

## AN ANALYSIS OF CONSUMPTION EXPENDITURE PATTERN OF WOMEN WORKERS IN CONSTRUCTION INDUSTRY: A CASE STUDY

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### ABSTRACT

The construction industry is one of the largest employers of women next to agriculture in India. It constitutes of largely unorganized workforces of whom majority is unskilled. The consumption expenditure is the very important indicator economic status and the living conditions of an individual or household. The expenditure pattern is influence in the socio economic status of women workers in construction industry. This research paper analysis the data from a large sample of women in construction sector. The paper focuses on expenditure pattern of women construction workers. They expenditure on education, health, entertainment, cellphone, gutka, smoking, drinks, social ceremonies, fuel and lighting and soon. Most of them are very shortage fund (Income) to met the expenditure. Expenditure pattern is impact on socio-economic conditions of the women construction workers. This study reveals very important findings in study area and to suggest improve their economic conditions of women construction workers.

**Keywords:** consumption expenditure, social ceremonies, living conditions, fuel and lighting, production resources, tastes and preferences.

### INTRODUCTION

The construction industry is one of the largest employers in India as elsewhere in the world. The construction industry makes a major positive contribution to the economy of all countries. Women are also playing an important role in construction work. Next to agriculture, this sector draws in the largest number of women. More than 50% of the 31 million construction workers all women (GOI 2008, p 189). In terms of national Investment almost 40 to 50 percent of the National plan outlay is on construction. The construction industry contributes to 20 percent of GDP. Women workers are almost unskilled

laborers and unorganized in nature. They face serious problem in the construction activity, viz., wage discrimination gender and harassment, insecurity of job, low level wages etc., despite all these construction industry overwhelming attracts women workers (Mathew 2005) women constitute half of the nation's (ration's) human resources and therefore vital and crucial for the national development. In the socio-economic milieu of the country role of women within the overall context of human resources development requires their rightful role in the society; in any society. The economic position and social status of women are influenced by the extent of their involvement in income earning activities outside the household. Hence this study analyzes the expenditure pattern of women construction workers in chikmagalore district. It helps to the understanding to economic status of women workers in construction industry.

An examination of consumption of different commodities in any area and country is becoming more and more important because of population growth, rising income and changing in the tastes and preferences of the consumers. Total consumption expenditure consists of expenditure on the items of food group as well as non-food group.

### **RELEVANCE OF THE STUDY**

The consumption expenditure is the most significant indicator of economic status and the living conditions of an individual or household. Consumption expenditure means which goods and how much amount of them are being consumed by the household members. The consumption pattern reflects the preference and consumption habits of the people of the areal, whereas all the value and volume of commodities consumed shows the consumption and saving habits as well as the capacity of the people.

The expenditure pattern is influence on the socio-economic status of women construction workers and put the focus on future prospects. It is because income and expenditure pattern is closely associated with their socio-economic position, which in term depends upon their access to productive resources of the countries and the opportunities for participation in income activities. This study is very relevant status of women workers in construction sector is absolutely is essential for raising their status in society. Economic independence for all women with equal opportunity brings out their full potentials as human being instead of being considered appendages to males. This study helps the government authorities, planners, administrators to create new avenues of employment of women. Thus it leads to the gradual uplift of their socio-economic status of women construction workers.

### **OBJECTIVES**

1. To assess the level of expenditure of the women construction workers.

2. To analyze the consumption pattern of expenditure on various items.
3. To analyze the health expenditure of women construction workers in study area.
4. To suggest the policy recommendations to improve their status women construction workers.

## RESEARCH METHODOLOGY

The study was conducted in Chikkamagalore district of Karnataka, in India. According to the 2011 census, Chikkamagalore district has a total population of 11,37,961 of which 5,66,622 are males and 5,71,339 are females. The total area of Chikkamagalore district is 7,201 sq. km and number of hoblies 34, the seven taluks of the district has been further sub-divided into 34 hoblies (revenue cities) and density population per sq.km 158 and sex ratio is 1008 in 2011.

