

**AN ANALYSIS OF INCOME AND EXPENDITURE
PATTERN OF WORKING WOMEN IN THE CONTEXT OF
EMERGING CONSUMER CULTURE**

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INTRODUCTION AND BACKGROUND OF THE STUDY

Any debate regarding women's work and their contribution to the household income brings out lot of questions. How to define and calculate women's work and her contribution to the family is still a debatable points within the houses and across the policy tables. In the last few decades it gained importance and Governments, some international financial agencies, international forums like UN, researchers and policy makers address this issue in a comprehensive way. But the notions regarding production, private- public divide, and gender roles and responsibilities are still dominant.

Since much of the work that women undertake is unpaid, occurring inside the home, it is often "invisible" and unaccounted. Moreover, by virtue of being outside the monetized economy, the economic contribution of women's activities has also typically been undervalued. From a policy perspective, failing to recognize "gendered" patterns of labor allocation within households can result in policies that are ineffective. In several instances, programmes that generate a greater demand for female labor may not get proper response because its design regarding time and giving facilities for child care are not adequate or address women's situation of that particular place.

Traditionally, economists and policy analysts have tended to view the household as a unit, that pools income and allocates resources for consumption, production, and investment as if it had a single set of preferences. This has had important implications for the ways in which policies and programs have been conceived and designed. For example, within this "unitary" household framework, total income, but not its distribution across household members, is seen as critical in determining how resources get allocated. Similarly, wages and other prices are recognized as important determinants of allocation decisions. However, a broader set of factors that affect individuals' bargaining power in the household—such as one's personal control of resources or the ways in which laws

and norms shape one's options outside the household—are not typically seen as integral to household allocations and investments.

Similarly, the extent of a person's social or economic fallback options influences bargaining power within the household. This includes not only the extent to which gender norms either allow or proscribe women's or men's economic activities, but also the nature of economic opportunities available in the economy as well as such factors as parents' wealth and social status. The extent of one's personal or social networks – such as membership in organizations, access to kin, or access to “social capital”, more broadly – can also influence a person's power to affect household decisions. This is evident in Bangladesh where NGO and solidarity membership has played an important role in breaking down traditional gender norms and facilitated greater roles for women in economic decision making (Kabeer 1998).

While the specific ways in which female and male resource control affect consumption patterns differ somewhat from place to place, some patterns do emerge across countries. The most obvious pattern is that increases in the relative resources controlled by women tends to result in a relatively larger share of household resources allocated towards family welfare and especially towards expenditures on children - even after controlling for per capita income and demographic characteristics of the household. There is also evidence - indicating that greater resource control on the part of women leads to expenditure patterns and outcomes that strengthen women's well-being and status within the household.

Women's income is always considered as a supplementary income within the family. Usually women's work/domestic work is included in the non-productive category in the earlier censuses – showing that other categories are supposed to be reproductive. Women and children in the family are consumers, not producers. (U.Kalpagam, Labour and Gender, 1994). It is generally recognized, at least by most women, that the ultimate responsibility of running the household, particularly among the poorer households rest with the women. The relative economic activities of women vis-à-vis men are important

when considering both the family welfare of the adult members, and the relative treatment of boys and girls in the family. Women's lives are from the very beginning, relegated to the private sphere within which the principals of economic equality and independence have no place. The original Boserup (1970) hypothesis that relative lower involvement of women in the formal productive activities may bring about a greater gender bias and vice-versa. (Quote Women's work in World Economy, Ed: Nancy Folbre, Barbara Bergman, Bina Agarwal and Maria Flora, 1993).

Many studies suggested that women's earnings mainly go to the general expenditure for the well being of the family, such as food, fuel, health care, etc. other than for their personal needs. A study conducted among fish workers in Kerala compared the expenditure on personal needs of female members with that of male members revealed that male members spend greater amounts of money than females (Socio-Economic status of the fishermen families in the Thiruvananthapuram District – M.S.Karuna, N.K.Vimala Kumari, L.P. Prema –Paper presented in First International Congress on Kerala Studies, 1994). Women of the low-income groups in Kerala are known to contribute a major and more often a leading share to their household income. The same tendency is visible in many of the households in the middle-income group. Further in the case of female-headed households Kerala ranks very high (K.Saradamony –1994, International Congress on Kerala Studies –Abstracts.Vol.1)

The growing importance of income earned by women raises many interesting issues worth serious consideration. First, it is related to the share in the total household income. Second is related to their control over the expenditure of the total household income – that means who took decisions and what are the decisions etc. That suggests –they earn money does not mean that they have a say for what purpose it is spend. Third is, if they spend money what are the influences affect their choices? In Kerala many things regarding women's access and control over resources, their autonomy and independence within and outside the realm of family remain unanswered or even not probed enough. This is not only the case of women only many of the marginalized groups and some other sections of the society like dalits, adivasis, land less people, migrant workers, non-resident Keralites, adolescents etc. Among this women constitute a significant category.

