

**INCOME AND THE EXPENDITURE OF INFORMATION TECHNOLOGY WORKING WOMEN IN  
CHENNAI AND THE STATEMENT**

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**Abstract**

*This paper analyzes the income and expenditure of Information and Technology women economic and development in India. The advancement Information Technologies has brought new opportunities for both knowledge sharing and knowledge gathering for both women and men. This paper also mainly examined women empowerment and police environment, IT can potentially in every sector of economic with help of women. To the extent that the global community can reach heretofore unconnected individuals, families, and populations to better understand their needs and challenges, information technologies can provide unlimited opportunities for economic development and social engagement through new innovative thinking and tools. A grown-up dramatically, despite the country relatively low-level income and development, finally I T enabled service.*

**Key Words: Income, Expenditure, Information Technology, Women**

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**INTRODUCTION AND STATEMENT OF THE PROBLEM**

The advancement of Information Technology has brought new opportunities for both knowledge sharing and knowledge gathering for both women and men. To the extent that the global community can reach heretofore unconnected individuals, families, and populations to better understand their needs and challenges, information technologies can provide unlimited opportunities for economic development and social engagement through new innovative thinking and tools.<sup>1</sup>

According to The Factories Act 1948, Factory means, any premises including the precincts (i) Where ten or more workers are working or were working on any day of the preceding twelve months, and in any part of which a manufacturing process is being carried on with the aid of power;

or is ordinarily so carried on, or (ii) where twenty or more workers are working or were working on any day of the preceding twelve months, and in any part of which a manufacturing process is being carried on without the aid of power, or is ordinarily so carried on but does not include a mine subject to the working condition. Women have become equal participants in many respects at all levels of society. The future would see more women venturing into areas traditionally dominated by men. This will lead to income generation and a greater sense of fulfillment among women. In almost all the countries governments are providing special provisions for women's development & efforts are being made to extract the maximum of their talent. In India, as during Veda & Upanishad periods, women are being accorded with respect and are facilitated in all spheres of life.

The amendment, allowing women to work between 10 pm and 6 am, is expected to benefit those working in Special Economic Zones (SEZs), textiles, garments, handicrafts, leather and information technologies sector (especially call centers). Garment units already employ 60% of women workforce, and with growth in this industry the number this will go up tremendously. Now India is at par, if opportunities availed, with her immediate competitors for the use of women workforce as most Asian countries, including China, Singapore, Malaysia, Korea and Taiwan, have huge women labour force. In India, labour laws come in the concurrent list of Indian Constitution. Both Indian Parliament and State Legislatures have the right to make laws. Therefore, we have in relation to labour laws, The Factories Act, 1948 and various State Shops and Establishments Acts. The Factories Act 1948, under Section 66, banned working of women in night shifts by stating that no women shall be required or allowed to work in any factory except between the hours of 6 AM and 7 PM, provided that:

## **METHODOLOGY**

Though the industries were initiated under the leadership of Shri Rajiv Gandhi, a Philip to the software industries came only after 1991. Tamil Nadu entered the race very late and could not have much of software services before 1991. They have faced many problems after the IT boom periods, therefore the period of study between 2001-2011.

## **OBJECTIVES OF THE STUDY**

1. To study the socio-economic and working conditions of the IT women in the study area.
2. To analyze the performance of the IT working women in the study area.

## **INCOME AND EXPENDITURE OF WORKING WOMEN RESPONDENTS**

### **Income of the Respondents**

Income of the respondents means individual income of samples (received by individuals in their own right). It is related to individual well-being. Economics takes it as self-evident that higher income provides higher utility. The following table no.12 portrays that income of the

respondents in the study area.

**Table-1****Income of the respondents****(Per Month)**

S.No.	Year	Frequency	Percentage
1.	Less than Rs25000	56	18.7
2.	Rs.25000 to Rs.50000	169	66.3
3.	Rs.50001 to Rs.100000	47	15.7
4.	More than Rs.100000	28	7.3
Total		300	100.0

**Source: Primary Data**

Table-1 describes individual income of the respondents. About two-third of the respondents are getting Rs.25000 to Rs.50000 and this category of income high to compare another category of income this study field. Less than ten per cent of the respondents are obtaining more than one lakhs rupees per month and these women are working in a high position or rank their companies.

**Total Family Income**

There are two very important reasons to know the family income. First, everybody needs to know how much family members earn in order to know how much family associates can afford to spend and save. Knowing family income will help to create a household budget that allows you to pay for living expenses, such as food and rent, as well as set aside money for entertainment, special purchases, or emergencies. Total family income illustrates in this following table-2.

**Table-2****Total Family Income****(Per Month)**

S.No.	Year	Frequency	Percentage
1.	Rs.25000 to Rs.50000	107	35.7
2.	Rs.50001 to Rs.100000	133	44.3
3.	More than Rs.100000	60	20.0
Total		300	100.0

**Source: Primary Data**

This statistical table gives detail about respondents’ family income. More than one-third of respondents’ family (35.7 per cent) are availed Rs.25000 to Rs.50000 per month. About 20 per cent of the women’s household earnings is more than Rs. 100000 per month. Almost 45 per cent of respondents’ family associates is getting Rs.50000 to Rs100000. This income category percentage is high to compare with others.

**Family Expenditure**

Expenditure pattern is an important parameter to determine their economic position and standard of living. The high-level of overheads indicates a better stand of living and better family environment. This expenditure pattern is classified into three categories and they are following: the first category is less than Rs. 5000; the second category is Rs.5000 to Rs.7500 and final category is above Rs.7500. Family expenditure (per month) is shown in table-3.