In this study multistage stratified random sampling technique was used. A sample of 300 women construction workers in Chikkamagalore district were selected for the study. The present study is based on the primary data. Primary data is collected from respondent with the help of an "Interview schedule". As majority of the women construction workers are illiterate and the women construction workers interviewed in the local language such as Kannada and the responses were noted in interview schedule.

Simple statistics tools like percentage, frequency table and cross tabulation and for this SPSS -17 statistical packages was used for analyze the data and explain its results.

## Data analysis and interpretation

Table No: 1

Frequency Table of Annual Family Income of the Respondents

Level of Income	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<10,000	2	7	7	.7
10001 to 30000	11	3.7	3.7	4.3
30001 to 50000	111	37.0	37.0	41.3
50001 to 70000	139	46.3	46.3	87.7
>70000	37	12.3	12.3	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.01 shows the result of frequency test of family income of the respondents. Out of 300 respondents 46.3 percent of the respondents stated their income between Rs 50,001 to 70,000 per year. 37 percent of the respondents stated to earn income between Rs 30,001 to 50,000. 12.3 percent of the respondents have stated their income above Rs 70,000. 3.7 percent of the respondents get

income between Rs 10,001 to 30,000, and 7 percent of the respondents have stated their income is less than Rs 10,000.

This result reveals that 46.3 percent of the respondents stated to earn income between 50,001 to 70,000 year of 2013. Due to them those who got minimum wages or better wages than the agricultural labours and household work. These studies observe that earning of income is of variation. The variation in income is generally based on the nature of activity and responsibility, variation of wages among the women workers in construction industry.

**Table No-2**

**Frequency Table of Annual Family Expenditure of the Respondents**

Level of expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<5000	15	5.0	5.0	5.0
5001 to 10000	5	1.7	1.7	6.7
10001 to 20000	44	14.7	14.7	21.3
20001 to 30000	95	31.7	31.7	53.1
30001 to 60000	141	47.0	47.0	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.2 shows the result of frequency test regarding the family expenditure of respondents. Out of 300 respondents 47 percent of the respondents to spend between Rs 30,001 to 60,000 and above. 31.7 percent of the respondents to spend Rs 20001 to 30,000 and above. 14.7 percent of the respondents spend Rs 10,001 to 20,000. 1.7 percent of the respondents spend Rs 5001 to 10,000. 5 percent of the respondents have to spend less than Rs 5000 per year. The result indicates that 47.0 percent of the respondents to spend between Rs 30,001 to 60,000 and above. This indicates that the spending habit is generally directly proportion to their income.

**Table No-3**

**Monthly Household Expenditure by the Women Workers 2013**

I.No	Item wise Expenditure	No. Respondents	Percentage
	Food Expenditure	300	100
	Fuel and Lighting	279	93
	Children Education	173	57.66
	Social Ceremonies	157	52.33
	House hold Equipment's	193	64
	Health Services	275	91.66
	Shelter	300	100
	Others	270	90

**Source:** Field Survey

The table No.3 shows the result of monthly household's expenditure of women workers. Out of 300 respondents stated cent of the respondent's expenditure on food and shelter. 93 percent of the respondents to expenditure on fuel and lighting, followed by 91.66 percent of the respondents to expenditure on health. 64.33 percent of the workers stated that expenditure on house hold equipment's. Further 57.66 percent of the respondents to expenditure on children education and 52.33 percent of the respondents to spend on social ceremonies and finally 90 percent of the respondents to spend on other expenditure like religious functions, home appliance, two wheeler, and cloths etc.

This result reveals that majority of women work to expenditure on food and shelter (100%) followed by fuel and lightings (93%), and health services (91.66%) and other items (90%). Because the women workers need to spend on necessity items like food, shelter, cloth, fuel, and health services etc.

**Table No-4**

**Frequency Table of Monthly Food Expenditure by the Respondents**

Monthly Expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<3000	226	75.3	75.3	75.3
3001 to 5000	71	23.7	23.7	99.0
>5000	3	1.0	1.0	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

Table No4 shows the result of frequency test of monthly food expenditure by the women workers. Out of 300 respondents, 100 percent of the workers are to spend food expenditure. But expenditure is varying from one family to another family on food. 75.3 percent of the respondents spend at less than Rs 3000. 23.7 percent of the respondents to spend between Rs 3001 to 5000 and only one percent of the respondents to spend Rs 5000 and above.