“Adding all these groups together, we estimate that perhaps 15% of Kerala's people are left out in some way from the benefits of the Kerala model. Although most development experts would consider 85% beneficiaries a remarkable achievement, Kerala's activists should see this 15% as a challenge. The Kerala model cannot be fully successful until all the state's people are included. A closer examination of the "forgotten ones" makes clear that women are a major component. As in other societies, Kerala women earn less than men and face numerous barriers to equality and economic security.(Richard.W. Franke & Barbara.H.Chasin, 1996)”

In this study we are trying to discuss the women's contribution to the total household income and their relative freedom to spend money for their personal choices and the influences, which affect their spending choices. This also looks into the mechanics of running the households by women even without a regular income. A support net of community transactions and mutual support established and maintained, mainly by women has revealed to us in our interaction with these women. It was neither mentioned in the mainstream discourse nor could be examined through the conventional tools of data collection. Now some of such informal transactions are getting formalized in the form of Self Help Groups, which is a new form of grass root level women's organisations. For us, it was a learning process as well as a social action.

THE METHODOLOGY

Only fragments of information on women in different households are available in various secondary sources of data. A comprehensive and consolidated analysis of the issue is impossible from the data sources we have. Another important problem is most of the information that we are looking for are of qualitative in nature. 'The elements of change and continuity with their consequent implications on women members of the household, in different households cannot be adequately captured with the kind of data available. From the expenditure surveys very little on women's consumption status and expenditure roles in the different households are known.(Women and the household, what the Indian Data sources have offer. U. Kalpagam – Finding the Household – Conceptual and Methodological issues. Ed.K. Saradmoni). So a methodology consisting of different methods for eliciting information was used in this study.

This study is based on two selected panchayas – Kumarakom and Aymanam – in Kottayam district in central Kerala. One ward from each panchayat had selected as the focus of the study. Both the panchayats are predominantly agricultural and rural in nature. Main occupation of the people are agriculture work, fisheries, wage labour in the construction work and petty jobs in service.

This study depend mainly on the secondary data collected from the census, Panchayat Development Report and other documents available in the panchayat, and the primary data collected from the households through surveys, placing house dairies, focus group discussions and interviews.

We consider household as the basic unit for survey and for estimating the share of women's income into the general expenditure of the household. In Kerala most of the people are living in households and they share their income and other resources among the members. Households sustain as a mutually supported unit of individuals live together. So the spending behavior is under the influence of various factors and keeps changing over the needs of each individual of the household.

Quick Survey & House Diary

We had done a door-to-door survey, like a quick census of all households in the selected wards in the sample panchayats. It was intended to get the overall picture about the nature of work women do and the general conditions of that area and hence to select the household for detailed study. Though we recognize the labour of house running of women and therefore its significance in the economy of the household very crucial, we could not include it in the study. But contributions of women in the household enterprises like tailoring units, artisans, small cultivations, fish vending, cattle rearing etc. were considered.

In the first place of the study a diary was placed in 30 selected households. This was meant for recording their day-to-day expenditure and income. It was kept in charge of the female member who was take care of the day-to-day functioning of the household. These diaries were intended to understand the spending pattern of the household. But did not work properly because of various reasons. Most of the women do not have the habit of keeping accounts and many of them are not capable of write down things properly. It was difficult to get details of income. Even though it was not a full success, it gave an impression of their habits of money handling. Using these two experiences, households for detailed study was selected.

Detailed Survey

Households with at least one woman or men or both working outside home for wage labour were selected for detailed study. One ward was selected in each panchayat for the study. In Kumarakam Panchyat, ward no.1 that have 568 households was selected and in Aymanam panchayat, ward no.9 with 638 households were selected. Among this 88 and 83 households were female headed respectively in both panchayats. From this each ward a list of 100 households was prepared and detailed was done in these selected 100 households. This selection was in a manner that this sample should properly represent male headed, female headed households, temporary and permanent employed persons etc. This detailed survey was done with the help of a questionnaire and field level investigators.

