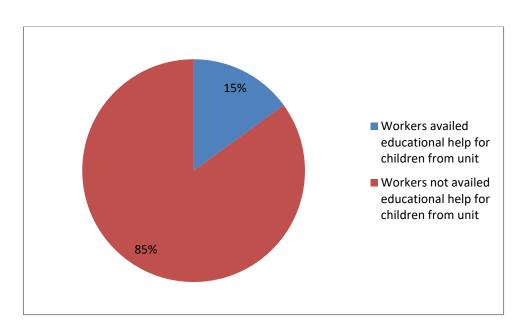


Figure 5.4 Workers availing educational help from unit

The data shows the level of sampled respondents availing educational help from the unit for children. 15% of the sampled respondents are availing educational help for children from the unit. 85% of the sampled respondents are not availing educational help for children.

5.5.3 Type of educational help from the unit for children

Industrial units usually provide educational help for children of the employees like scholarship, full fee reimbursement, partial reimbursement, and other helps.

Table 5.8 Type of educational help

Type of educational help	Frequency	Percentage	
Scholarship	0	0	
full fee reimbursement	0	0	
partial fee reimbursement	8	53.3	
other	7	46.7	

The data shows 53.3% of the respondents provided with educational help received partial fee reimbursement. The remaining 46.7% of them are availing other kinds of educational help.

5.6 Working conditions

Working conditions are an important parameter to know the status of a worker. There were many struggles for good working conditions in many parts of India, and Kerala is known for those struggles. Communist background of Kerala had strengthened these conditions of workers in the state. So working condition of female weavers is expected to be high.

5.6.1 Facilities in working area

Table 5.9 Working conditions

Cantee	n facility	Drinkiı	ng water	Во	onus	Rest roo	m facility
Workers	Percentage	Workers	Percentage	Workers	Percentage	Workers	Percentage
availing		availing		availing		availing	
yes	10	yes	90	yes	100	yes	70
no	90	no	10	no	0	no	28

The table shows working conditions of female weavers in Kozhikode district, such as canteen facility, drinking water facility, bonus, and rest room facility. Coming to the canteen facility, only 10% of the sampled respondents are availing canteen facilities, and 90% of the sampled respondents are not availing canteen facility. Drinking water facility is another important working condition and 90% of the sampled respondents are availing drinking water facilities, only 10% of them are not availing drinking water facilities. Bonus facility is another important working condition. 100% of the sampled respondents are availing bonus facilities, no one are not provided with bonus. According to data 70% of the sampled respondents are availing rest room facilities and the remaining 30% are not availing rest room facilities.

5.6.2 Distribution of female weavers fined

Fine is a negative aspect of working conditions. Usually workers are fined by the employer for absence from duty, wastage in production, damage or loss of tools, and other reasons.

Table 5.10 Distribution of female weavers fined

Fine	Percentage of	Reason for fine	Percentage
	workers		
Fined workers	1	absence from duty	100
Workers who	99	wastage in production	0
are not fined			
		damage or loss of tools	0
		other reasons	0

The table shows the distribution of female weavers fined during the course of work. It is good to see that only 1% of the sampled respondents are fined among the sampled respondents and remaining 99% of them are not fined. Coming to the reason for fine 100% of the fined is because of absence from duty.

5.6.3 Distribution of female workers availing weekly off and annual leave

Industries provides off to the workers in order to keep the workers without losing energy.

Some production units provide weekly off with wages and some without wages. They also provides annual leave usually.

Table 5.11 Distribution of female workers availing weekly off

Workers	Percentage	Workers availing	Percentage
		weekly off	
Workers availing	100	With wage	64
weekly off			
Workers not availing	0	Without wage	36
weekly off			

The table shows that all sampled respondents are provided with weekly off. This has something to do with the trade unions as they are much strong in Kerala than any other states. 64% of them are availing weekly off with wages, which means they are not losing wage for weekly off. 36% of them are losing their wage in case of weekly off.