This result reveals that 100 percent of the respondents are stated to spend on food expenditure, due to food is essential to human being. It inevitably spends to their income for existence life. But expenditure level is variation among the workers. It is based on the earning of income and size of the family.

Table No-5

## Frequency Table of Expenditure on the Children Education by the Respondents

Level of Expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<3000	88	29.3	29.3	29.3
3001 to 5000	59	19.7	19.7	49.0
5001 to 7000	6	2.0	2.0	51.0
>7000	20	6.7	6.7	57.7
No	127	42.3	42.3	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.5 shows the result of frequency test of expenditure on children education by the respondents. Out of 300 respondents, 42.3 percent of the respondents have not spent any amount of children education. 57.7 percent of the respondents spend on children education. Out of this (57.7%) 29.3 percent of the respondents are spend on children education less than Rs 3000 per year. 19.7 percent of the respondents spend Rs 3001 to 5000. 2 percent of the respondents to spend between 5001 to 7000, and 6.7 percent of the respondents to spend on children children education in their family Rs 7000 and above per year.

This result reveals that 57.7 percent of the women workers to spend their income on children education between Rs 3000 to 7000 and above. This indicates majority of the women workers are spending on children education in their family. The spending of expenditure on education is variation it is based on their income. They got minimum wage, better income in construction activities. Hence they, to spend more on children education. 42.3 percent of the respondents have not spend their income on children education, due to they are migrant labour; permanently stay at working site along with family and children. In this case children do not have schooling.

Table No-6

Frequency Table of Family Expenditure on Household Equipment's (2013) by the Respondents

Level of Expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<1000	114	38	38	38
1001 to 3000	46	15.3	15.3	53.3
3001 to 5000	9	3.0	3.0	56.3
5001 to 8000	4	1.3	1.3	57.6
>8000	20	6.66	6.66	64.2
No	107	35.7	35.7	100.0
Total	300	100.0	100.0	

Source: Field Survey

The table No.6 shows the result of frequency test of family expenditure on house hold equipment's during the year of 2013. Out of 300 respondents 64.3 percent of the respondents have expenditure on house hold equipment's and remaining 35.7 percent of the respondents have not expenditure on house hold equipment's. Out of 64.3 percent of the respondents, 38 percent of the respondents are stated to expenditure an house hold equipment's less than Rs 1000. 15.3 percent of the respondents spend between Rs 1001 to 3000. 6.66 percent of the respondents to spend Rs 8000 and above. 3 percent and 1.3 percent of the respondents are expenditure on house hold equipment's between Rs 5001 to 8000 during the year of 2013.

This study reveals that 64.3 percent of the women workers to spend to their income on household equipment's such as television, taperecorder, mixer, stove etc., between Rs 1000 to 8000 and above. It cleared that expenditure depend on the variation of income levels of workers.

Table No-7

Frequency Table of Family Expenditure on Social Ceremonies by the Respondents

Level of Expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<1000	91	30.3	30.3	30.3
1001 to 3000	57	19.0	19.0	49.3
3001 to 5000	5	1.7	1.7	51.0
>5000	4	1.3	1.3	52.3
No	143	47.7	47.7	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.7 shows the result of frequency test of the expenditure on social ceremonies by the workers. Out of 300 respondents, 47.7 percent of the women workers have not spend on social ceremonies. 42.3 percent of the women workers to spend their income on social ceremonies, out of this (42.3%), 30.3 respondents are stated spend less than Rs 1000. 19 percent of the respondents are stated that spend between Rs 1001 to 3000 per years. 1.7 percent of the respondents are stated spend their income of social ceremony between Rs 3001 to 5000. 1.3 percent of the respondents are stated spend their income on social ceremonies Rs 5000 above.

This result reveals that nearly half of the respondents (42.3%) spend their income to their family on Social ceremonies like, birth day, anniversary, etc. because now day's social ceremonies are also part and parcel of the modern life. they also inevitably spend on social ceremonies.