Focus Group Discussions

Focus group discussions were conducted at two different stages of the study. This was mainly for getting some qualitative information from the people. In the first phase of the study, one day conventions of workingwomen were organized in both the panchayats. Group discussions were done around issues of women and work, significance of women's income in the household, the problems they face in the workplace, disparity of wages between men and women etc. These discussions were helpful to understand the issues in the employment sector of women. Women's unemployment rate was very high in the two panchayats and most of the women working outside the home were concentrated in the unorganized sector. Their work is seasonal and available numbers of working days were 60-90 in a year.

The second round of group discussions with women were held in the final phase of the study. One discussion in each panchayat was held to understand the spending pattern and the influence of factors that affected it. These discussions were organized with the help of women self help groups. Women's self help groups were used as a platform for these discussions. In these discussions the survival mechanism of women in an unstable economic situation and its community support measures were discussed in a great extent. Spending pattern of women in the SHGs using their demands for internal credit within the group was done through these discussions. This was useful in understanding women's relative autonomy within the household.

Setting up of Self Help Groups of women

We interacted with women's self help groups organized as credit groups during the People's Plan campaign for collecting data and focus group discussions. SHGs have representation women in that area, especially from the lower income group and having the responsibility of running a family. Most of them are in the age group of above 25 years and working in some casual labour or looking for some employment to support the household income. In Kumarakom panchayat a network of SHGs were already established with a coordination at panchayat level. But at the initial stage of the study there was not much groups in Aymanam panchayat. So we facilitated the process of organizing women SHGs in that ward selected for study.

How we define women's work and income

Defining women's work and income is not easy because of its complex relationship with various socio- cultural factors. In this study we consider work as working outside one's home to earn money as wage. A persons earning from such an activity was taken as income. During the study the main obstacle we faced was people's unwillingness to give a real comment on their income.

While emphasizing the importance of women's contribution in the household economy, we give special attention to the personal expenditure of women as earning members and potential consumers in a market economy. This was not easy because of our traditional thinking and beliefs about who is the head of the household – the eldest male member – and who should control the intra household financial matters. Usually men are the legally designate heads of the households but functionally women are the centrals of the household with increased individual responsibility. By internalizing strong cultural values about women's subordination within the family, women themselves may not agree with their economic potential and the importance of their personal needs. This notion is very important to understand their control over their own income. Most of the women strongly believe that it their duty to spend their income entirely for household needs. While collecting information from women this understanding is very important.

We started our study when the People's Plan Campaign was going on in its initial vigour and it was really helpful to our work. There was an environment of discussions around women's role in society, women's 'invisible work' within the household and its significance, role of women in the local level development and the negative trends regarding the status of women in Kerala such as low work participation, increasing crimes against women etc, which pose a threat to the well acclaimed 'Kerala Model'.

AREA OF STUDY

This study was conducted in two panchayats in Kottayam district – Aymanam panchayat and Kumarakam panchayat. Reasons for selecting Kottayam district include high literacy rate, high female education and employment, wide spread accessibility of educational facilities etc. Our organization – Shtree Padana Kendram is based in Kudamaloor, Kottayam district and during our work in this area many of these issues discussed were cropped up in the discussion sessions with women. Many of the members of the organization are from this area and so we have a better understanding of the issues and a good relationship with the people.

Aymanam Panchayat

This panchayat is located very near to Kottayam town and hence people depend on the town for every purpose. This panchayat has a total population of 32566 (1991 Census) in which 16316 women and 16250 men. But the favourable female sex ratio is gradually decreasing for the last 10 years and there is a visible decrease in the number of girls below 7 years. (Panchayat Development report – 1996). In the 12 wards, which constitute the panchayat most of the land is agriculture in nature. The main crops are rice, coconut, tapioca, rubber, plantain, pepper, cocoa and vegetables. People are employed mainly in agriculture sector and in other casual wage labour. Some parts of the panchayat have a geographical nature of Kuttanad with low-lying paddy fields and backwaters.