Table 5.12 Distribution of female workers availing annual leave

Workers	Percentage
Workers availing annual leave	94

Workers not availing annual leave	6

Annual leave is also important for an employee. According to the field study data 94% of the sampled respondents are provided with annual leave facility. Only 6% of the sampled respondents are not provided with annual leave. Annual leave is necessary for a worker in order to get away from the tension of job. If workers are not provided with adequate leisure time it will affect the productivity of that worker. 94% of the workers availing annual leave imply a better status of the female weavers in the district.

5.6.4 Overtime workers

Table 5.13 Distribution of female workers doing overtime work

Workers	Percentage
Workers doing overtime work	14
Workers not doing overtime work	86

Sometimes workers do overtime work in order to earn more than the usual salary. There are some reasons behind such hard works such as to increase the level of income, to purchase something that is not possible with available income level, to do some ceremonials like marriage, funeral, etc. According to the field study data only 14% of the sampled respondents are doing overtime work. This shows the casualness of the female workers in the district. 86% of the sampled respondents are not doing overtime time work. Handloom sector is like a safe zone working area for these women in the district Kozhikode.

5.6.5 Payment given to overtime work

Payment to overtime work is as significant as quantity of overtime work. Overtime work is very important for an industrial unit as it increases the output of the unit. So industries provide a better increment in the salary to those workers. Payment to overtime work is divided in to ordinary, double, and no salary.

Table 5.14 Payment to overtime work

Payment to overtime	Frequency	Percentage
work		
Ordinary	12	85.7
Double	2	14.3
No salary	0	0

The table shows that 85.7% of the overtime workers are receiving ordinary wages and only 14.3% of them are receiving double of the usual salary. This shows that overtime working is not an important aspect of handloom sector.

5.6.6 Distribution of female weavers according to opinion about wages and facilities

What is better to understand the condition of workers rather than asking their satisfaction level? The study includes opinion about wages and facilities from female weavers sampled. This will show how much happy the employees are with respect to their handloom unit. The satisfaction level are measured by three level highly satisfied, satisfied, not satisfied.

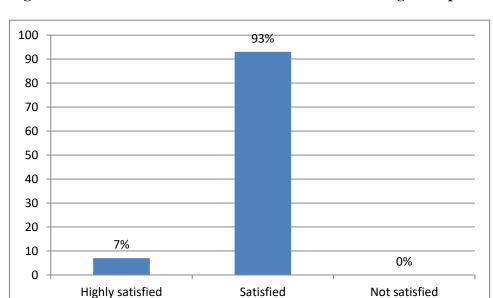


Figure 5.6 Distribution of female weavers according to opinion about wages

The table shows satisfaction level of female weavers with respect to wages provided. 93% of the sampled respondents are satisfied with the wages provided for the work they are doing. This shows the happiness of female weavers regarding handloom unit they are working is good. Only 7% of the sampled respondents are highly satisfied with the wages given by the handloom unit they are working. There is no one who feels they are not satisfied with the wages provided by the handloom unit. The data gives a good comfortable condition of female weavers.

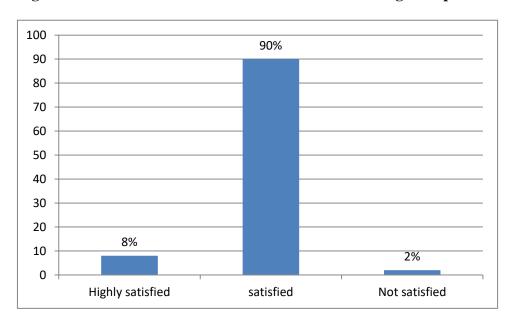


Figure 5.7 Distribution of female weavers according to opinion about facilities

The table shows opinion of female weavers about facilities provided by handloom unit. 90% of the sampled respondents are satisfied with the facilities provided by handloom unit. And 8% of the sampled respondents are highly satisfied with the facilities provided by the unit.

5.7 Housing and transportation facilities

Housing and transportation facilities are another important factor determining socioeconomic status of women.