**Table No-8**

**Frequency Table of Monthly Family Expenditure on Fuel And Lighting by the Respondents**

Level of Expenditure (In Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<100	12	4.0	4.0	4.0
101 to 300	29	9.7	9.7	13.7
301 to 600	103	34.3	34.3	48.0
601 to 1000	93	31.0	31.0	79.0
>1000	42	14.0	14.0	93.0
No	21	7.0	7.0	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

The table No.8 shows the result of frequency test of monthly family expenditure on fuel and lighting of the workers. Out of 300 respondents, 93 percent of the respondent's expenditure on fuel and lightings per month. Out of this 34.3 percent of the respondents are sated expenditure Rs 301 to 600 per month. 31 percent of respondents to spend their income between Rs 601 to1000, 14 percent of the respondents are stated that above Rs 1000, 9.7 percent of the respondents are stated to spend their income between Rs 101 to 300, 4 percent of the respondents to spend their income on fuel and lightings less than Rs 100. Remaining 7 percent of the respondents not have spent any amount on fuel and lightings.

This result reveals that majority of the 93 percent of the respondents are stated spend their income on fuel and lighting of the family. It indicates that expenditure is improved on fuel and lightings to joining after the construction industry. 7 percent of the respondents not have spent any amount on fuel and lightings. It is because they are stay in temporary sheds provided by owners at working place permanently, due to they are migrants from outside the district. Those workers expenditure on fuel and lighting maintenance by contractor or owner.

**Table No-9**

**Frequency Table of Maintenance Expenditure of Cell Phone of the Respondents**

Level of Expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<100	125	41.7	41.7	41.7
101 to 200	149	49.7	49.7	91.3
>200	15	5.0	5.0	96.3
No	11	3.7	3.7	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

Table No.9 shows the results of frequency test of expenditure of cell phone of the respondents. Out of 300 respondents 96 percent of the respondents used the cell phone. Out of this 49.7 percent of respondents are stated that they spend their income on cell phone between Rs 101 to 200 per month. 41.7 percent of the respondents spend less than Rs100 per month. 5.6 percent of the respondents are to spend their income Rs 200 and above. 3.7 percent of respondents have not any amount spend on cell phone.

This result reveals that majority of the respondents i.e. 96.4 percent of women workers have cell phone. Due to cell phone or mobile is essential for each and every one, and they spend their income on maintenance of cell phone. It is because the expenditure is depending upon variation of their income.

Table No-10

## Frequency Table of Family Expenditure(monthly) on Entertainment of the Respondents

Level of expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<500	195	65.0	65.0	65.0
501 to 1000	41	13.7	13.7	78.7
>1000	25	8.3	8.3	87.0
No	39	13.0	13.0	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.10 shows the result of frequency test for expenditure on entertainment by women workers. Out of 300 respondents 87 percent of the respondents are stated to spend their income on entertainment. Remaining 13 percent of the respondents do not spend any amount on entertainment. Majority of the 87 percent of the respondents spend on entertainment out of which 65 percent of the respondents spend their income on entertainment at less than Rs 500 per month. 13.7 percent of the respondents are stated to spend between Rs 501 to 1000 and 8.3 percent of the respondents are to spend on entertainment Rs 1000 and above per month.

This result reveals that 87 percent of women workers spend their income on entertainment. It is because they do hard work, physical work, and harassment by mestri, male dominated at work place. This type of work culture is need to entertainment for relief of the mind and stress of the women workers. From this result we observe that women workers spend on entertainment on the basis of earning their income among the women workers.

Table No-11

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Expenditure level (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<100	39	13.0	13.0	13.0
101 to 200	29	9.7	9.7	22.7
>200	26	8.7	8.7	31.3
No	206	68.7	68.7	100.0
Total	300	100.0	100.0	

Source: Field Survey

The table No.11 shows the results of frequency test monthly spending on Gutka and other related items of the women workers. Out of 300 respondents 68.7 percent of the women workers do not spend their income on Gutka and other related items such as tobacco, pan beeda and chewing gum. 31.3 percent of the respondents spend their income for consumption of Gutka and other related items. Out of 31.3 percent respondents, 13 percent of the respondents spend less than Rs 100 per month, 9.7 percent of the respondents spend their income of between Rs 101 to 200, 8.7 percent of respondents spend their income of Rs 200 and above.