Generally the land is fertile but not cultivated properly. Paddy was a major crop and it was an adequate source of a large number of women. Decline of the paddy cultivation created a vacuum for women labourers and any other sector was not capable of replacing these working women. Most of the land especially the paddy fields was owned by a few Nambuthiri families and Nair families. During our focus group discussions some old women remembered that majority of women from the poor Nair households were engaged in the processing of rice in the entire year in the landlord families. There were no mechanized mills for the processing and they would not allow any other community for this work because of untouchability. Men were engaged in supervising or carrying the paddy

from the fields to the granaries in the house of the landlord. Lower caste people, both men and women were working in the farm. After the land reform and after the men in the land lord families were educated and engaged in salaried jobs, they no longer interested in agriculture activities and hence it faced a decline. A small group of people is engaged in salaried government jobs and in private sector. There is one Mini Industrial Estate functioning with a few number of small scale industrial units – mainly based on rubber and soft timber. But any of these sectors do not have adequate job opportunities for the able handed working force in the panchayat.

Women's work participation in organized and unorganized sector is very low. The majority of women who engaged in wage work outside the home are concentrated in agriculture labour and the Panchayat Development Report, 1996, estimated it as 40%. They get lower wages than men for the strenuous work and their available number of working days is also very limited and seasonal. Hence more women hesitant to enter this job sector and young girls prefer to work as sales girls or shop assistants for an even lower wage. Women's work participation in industrial sector and semi or full skilled jobs are negligible. Small-scale units, DWCRA units and other self-employment initiatives are found not viable. Like any other place in Kerala, woman's initiative in job sector or any other development front is being blocked by traditional cultural and social attitudes.

Women's participation in the social life has been generally very low in this area except the membership in some credit linked women's self help groups formed during the People's Planning Campaign from 1997. But educational level of women is generally high and women entered the government sector jobs, teaching etc. It did not reflect in the political or social participation of women beyond the formal reservation categories.

At the time of the study a woman president headed this panchayat.

According to the quick survey conducted in connection with this study shows that, in Aymanam, ward number 9, the total number of households was 638 and total population was 2978. Out of these 83 houses were female headed. Only 9 households had women with permanent employment and 34 and 9 had temporary employment. At the same time, 95 men had permanent employment and 272 had temporary employment.

Unemployment and non availability of jobs are higher among women.

Kumarakam Panchayat

This panchayat is also located near Kottayam town along with the backwaters. Now it is a famous tourist destination in Kerala, which attracts domestic and International tourists. Geographically Kumarakam is a part of Kuttand and a major portion of the agricultural land especially paddy field are lying below 0.5 to 2.5 meters below sea level. It is the most important mangrove area of Kerala. This is predominantly an agriculture village practising wet land agriculture. Paddy and coconut are the main crops and only a small amount of vegetables and other crops. Most of the people are engaged in agriculture work, both as cultivators and labourers. Inland fishing and collecting limeshell (clams) from Vembanadu Lake are other occupations.

Kumarkam is now famous for its tourist potential and a very good bird sanctuary with lots of migratory birds. Two big hote concerns – Taj Kumarakom and Coconut Lagoon by Casino group – and a number of medium type resorts and hotels are operating there. This creates serious threats to the fragile ecosystem of backwaters, reclamation of land mainly paddy fields, water logging and blockage of waterways, which are the main features of this area. A regional center of Kerala Agriculture University and a Lime drudging unit of Travancore Cements are also functioning at Kumarakam.

In the total workforce of agriculture labour, female agricultural labourers out numbered men labourers. But there is a considerable difference in wages earned by women and men. When a man earns Rs.100 per day, women earns only Rs.60-80. Women are also working as construction workers, fish and clam venders, in rice processing units and engaged some odd jobs. There is a favourable sex ratio to women in the adult population but in the population of children, number of girls shows steady decrease. Women's presence in the work force is significant but unemployment among women is also high. Presence of women in political and social front is more visible compared to the other panchayat selected for study. Progressive movements like SNDP, political parties and workers unions have a significant influence through years. Hence cultural bondages against women's social participation and wage work is comparatively less oppressive.

According to the quick survey, in ward no.1 of Kumarakam panchayat, total number of households was 572 and total population of the ward was 2592. Out of this 69 households were female headed. 4 houses had women with permanent employment and 34 had temporary employment, whereas 37 men had permanent employment and 391 had temporary employment. Women are mostly engaged in the unorganized, casual labour.