5.7.1 Type of house

The common type of houses in Kerala is tiled and concrete. Nowadays more concrete houses are made as construction sector develops and creates a demonstration effect. Gulf money coming to Kerala has made a drastic change in the development process and that lead to the creation of more tiled houses.

Table 5.15 Type of house

Type of house	Percentage
Tiled	21
Concrete	79
Other	0

The table shows 21% of the sampled respondents are still living in tiled houses. 79% of the sampled respondents are living in concrete houses. In Kerala people understand the class by looking at the house. Concrete and big houses are considered as prestige symbols. As majority are having concrete houses there is no problem of prestige.

5.7.2 Female weavers according to number of rooms

Table 5.16 Distribution of female weavers according to number of rooms

Number of rooms	Percentage
2	43
3	53
4	4

As said earlier the size of the house or the number rooms is also a symbol of prestige. 43% of the sampled respondents are having 2 rooms in their house. 53% of the sampled respondents are having 3 rooms in their house. Only 4% of the sampled respondents are having 4 rooms in their house.

5.7.3 Separate kitchen and attached bathroom

5.17 Distribution of female weavers having separate kitchen and attached bathroom

Situation	Percentage	Situation	Percentage
**			
Having separate	92	Having attached	6
kitchen		bathroom	
Not having separate	8	Not having attached	94
kitchen		bathroom	

The table shows 92% of the sampled respondents are having separate kitchen and only 8% of them are not having separate kitchen. Only 6% of the sampled respondents are having attached bathroom, remaining 94% of them are not having attached bathroom. The data is clear that gives clear status to employees. Separate kitchen is common in among Kerala households, and its availability does not make the workers prestigious. But that is not the case of attached bathroom as it is rare among common people. Female weavers having attached bathroom are in very small number.

5.7.4 Source of drinking water

There are many sources of drinking water available, such as well, public well, bore well, and others facilities. In Kerala well is the main source of drinking water.

Table 5.18 Source of drinking water

Type of well	Percentage	Distance from home to	Percentage
		public well	
Well	77	0-50 m	75
Public well	20	51-100 m	20
Bore well	2	101-150 m	0

others	1	151-200 m	5

Data shows 77% of the sampled respondents are using well as drinking water facility. 20% of the sampled respondents are using public well for drinking water facilities, only 2% of them are using bore well facility and 1% of them are using other facilities. As expected the proportion of people using private well is very high. The second highest proportion is for public well.

Another important fact is the distance from public well. Out of 20 people, 75% of the sampled respondents have a distance of 0-50 meter from home to public well. 20% of them are having a distance of 51-100 meter from home to public well. Only 5% of them are having a distance of 151-200 meter from home to public well.

5.7.5 Sources of light and cooking

There are many sources for light such as kerosene oil, electricity, and other sources. Sources of cooking energy are firewood, kerosene oil, cooking gas, electricity, solar, and other sources.

Table 5.19 Source of light and cooking energy

Source of light	Percentage	Source of cooking energy	Percentage
Kerosene oil	0	Firewood	11
Electricity	67	Kerosene oil	0
Both	33	cooking gas	19
others	0	Electricity	0
		Solar	0

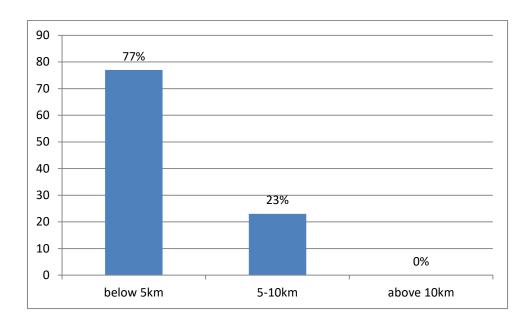
	More than one of these	70
	others	0

The table shows the distribution of female weavers according to sources light and cooking energy. The data shows there are no household sampled with no electricity facility. 67% of the sampled respondents are using only electricity for light. Remaining 33% of the sampled respondents are using both electricity and Kerosene oil. This says the states condition regarding electricity. Even though Kerala produce comparatively less electricity than its neighbouring states like Tamil Nadu, it provides electricity to all in the state.