This result reveals that 68.7 percent of the women workers there is no habit of Gutka and other related products. But 31.3 percent of women workers had a habit of Gutka and other. They are spending the amount on consumption of Gutka and others. This result shows that the spending pattern of the women workers vary with their income.

**Table No-12**

**Frequency Table of Expenditure on Drinking of the Respondents**

Level of expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<200	2	7	7	7
201 to 500	6	2.0	2.0	2.7
501 to 1000	4	1.3	1.3	4.0
>1000	1	.3	.3	4.3
No	287	95.7	95.7	100.0
Total	300	100.0	100.0	

**Source:** Field Survey

Table No.12 shows the results of frequency test of expenditure of drinking habit of the women workers. Out of 300 respondents 95.7 percent of the respondents have not spend their income on habit of drinking. 4.3 percent of the women workers have habit of drinking and to spend their income. Out of 4.3 respondents of which 2.0 percent of the respondents to spend their money between Rs 201 to 500 per month. 1.3 percent of the respondents to spend between Rs 501 to 1000. 0.7 percent of the respondents are spending their income less than Rs 200 and 0.3 percent of the respondents spend their income above Rs 1000.

This result reveals that 95.7 percent of the workers naturally have not any amount to spend on habit of drinking. But few i .e. 4.3 percent of the respondents to spend their income on have habit of drinking. It is because they have hard work, and they have relief from mind stress and physical stress.

Table No- 13

## Frequency Table of Expenditure on Smoking of the Respondents

Level expenditure	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<100	2	.7	.7	.7
101 to 200	5	1.7	1.7	2.3
201 to 500	1	.3	.3	2.7
No	292	97.3	97.3	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.13 shows the result of frequency test of expenditure on smoking habits of the workers. Out of 300 respondents, 97.3 percent of women workers have not any amount spend on habit of smoking. Remaining 2.7 percent of the women workers are stated spend their income on habit of smoking less than 500 rupees per month.

This result reveals that majority of the women workers have not spend any amount on habit of smoking. But 2.7 percent of the respondents are spending their income on habit of smoking. It is because naturally a few women workers to have habit of smoking like beedi, cigarette, etc. This result can observe that sometimes a few women workers to have smoking habit, because the study area is belong to maland region. It is typical weather, sometime rainy, sometime windy at those situations they interest to consume of smoking modern life. They also inevitably spend on social ceremonies.

Inspite of S.S.A programme and free education up to 14 years in Karnataka women construction workers in the study area spend a part of their income towards the education of their children. It is good sign. (Table No.5.31)

Table No-14

## Frequency Table of Annual Family Health Expenditure by the Respondents

Level of expenditure (in Rs)	Frequency	Percentage	Valid Percentage	Cumulative Percentage
<1000	99	33.0	33.0	33.0
1001 to 3000	97	32.3	32.3	65.3
3001 to 5000	33	11.0	11.0	76.3
>5001	25	8.3	8.3	84.7
No	46	15.3	15.3	100.0
Total	300	100.0	100.0	

Source: Field Survey

Table No.14 shows the results of frequency test of family health expenditure of women workers. Out of 300 respondents 84.7 percent of women workers to spend of amount on health facilities. 15.3 percent of the women workers do not spend on health facilities.

This result reveals that out of 87.7 percent of the respondents spend their income on health facilities. Out of this 33 percent of the respondents spend on health facilities at less than Rs 1000 per year. 32.3 percent of the respondents spend their income on health between Rs 1001 to 3000. 11 percent of the respondents to spend on health Rs 3001 to 5000 and 8.3 percent of the respondents spend Rs 5000 and above.

This study observe that the majority of the women workers i.e. 87.7 percent of the respondents to spend to their income for health facilities. It is because these workers conditions are very bad. Such as lack of basic amenities at workplace, hard work, long working hours, hazards of working condition etc., this type of environment leads to create several health hazards or diseases. And they have to spend different level of expenditure on health facilities according to their income.