OBSERVATIONS AND FINDINGS

Socio – Economic back ground

The total sample size consists of 200 households, but at the time of processing the data three schedules were not complete and the effective sample was 197 households. The Age wise brake up of men and women in the two panchayt shows an almost similar picture (Table 1). In Kumarakom Panchayat, religion and caste wise brake up shows that Christian – Cheramar (ST) and Hindu – Asari (Carpenter) are greater in number an dmany other dalit and OBC groups are also present in a minimal number. In Aymanam Pnchayat, the sample shows a more or less equal number of Christians(non ST), Nair and Ezhava households along with a nominal presence of other OBC groups.

In Kumarakam 12% of the houses are thatched huts, 44% are semi pucca and 45% are pucca where as the sample of Aymanam have only one thatched hut(1%), 56% semi pucca and 42% of pucca houses. The land holding pattern of the households show that 92 households in Kumarakam sample have below 10 cents of land and 7 have above 10 cents. In Aymanam 67 households have below 10 cents of land and 28 have above 10 cents. There are three landless households living in rented houses. (Table 4). 97% of the households in the sample from Kumarakam had an average monthly income of around Rs.500 and only 3% have above Rs.500. That seems to be not accurate but a tendency to show the income level minimum while responding to surveys. In the sample of Aymanam, 94 % were above the average monthly income above Rs.500. (Table 8). This shows that the households in the area of Aymanam panchayat show better economic conditions than the households in Kumarakam. This will generally reflect in the living standard of the households. This is also an implication of the living standards of schedule castes and OBC communities living in clusters or not in Kerala.

In the total number of persons belonging to the sample households, literacy and school education are almost universal. No such gender difference is visible in the number of people having a particular level of education. But in the sample, people having an education up to 10th standard are the largest group both among men and women. For acquiring better jobs, further training and better wages, their chances are not bright. Number of diploma holders, especially technical diploma holders is very few.(Table 6)

The sample shows a concentration of workers in agriculture and construction work. Here also more men are working. There is no women's representation in the skilled or semi-skilled areas. This directly shows women's lower earning capacity and lesser prospects to get more wages.(Table 7)

Family size and head of the family

62% of the total sample was consisted of households with 3-5 members at the time of study. This shows a typical nuclear family with husband, wife and 2-3 children. 19.5% households have only 3 members, which is a clear indication of nuclear family. In 18.5% of the family have more than 5 members. (Table 2). The reduced number household members help to decrease the maintenance cost of the family but it also reduce the able hands to work and earn for the family and to share the burdens of responsibility. More over, this set up entrust the whole responsibility of running the family on a single woman, the wife. In the social situation of Kerala in which, every household demands efficient home management skills from women, this cost too much from women's side.

In 86% of the households, head of the family is a male member and men manage 89% of the families. At the same time a significant number of households are female headed and its rate is 13% and 10.6% of the households are managed by women. Here management of the home means financial management and control of resources (Table 3).

In the marital status of the respondents the number of married and unmarried men and women shows almost similar pattern. But in the number of separated and widowed persons there is a significant increase in the number of women. A sample of 197 households show 26 widowed and 8 separated women.(Table 8). This is very significant when we think about the prospects of getting work, reasonable wages, safe employment conditions and women's perception about expenditure for their own needs.

Expenditure

The expenditure of the households is and their preferences are worth studying. The income – expenditure comparison of the households shows that 85% of the households have more expenditure than income. Only 14% of the households are spending within the limits of their income. And 1% of households have a spending same as their income (Table 14). This can be read along with the finding that 86% of the households have

some sort of debts either in the form of long and short term loans or personal borrowings.(Table 11.1). The spending pattern of the households shows that 45% of the households can spend below Rs.500 for food and only 9.6% of households can spend above Rs.1500 and all others are in between. Expenditure on fuel & power, clothes, health and education are also below Rs.500 for most of the households.(table 10.1).

Personal Expenditure

During the surveys and in focus group discussions it was very difficult to establish the notion of personal expenditure of women. They never think that they can spend for their own personal needs like entertainment, healthcare or food. Normally women opined that they spend their earnings to the immediate requirements like food. At the same time many of them have a separate small savings and usually they use it for buy small gold ornaments for them or for their daughters. Women consider this is their requirement and it has more than ornamental value. They considered it as a saving or investment.

In the sample 172 men answered that they spend below Rs.500 in each month for their personal needs and 73 women also falls into this category. Any other women say that they spend money for personal needs. (Table 10.2).