The data also shows the sources of cooking energy. Out of 100, 11% of the sampled respondents are using only firewood for cooking. 19% of the sampled respondents are using only cooking gas for cooking. Majority of the sampled respondents that is 70% are using more than 1 source of energy for cooking. No one among the sampled respondents is using Kerosene oil, electricity, solar and other sources of cooking energy.

5.7.6 Distance to handloom society

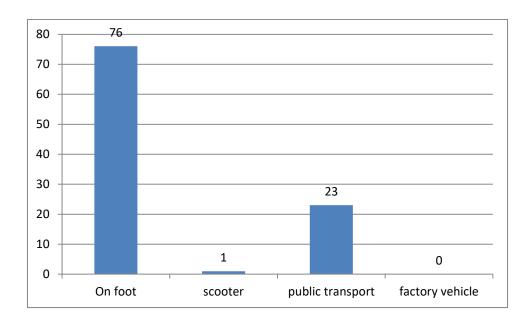
Figure 5.8 Distribution of female weavers according to distance from handloom unit



The table shows the distance of female weaver's home from handloom unit. It is clear from the table that 77% of the sampled respondents have a distance of below 5km from home to handloom unit. 23% of the sampled respondents are coming from a distance of 5-10km. this shows the comfort level of female weavers getting more importance. Handloom sector is like an emotion among the female weavers.

5.7.7 Transportation facilities

Figure 5.9 Distribution female weavers according to transportation facilities of female weavers



The table shows distribution of sampled respondents according to transportation facilities of female weavers. As majority of the sampled respondents are coming from nearest households, 76% of them are coming by foot. And 23% of them are coming by means of public transport. Only 1% of the sampled respondents are coming by scooter.

5.8 Indebtedness

Distribution of female weavers on the basis of indebtedness and average amount of debt

People sometime go with more consumption than earnings; sometimes they may face
unexpected expenses. In those times they go for loan or borrow from banks or persons.

Female weavers are also not exempted from that.

5.8.1 Distribution of female weavers according to indebtedness

Table 5.20 Indebtedness

Indebtedness	Percentage	Average debt
		amount

Female weavers indebted	14	223333.3333
Female weavers without debt	86	

The table shows distribution sampled respondents according to indebtedness. It is clear from the table that only 14% of the sampled respondents are indebted. Remaining 86% of them are not indebted. The average amount of debt of the sampled respondents is 223333.3333 rupees.

5.8.2 Reason for debt

The reason for debt is like household consumption, sickness, marriage and other ceremonial occasions like child birth, funeral, legal expenses, education, purchase of land, repayment of debt and other reasons.

Table 5.21 Reason for debt

Reasons	Frequency	Percentage
Household consumption	1	7.1
Sickness	1	7.1
Marriage and other ceremonial occasions like child	10	71.6
birth		
Funeral		0
Legal expenses		0
Education	1	7.1
Purchase of land		0
Repayment of debt		0

others	1	7.1

The table shows 10 out of 14 borrowed because of marriage and other ceremonial occasions like child birth. Only 1 out of 14 has borrowed due to household consumption, sickness, education, and other reasons.

5.8.3 Source of debt

There are sources of debt like co-operative society, bank/government/LIC, employer money lender, shopkeeper, friends and relatives, other sources. Bank is one of the main sources among these.

Table 5.22 Source of debt

Source of debt	Frequency	%
Co-operative society	1	7.1
Bank/Government/LIC	11	78.7
Employer	1	7.1
Money lender	0	0
Shopkeeper	1	7.1
Friends and relatives	0	0
Others	0	0
Others		

Bank/government/LIC comes first among the preference of the female weavers, 11 out of 14 have borrowed from this source. 1 out of 14 has opted for cooperative society and

another 1 out of 14 opts for employer as source of debt. 1 of them has opted for shopkeeper as source of debt.

5.8.4 Security for debt

There some securities of debt like land, house, ornaments, LIC policy, etc.