**Table No-15**

**Frequency Table of Treatment Cost Borne By Respondents**

Treatment bear by	Frequency	Percentage	Valid Percentage	Cumulative Percentage
Self	134	44.66	44.66	44.66
Husband	96	32.0	32.0	76.66
Family	58	19.3	19.3	95.96
Contractor	12	4.0	4.0	100
Total	300	100.0	100.0	

**Source:** Field Survey

This table No.15 shows the result of treatment cost of respondents by respondents, her husband, their family and contractor. Out of 300 respondents, 44.66 percent of the respondents are stated treatment cost is borne by herself. 32 percent of the respondents treatment cost is borne by her husband, 19.3 percent of the respondents stated treatment cost of health services is borne by their family, only a few i.e. 4 percent of the respondents stated that treatment cost borne by contractor.

This result reveals that the majority of the workers (44.66%) to treatment cost borne by herself. Due to the women workers have faced several health problems at work site. The treatment cost is borne by herself, with her wages. The contractors do not spend any amount on treatment for women workers.

## Major Findings

1. This study found that annual family income of the majority of the women workers are ranging from 30 to 70 thousand rupees per year which constitute 83 percent of total respondents. Annual expenditure of pattern of households shows that 150 out of 300 respondents spend their income on the various activities from 30 to 60 thousand rupees. The majority that is 82 percent of the respondents annual saving is less than 10 thousand rupees. They belong to SC, STs and backward community women workers.
2. The study found that there is no additional income for women workers other than construction industry (82.7%). They do not know alternative jobs for earning income hence they are regular workers in construction activities.
3. This study explores that 31.3 percent of women workers to spend between Rs 100 to 200 above per month on habit of Gutka and other related products. They are spending pattern of the women workers vary with their income.
4. This study explore that majority of women workers do not spend their income on Gutka and related products with percentage of 68.7 out of 300 samples. But remaining 84(31.3%) respondents are spending their income on consumption of Gutka and other related products.
5. This result reveals that 8.3 percent of women workers are spending their income on entertainment i.e. Rs 1000 and above. It is because they do hard work, physical work, and is male dominated at work place. This type of work culture is needs to entertainment for relief of the mind and stress of the women workers.
6. The study shows that 78.7 percent of the women workers to spend their income on entertainment less than Rs 1000 per month. It is because entertainment is part parcel of human being. They get relief from the working stress and for enjoyment.
7. This result reveals that majority of the respondents i.e. 96.4 percent of women workers have cell phone out of 300 respondents. Spending their income on of cell phone between Rs 100 to 200 and above because cell phone or mobile is essential for each and every one. The expenditure level is depending upon variation of their income.

8. This result indicates that the majority of women construction workers 289 (96.33%) are using the mobiles and spend their income to maintenance the cell phone to the extent of Rs 100 to 200 per month.
9. This result reveals that majority of the women workers have not spent any amount on habit of smoking. But 2.7 percent of the respondents are spending their income on habit of smoking less than 500 rupees per month. It is because sometimes a few women workers to have habit of smoking like beedi, cigarette, etc. It is typical weather in study area, sometime, rainy, sometimes windy in those situations they resort to smoking. These category of women are belongs to SC, STs and OBC. They usually consume smoking to get relief from the work stress and strain and for enjoyment.
10. The study found that only a few respondents have habit of drinking (4.3%) and they spend around Rs 1000 per month on drinking. It is because they have hard work, and they have relief from mind and physical stress. They belong to SCs and OBC. It is because of low caste status generally women have habit of drinking alcoholic.
11. This study reveals that 64.3 percent of the women workers to spend their income on household equipment's such as television, taprecorder, mixer, stove etc. between Rs 1000 to 8000 and above per year. It is clear that expenditure depend upon the variation of income levels of workers.
12. This study shows that 42.3 percent of the women workers spend their income on social ceremonies like, birth day, anniversary, less than 5000 rupees per year. It is because now day's social ceremonies are also part and parcel of the modern life. They inevitably make expenditure on social ceremonies. Further this study reveals that 47.7 percent of the respondents have not spend any amount on social ceremonies out of 300 respondents. It is because low wages, illiterate, seasonal and casual in migratory nature.
13. This study reveals that 57.7 percent of the women workers to spend their income on children education between Rs 3000 to 7000 and above per year out of 300 respondents. It is because they got better wages in construction industry, and 42.3 percent of the respondents have not spend their income on children education, due to they are migrant labour; permanently stay at working site along with family and children. In this case children do not have schooling.
14. This study found that 93 percent of the respondents are stated to spend their income on fuel and lighting purpose of the family to the extent of less than 1000 rupees. It is because expenditure has improved on fuel and lightings after joining the construction industry.