More men spend on cigarettes, liquor, cinema, and travel and hotel food. At the same time more women spend on personal needs like sanitary napkin, slippers, umbrella, cosmetics, cinema and travel. For travel and cinema both men and women spending considerably but more men spend on travel and slightly more women spend on cinema and only one woman said that she spend money for hotel food. (Table 10.3).

Savings, debt & credit

32% of the households have regular savings and in 30% households women have separate savings. 10% of the households have short term loans and 37% of the households have long-term loans. Households have different sources to avail loans. 86 households have co-operative banks loans, 3 have loans from housing societies, 23 households loans from private finance establishments (popularly called blade banks) and 7 resorted to personal borrowing. In almost all the incidents availing credit or borrowing money is a joint decision. Availing internal lending from Women SHGs are a women's concern and she do it with or without the information and consent of other household members.

Women consider this lies within their control. But the internal lending also show an interesting trend. In the focus group discussion with SHG members reveal such things. Their thrift is collected by a tight control of the money available to women for the day to day family expenditure. The main demand for internal loan is wedding expenses; sometimes it is for the wedding of children of members and sometimes it is for supporting a marriage by giving gifts, money. The second most demand is repaying existing debts or loans. Sometimes it is to release a small piece of gold pledged in a private finance firm. Another demand is for medical care and educational needs of children. The loan register and minutes book of the SHG approve this trend. None of these demands is for a personal expenditure of a woman. She borrows money for household needs and in most cases men also support to repay it. The main function of these SHGs are some sort of debt servicing.

I asked them why they do not get a loan application for a personal need of women? They answered without any doubt that women do not have any personal needs. “As a wife and mother they live for the family and cannot think about a personal need or personal comfort’. This notion of selfless living is very much deep rooted and with the very limited family resource available for survival, women try hard to run the home.

Preferences & Influences

Since Kerala is a pervasive and very much exposed society for media and advertisements, every individual is internalized the message of the market. In this study we looked how it influence people especially women in their spending habits. But the intimate interaction with women in this study and also in many other occasions, I have an impression that the traditional role models and stereotyped image of womanhood created a very deep influence in both men and women. This is a centered around the domestic sphere and sexually segregated expectations of the society. In our modern era consumerism with effective advertisement techniques and highly developed media, these traditional notions and expectations are getting reinforced. So it is easy to internalize these ideas and regulate our choices of buying. But creation of what type of need has already happened even before the advertisement of the product. And the advertisement can make it easy to create a preference on the consumer to buy that particular product.

In this study 75 men and 68 women agreed that they are influenced by the advertisements. More women (71) than men (54) go for the brand preference. Installment schemes are more supported by women (58) than men (34). But this may not be a consumer choice. That may be an option because of their incapability of raising money and buy it from a shop. In the case of household preference 55% of them prefer Public Distribution System to open market (44%) and ordinary stitching to (69%) to readymades (23%).

Gender concerns

The work force in Kuttanad and hence in our study area has a significance in its increased participation of female labour. Even from the older days it was like that. Main occupations of women are agriculture wage labor, coir spinning, fish vending, clam processing and selling etc. The main crop of Kuttanad; Paddy is a labour intensive crop. Female labour is utilised in almost all the activities in the paddy production. The farm owners for weeding, leveling or making the farm, harvesting, threshing and sorting the paddy, hire women. Weeding gives more people, more days of work. Introduction of strong chemical pesticides and weedicides affected the availability of work to women workers. Women are still engaged in the agriculture activities, which they engaged traditionally.

The usage of chemical pesticides and weedicides cause health problems also. Since women are standing in the mud and water for long hours for work and again they use the contaminated water for bathing, cleaning, washing of clothes and other domestic purposes, they are more prone to the dangers of pollution. Women workers are complained about their physical problems of itching, body pain and different types of skin diseases. Even when they are working in the field, pesticides are spraying side by side without any precaution. Older women remarked about the increased morbidity among women today. Lack of proper sanitation and safe drinking water facility are also a major concern for women. Micro level studies are necessary to understand the health issues more closely.

A significant number of women are engaged in fish and clam selling. Women engaged in fish vending travel long distances. They sell fish from the lake and sea fish from the local

markets. They carry the load over their head and travel by public transport. Clam collection and allied activities – boil the clam to extract the meat and marketing – is a family enterprise. Men collect the clams and women extract the meat and sell it in the market or house to house. They have a steady market for fish and clams meat. The shells sell to lime shell-processing units. Even though this is a strenuous work, they are happy and they enjoy the mobility, freedom and interaction with people. The depleting fish population and increasing pollution in and around the lake that affect both their livelihood and healthy environment is a major worry for them.