Table 5.23 Security for debt

Security for debt	Frequency	%
Land	8	57.2
House	5	35.7
Ornaments	1	7.1
LIC policy	0	0
No security	0	0

The table shows 8 out of 14 have chosen land as a security of debt, 5 of them have choose house as security, 1 of them have given ornaments.

5.9 Trade union and general awareness

Trade union is very important with regard to the welfare of workers. Trade union is an organisation of workers forms with an aim to unit all workers for striving their welfare needs and protest against the exploitation of employers on workers.

Table 5.24 Trade union awareness

	Percentage	Type of membership	Frequency	Percentage
Member	37	Ordinary member	35	94.5

Not member	63	Executive member	2	5.5
		Other	0	0

The table shows that 37% of the sampled respondents are members of trade union, and 63% of them are not a member of any trade union. This is rare to see in Kerala as Kerala is one state there political communication is very strong and have a left background. This can be seen as low level of trade union awareness among female weavers sampled.

There is different type of trade union membership such as ordinary membership, executive member. 94.5% of the members of trade union are ordinary members and remaining 5.5% of them are executive members.

Table 5.25 General awareness

Minimum Wa	ages Act 1948	Equal Remu	ineration Act	Maternity	Benefit Act
		1976		1961	
	Percentage		Percentage		Percentage
Aware	35	Aware	20	Aware	19
Not aware	65	Not aware	80	Not aware	81
Total awareness percentage		1	24.666	I	

The Minimum Wages Act 1948 is an act of parliament regarding labour law that sets the minimum level of wages that must be paid to both skilled and unskilled labours. This is an act that each and every labour in India should be aware of. Majority of the unskilled labour in India are not aware about this law. According to the field study data 88% of the sampled

respondents are aware about Minimum Wages Act 1948. Only 12% of them are not aware about this law.

Equal Remuneration Act 1976 is one act that aims to provide equal remuneration for men and women workers and for the prevention of discrimination on grounds of gender. Every female worker in India should be aware about this act to understand their own rights regarding remuneration and discrimination to themselves. According to field study information 70% of the sampled respondents are aware about Equal Remuneration Act 1976, and 30% of them are not aware about this act.

Maternity Benefit Act 1961 an act that aims to provide maternity leave and benefit to women employees. The act is one that protects the dignity of motherhood. The data shows that 81% of the sampled respondents are aware about the act, and remaining 19% are not aware about the act.

The total awareness percentage of the female weavers is 24.666%. This shows that the female weavers are not aware about their rights and freedom.

5.10 Empowerment indicators of female weavers

Empowerment of female weavers can be measured using discrimination in work place on gender basis, torture in work place, and economic empowerment. Economic empowerment can be measured on the basis of who get the salary of female weaver, whether or not using the salary for own needs, whether or not independent on taking economic decision. In modern India empowerment of women is one of the main motives of the government.

Table 5.26 Empowerment indicators of female weavers

Discrimi	ination in	Tort	ure in	Who get ye	our	Are	you	Indepen	dent on
work p	work place on work place salary			Using		taking economic			
gende	gender basis		salar	y for	decis	sion			
						ow	y n		
						nee	eds		
	%		%		%		%		%
Yes	0	Yes	0	Myself	21	Yes	18	Yes	14
No	100	No	100	Husband or household head	63	No	68	No	66
Total	pł	iysical	100%		Total	econ	omic	17.666%	
empower	rment				empov	wermen	ıt		

The data shows none of the sampled respondents have experienced any sort of discrimination in work place on gender basis. Another important parameter is torture in work place. According to field study data none of the sampled respondents have experienced torture in work place. 63% of the sampled respondents getting their salary for themselves, for 37% of them husband or household head are getting their salary. 32% of the sampled respondents are using their salary for their own needs. But 68% of them are not using their salary for their own needs. Another important fact is that 34% of the sampled respondents are independent on taking economic decision and 66% of them are not independent of taking economic decision.