15. It is found that 75 percent of the respondent spent Rs 3000 on food items, 24 percent have spent between Rs 3000 to 5000 and only one percent of them have spent above Rs 5000 of their income on food. It is because food is essential to human being.
16. This study explores that treatment cost of health borne by the women workers herself (46.66%), her husband (32%), family (19.3%) and contractor (4%) out of 300 respondents. This study found also majority of the women workers treatment cost is bear by herself. Women workers have to several health problems at work site. The treatment cost is borne by herself, with her wages. The contractors have not spent any amount for treatments of women workers expect a meager 4 percent.
17. This study reveals that majority of women works to expenditure each on food and shelter (100%) followed by fuel and lightings (93%), and health services (91.66%) and other items like expenditure like religious functions, home appliance, two wheeler, and cloths etc. (90%). it is because the women workers need to spend on necessity items like food, shelter, cloth, fuel, and health services etc.

### **Recommendations and policy implications**

1. Women construction workers in spite of these meagre income do not lag behind an using the mobile and spending on entrainment programmes. Government spends crores of rupees on subsidies and popular programmes. It is advisable that at least one small T.V is given free of cost to women construction workers and a cheap CDMA (code division multiple access) phone and allow them to speak with free calls of 100 rupees each per month. So that they can keep in touch their employers and get SMS alert with regards to benefits available to the lower strata of society.
2. A relief to the women construction workers in the form of entertainment through television, taprecorder etc. all of them do not possess taprecorder, T.V. For those workers as mentioned earlier a free T.V set can be given by the government as it was distributed by the chief minister in Tamil Nadu a few years back. The women workers also make use of mixer, strove and other equipment and they spend in average rupees 1000 to 8000 toward these items per year. 33.33 perecnt of the women construction workers possess gas stove and gas connection. It is safe and saves time but for such categories of people state government should separately provide rupees 100 subsidy on each cylinder. Another recommendation in theses connection is that whenever a women workers as to book the cylinder she has to do it 9-30 am to within 5-30 pm, on line booking as solved

this problem. But the door delivery of cylinders comes between the same hours in one or two days, but it should come immediately because they do not possess second cylinder. The delivery of the cylinder should be made either before the go to work or after they come from the work i.e. cylinder should be delivered to them either 6-30am to 8am in the morning or 7 to 8 pm in the night.

3. In spite of their limited income this spends up to 5000 rupees on social ceremonies per year. On the other hand around 48 percent of them do not spend any amount such accusations. Government servants are provided with festival advance of rupees 5000 which as to be return to the government in installments without any rates of interest. A separate fund should be created for such unorganized workers to avail festival advance and to pay it back with easy installments.
4. The constitution of India says that free and compulsory education up to 14 years. In spite of that the study reveals that women in construction industry spend rupees 3000 to 7000 per year on the education their children. The additional expenditure includes bus pass, tour fee, pocket money, note books and additional neat dress. It is recommended that the government should reimburse such expenditures toward education. Students should be taken for trip without making any category at the school level, because if only SC and ST students are pointed out to go far tours the budding minds will affected by that gesture.
5. It is happy situation that the respondents spend up to rupees 1000 towards fuel and lighting purpose. In order to stop them from going for loans government can subsidies such electric bills and fuel charges.

## CONCLUSION

Women play a prominent role at various levels in one economic status. They are the backbone of a nation. Both men and women are integral part of the society. Given appropriate skills and opportunities of decision making women can prove that they are not loss than men. Recent trends in India indicate that women are far more superior to men in various aspects of development. Several research studies have confirmed the point that development of women is a pre-requisite for the overall development of society. To enhance the income earning activities influenced an economic and social status of women construction workers. Hence, it is the need of hour to improve the economic status of women in society.

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