**Table-3**

**Family Expenditure**

**(Per Month)**

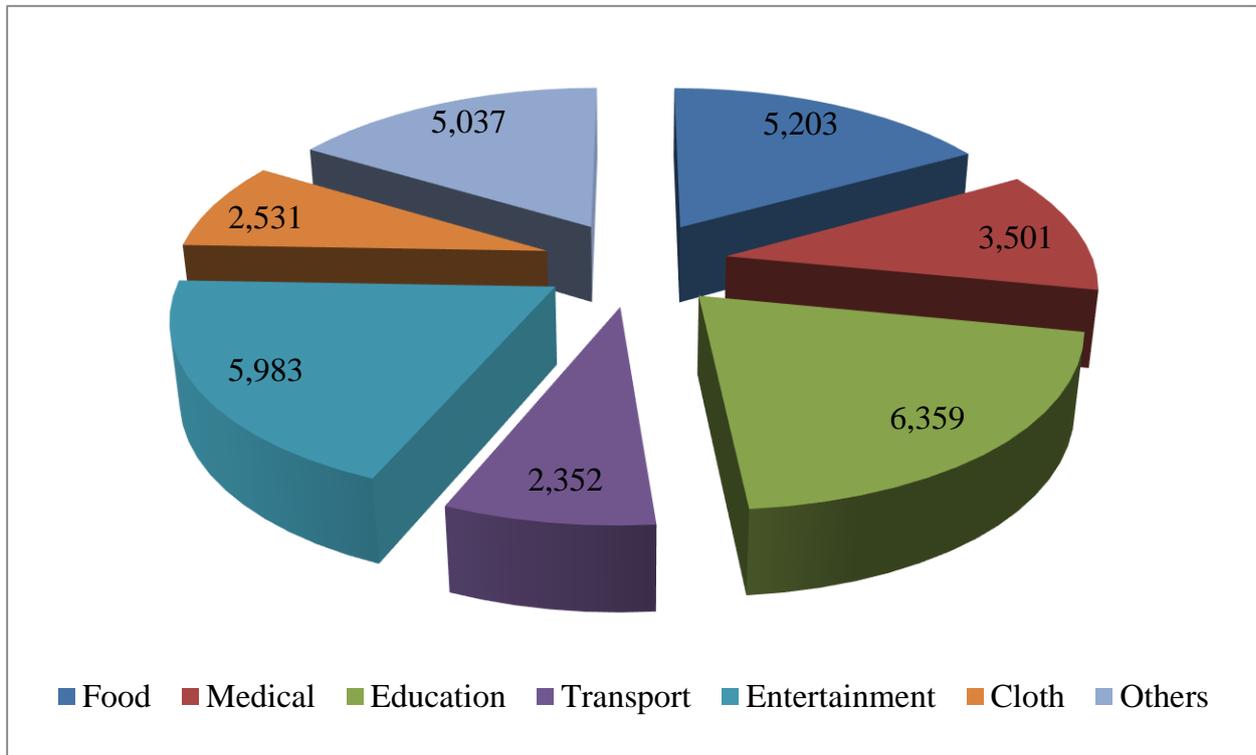
S. No.	Expenditure	Less than Rs.5000		Rs.5001 to Rs.7500		More than Rs.7500		Total		Average Expenditure (Rs.)	Rank
		req.	%	req.	%	req.	%	req.	%		
1.	Food	89	29.7	143	47.7	68	22.6	300	100	5,203	III
2.	Medical	197	65.7	43	14.3	60	20.0	300	100	3,501	V
3.	Education	15	5.0	236	78.7	49	16.3	300	100	6,359	I
4.	Transport	245	81.7	46	15.3	9	3.0	300	100	2,352	VII
5.	Entertainment	76	25.3	205	68.3	19	6.4	300	100	5,983	II
6.	Cloth	236	78.7	50	16.6	14	4.7	300	100	2,531	VI
7.	Others	153	51.0	125	41.7	22	7.3	300	100	5,037	IV
Total Average Expenditure										30,966	

**Source: Primary Data**

**Figure-1**

**Average Expenditure**

(Rs.)



**Source: Primary Data**

Table-3 explains the family expenditure of the respondents and they are following:

**Food Expenditure:**

- Almost 48 per cent of the respondents is spending between Rs.5000 to Rs.7500.

**Medical Expenditure:**

- About two third of women respondent expenses less than Rs. 5000.

**Educational Expenditure:**

- Nearly 80 per cent of the respondents is spending the second category of expenditure pattern.

**Transportation Expenditure:**

- Almost 82 per cent of the samples is paying less than Rs.5000 per month for this expenditure.

**Entertainment Expenditure:**

Nearly 70 per cent of the respondents are spending between Rs. 5000 to Rs.7500 for this

purpose.

**Cloth Expenditure:**

About 80 per cent of the respondents expenses less than Rs.5000.

**Other Expenditure:**

More than 50 per cent of samples is spending fewer Rs. 5000 for this category of expenditure.

**Average Expenditure**

These respondents are giving more importance for educational, entertainment and food expenditure. They are providing middle-level importance for other, medical and cloth expenditure and finally, they are spending lower amount for transportation expenditure

**CONCLUSION**

The Income and Expenditure of IT working women's sort of financial planning cannot start without the required input of "Savings and investment". Savings is the part of income not spent on current expenditures. Because an individual does not identify what will happen in the future, money should be saved to pay for unpredicted events or emergencies. Without savings, unexpected events can become large financial burdens. Therefore, savings helps an individual or family become financially secure. Saving money is of prime importance as virtually there is nothing tangible that every person can have without the exchange of currency. Savings and investment gives a way out from the uncertainties of life and gives a chance to enjoy a quality life.

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