The empowerment indicators are divided in to physical empowerment and economic empowerment. Total physical empowerment is 100%, which means the female weavers are not facing any physical exploitation or torture. The total economic empowerment of the female weavers is 17.666%, which means the female weavers are not economically independent.

5.11 Income and expenditure pattern

5.11.1 Sources of income of the sampled households

There are different sources of income like income from handloom sector, income from other industries, income from agriculture, and other sources of income. Kerala is one state which is famous for higher wage rates. People from different part of India come to Kerala for employment. But the wage that is given to male workers is usually different to the wage given to a female worker. Handloom sector is one sector that provides comparatively low level of income to the workers. It is important to know the household income of a female weaver in order to understand how much their family members earn from other sources of income.

a. Monthly household income from handloom sector

Household income from handloom sector is given from 1000 to 7000. 1000 rupees per month is the lowest monthly income for a worker in Kerala. And 7000 is also not a big monthly income compared to workers in other spheres of areas like construction sector. 1000-2999 is the lowest level of income; 3000-4999 is the middle level of income; 5000-7000 is the highest level of income. The interval in the table is 2000.

Table 5.27 Monthly household incomes from handloom sector

Income	Percentage
1000-2999	56
3000-4999	19
5000-7000	25
Grand Total	100

The table shows majority of the sampled respondents are earning lowest level of income from handloom sector. 56% of the sampled household come under the income group of 1000-2999 rupees. Another is the middle level of income; only 19% of the household are under this category of getting 3000-4999 rupees from handloom sector. 25% of the sampled households are under the group of 5000-7000 rupees from handloom sector and that is the highest income group among this.

b. Monthly household Income from other industries

There many industries apart from handloom sector in Kerala such as coir industries, power loom industries, agro-based industries, etc. the income group is divided into 0, 10000-10999, 12000-12999, 13000-13999, 14000-15000.

Table 5.28 Monthly household income from other industries

Income group	Percentage
0	75
10000-10999	14
12000-12999	4
13000-13999	2
14000-15000	5
Grand Total	100

The data shows the majority households that are 75% are not getting a rupee from other industries. But 14% of the sampled households are getting an income of 10000-10999 rupees from other industries. Another 4% of the sampled households are receiving an income of 12000-12999 rupees from other industries. 2% of the sampled households are receiving an amount of 13000-13999 rupees from other industries. Another 5% of the sampled households are receiving an amount of 14000-15000 from other industries.

c. Monthly household income from other sources

There many sources of income that is not included in the questionnaire like income from construction sector, casual work, etc. The female weaver's household are classified in to income group of 0, 2000-3999, 4000-5999, 6000-7999, 10000-11999, 14000-15999.

Table 5.29 Monthly household income from other sources

Income group	Percentage
0	38
2000-3999	1
4000-5999	32
6000-7999	2
10000-11999	22
14000-15999	5
Grand Total	100

The table shows 38% of the sampled households are not receiving any sort of income from other sources of income. Only 1% of the sampled households are receiving 2000-3999 rupees from other sources of income. 32% of the sampled households are receiving an

income of 4000-5999 rupees from other sources of income. 2% of them are receiving an income of 6000-7999 rupees from other sources. 22% of the sampled households are receiving an income of 10000-11999 rupees from other sources. Remaining 5% of the households are receiving an income of 14000-15999 rupees from other sources.

d. Income from agriculture

Income from agriculture is important in India. But in Kerala, structural change has already happened in favour of service sector. Finding agriculture in Kozhikode district is a difficult task nowadays. According to the field study data, there are no respondents whose household is receiving an income from agriculture. Construction work and coolie work are the major casual labourers work in the district. Agriculture is one sector that is predominant only in hilly areas of the district where rubber, ginger, coco, coconut, and bananas are producing.

5.11.2 Monthly household income of female weavers

Table 5.30 Monthly household income

Income group	Percentage
1000-5999	22
6000-10999	25
11000-15999	29
16000-20999	21
21000-25999	3
Grand Total	100

The table shows monthly household income of female weavers. The table shows different levels of income group and all groups are having decent amount of count. This shows that the sampled respondents are from different level of income groups. It is clear from the data that 22% of the sampled respondents are having a monthly household income of 1000-5999 rupees. Another 25% of the sampled respondents are having a monthly household income of 6000-10999 rupees. Another 29% of the sampled respondents are having a monthly household income of 11000-15999. Another 21% of the sampled respondents are having a monthly household income of 16000-20999. Only 3% of the sampled respondents are having a monthly household income of 21000-25999.

5.11.3 Expenditure pattern of the households of female weavers

Table 5.31 Expenditure pattern

Expenditure on food		
Expenditure group	Percentage	
1000-1499	2	
2000-2499	8	
2500-2999	4	
3000-3499	70	
3500-4000	16	
Grand Total	100	
Expenditure on dress		
Expenditure group	Percentage	
0-499	2	
500-999	20	

1000-1499	58	
1500-2000	20	
Grand Total	100	
Expenditure on health		
Expenditure group	Percentage	
0-99	3	
100-199	52	
200-299	6	
300-399	1	
500-599	37	
1400-1500	1	
Grand Total	100	
Expenditure on education		
Expenditur	re on education	
Expenditure group	re on education Percentage	
Expenditure group	Percentage	
Expenditure group 0-299	Percentage 67	
Expenditure group 0-299 300-599	Percentage 67 31	
Expenditure group 0-299 300-599 1500-1799	Percentage 67 31	
Expenditure group 0-299 300-599 1500-1799 1800-2099 Grand Total	Percentage 67 31 1	
Expenditure group 0-299 300-599 1500-1799 1800-2099 Grand Total	Percentage 67 31 1 100	
Expenditure group 0-299 300-599 1500-1799 1800-2099 Grand Total Expenditure of	Percentage 67 31 1 1 100 on personal needs	
Expenditure group 0-299 300-599 1500-1799 1800-2099 Grand Total Expenditure of Expenditure of Expenditure group	Percentage 67 31 1 1 100 on personal needs Percentage	
Expenditure group 0-299 300-599 1500-1799 1800-2099 Grand Total Expenditure of Expenditure group	Percentage 67 31 1 1 100 on personal needs Percentage	

400-500	1	
Grand Total	100	
Other expenditures		
Expenditure group	Percentage	
200-1699	42	
1700-3199	12	
3200-4699	36	
4700-6199	10	
Grand Total	100	

The table shows expenditure pattern of sampled households. The first part of table shows expenditure on food. The expenditure group given in the data are 1000-1499, 2000-2499, 2500-2999, 3000-3499, and 3500-4000. It is clear from the data that 70% of the sampled households are spending 3000-3499 rupees for food monthly. Expenditure on food is something that is necessary for everyone. It is obvious to see that a huge majority of the sampled households are having a decent of good amount of expenditure on food. 16% of the sampled households are spending 3500-4000 rupees for food monthly that is the highest amount in the data. Another 8% of the sampled household are spending only 2000-2499 rupees for food. 4% of the sampled households are spending an amount of 2500-2999 rupees for food monthly. Remaining 2% of the sampled households are spending 1000-1499 rupees for food monthly.

The second part of the table shows expenditure made by the sampled households for dress. It is clear from the table that 58% of the sampled households are spending 1000-1499 rupees for dress monthly. Dress is one of the basic needs of a human being that everybody

used to wear in a civilized society. In the modern days people spend more money for dress. 20% of the sampled households are spending 1500-2000 rupees for dress monthly. Another 20% of them are spending 500-999 rupees for dress monthly. Only 2% of the sample household are spending 0-499 rupees for dress monthly, this even can be 0.

The third part of the table shows expenditure made by sample households on health. The expenditure group given in the table are 0-99, 100-199, 200-299, 300-399, 500-599, and 1400-1500. The table says 52% of the sample households are spending 100-199 rupees for health expenditure. 37% of the households are spending 500-599 rupees for health purposes. 6% of the sample households are spending 200-299 rupees for health reasons. 3% of the sample household are spending 0-99 rupees for health purposes. 1% of them are spending 300-399 rupees for health purposes. Another 1% of the households are spending 1400-1500 rupees for health purposes.

The fourth part of table shows expenditure on education. The sampled households are spending 0-2099 rupees. 67% of the sample households are spending 0-299 rupees for educational purposes monthly. 31% of the sample households are spending 300-599 rupees for educational purposes monthly. 1% of them are spending 1500-1799 rupees for education monthly. Another 1% of the sample households are spending 1800-2099 rupees for education monthly.

The fifth part of the table shows expenditure on personal needs. 70% of the sampled households are spending 200-299 rupees per month for personal needs. 23% of the sample households are spending 100-199 rupees for personal needs monthly. 6% of them are spending 300-399 for personal needs monthly. 1% of the sample households are spending 400-500 rupees for personal needs monthly.

The last table shows other expenditures made by the households of female weavers. It is clear from the table that 42% of the sample households are spending 200-1699 rupees for other expenses. 36% of them are spending 3200-4699 rupees for other expenses. 12% of the sample households are spending 1700-3199 rupees as other expenses monthly. Remaining 10% of the sample households are spending 4700-6199 rupees as other expenses.

5.11.4 Total expenditure of households of female weavers

Table 5.32 Total expenditure of household

Expenditure group	Percentage
2900-5399	30
5400-7899	21
7900-10399	45
10400-12899	4
Grand Total	100

The table shows total expenditure of female weavers or the sampled respondent's households. 45% of the households are spending 7900-10399 rupees monthly. 30% of the households are spending 2900-5399 rupees monthly. 21% of the households are spending 5400-7899 monthly. The remaining 4% of the households are spending 10400-12899 rupees per month.

5.12 Assets of the households

Table 5.33 Assets of female weaver's households

Transportation assets		
Number	Percentage	
0	34	
1	57	
2	9	
Grand Total	100	
Electronic assets		
Number	Percentage	
1-2	1	
3-4	86	
5-6	13	
Grand Total	100	
Furniture		
Number	Percentage	
3-5	11	
6-8	85	
9-11	3	
12-14	1	
Grand Total	100	
Mobile phones		
Number	Percentage	
1-2	85	
3-4	15	
Grand Total	100	

Ornaments		
Number	Percentage	
0-1	37	
2-4	63	
Grand Total	100	
Total assets		
Number	Percentage	
7-10	2	
11-14	49	
15-18	43	
19-22	6	
Grand Total	100	

The table shows household assets of the sampled respondents such as transportation assets, electronic assets, furniture, mobile phones, ornaments and total of these assets. Transportation assets include cycle and motorcycle. It is clear from the table that 34% of the sample households do not have any transportations asset like cycle and motor cycle. And 57% of the household is having only one transportation asset. The remaining 9% of the household are having 2 transportation assets in their home. Another important finding is the number of electronic assets owned by the sample households. Electronic assets included are TV, VCR, and Electric fan. In case of electronic assets, 1% of the sample household are having 1-2 numbers of them. A huge majority of the sample household that is 86% is having 3-4 numbers of electronic assets. The remaining 13% of the sample household is having a number of electronic assets that is 5-6.

Another important household asset is furniture. Furniture includes bed, chair, table, etc. the table shows 11% of the sample household is having a number of 3-5 furniture. A majority of the sample household that is 85% is having a number of 6-8 furniture. Only 3% of them are having a number of 9-11 furniture. Remaining 1% of them is having a number of 12-14 furniture. In case of mobile phones, 85% of the sample is having 1-2 numbers of mobile phones in their household. 15% of them are having a number of 3-4 mobile phones in their households.

Another important kind of asset is ornaments, especially for Kerala women. 37% of the sample is having 0-1 number of ornaments. 63% of the sample is having 2-4 numbers of ornaments. In case of total numbers of assets, only 2% of the sample is having 7-10 numbers of total assets. 49% of them are having 11-14 total assets. 43% of the sample is having 15-18 total assets. 6% of the sample is having 19-22 total assets.