For the agricultural workers, their work is seasonal. The farm owners for weeding, leveling or making the farm, harvesting, threshing and sorting the paddy, hire them. Weeding gives more people, more days of work. In the older days, women did weeding and removing the pests by hand. So women got employment in every phase of the paddy cultivation. Now because of the strong weedicides and pesticides they don't have that much work in the field. In the Puncheda (November to March) season they get 10 – 15 days of work in a month on an average. Women agriculture labourers get Rs.72 for 6 hours as daily wage whereas men labourers get Rs.130 per day. During this season they are suffering by itching and different types of skin diseases. They relate this to the over usage of chemical fertilizers and pesticides. They have adopted some changes in their working cloths in the field. They use old full sleeve shirts of their husbands or sons and old pajamas of their daughters with their normal dress and cover the head with a towel.

Decline of paddy cultivation in this area and in a larger context in Kerala have a very significant role in the women's work participation, their income and greater economy in the economy of the household. The internalization of traditional notions of women's wage work out side the home, there is no successful initiative from the Government or from Local self Government Institutions. So the governmental initiatives are focused around certain interventions, which support only survival needs of women. This dominant view about women's income as a supplementary income to the household restricts the policy initiative. The farsighted and gender oriented approach of the introduction of Women Component Plan in the Annual plan of the Local Panchayats were failed to produce results because of this limited approach of the implementers. This needs a close investigation into the ideas, policies and attitudes.

TABLES

Table 1 Profile of Respondents

Age Group	Kumarakam Panchayat				Aymanam Panchyat			
	Male(No)	%	Female (No)	%	Male(No)	%	Female(No)	%
Below 18	43	22	35	19	43	23	35	19
19 - 35	53	28	70	37	52	27	69	37
36 – 50	48	25	47	25	47	25	46	24
Above 50	48	25	37	20	48	25	37	20
Total	192	100	189	100	190	100	187	100

Table 2 Family Size

Family size	Kumarakam		Aymanam	
	No.	%	No.	%
3 Persons	19	19	20	20.2
3 to 5	61	62	63	64.6
Above 5	19	19	15	15.1
Total	99	100	98	100

Table 3 Head of the Family & Who manage the family

Head of Family	Kumarakam				Aymanam			
	Male	%	Female	%	Male	%	Female	%
	86	88	13	13	85	87	13	13
Who manage the Family	85	87	14	14	91	93	7	7

Table 4 Land Holdings by households

Land size	Kumarakam	Aymanam
Land less	0	3
Below 10 cents	92	67
Above 10 cents	7	28

Table 5 Nature of Houses

Nature of House	Kumarakam	Aymanam
Hut	12 (12%)	1 (1%)
Semi Pucca	43 (44%)	55 (56%)
Pucca	44 (45%)	41 (42%)

Table 6 Education

Category	Total	Total	Aymanam		Kumarakam	
	Male	Female	M	F	M	F
Illiterate	2	1	1	1	1	0
Literate without formal edn	3	6	3	5	0	1
Not completed primary	34	38	10	8	24	30
Primary	23	30	12	15	11	15
Up to 10 th (SSLC)	198	173	95	92	103	81
Above 10 th	36	49	21	28	15	21
Diploma/certificate	6	2	5	2	1	0
Degree/PG /above	17	14	17	14	0	0

Table 7 Occupation

Occupation	Male	Female
1.Agriculture,Fisheries	24	13
2.Quarrying	0	0
3.Mason	4	0
4.Repair service	1	0
5.Construction work	30	4
6.Business	6	0
7.Driving,Couriers,telephone booth	8	0
8.Insurance,real estate	1	1
9.Services (like home nursing,domestic help)	5	0

Table 8 Marital Status

Marital Status	Male	Female
Married	231	226
Unmarried	43	45
Separated	1	8
Widowed	4	26

Table 9 Average Income

Average Income	Kumarakam	Aymanam
Below 500	95 (97%)	7 (7%)
Above 500	3 (3%)	92 (93%)

Table 10 Expenditure Pattern

10.1 Spending pattern of households

Item	Below 500 No.of households	500 -1000	1000-1500	Above 1500
Food	90 (45%)	30 (15%)	58 (29%)	19 (9.6%)
Fuel & Power	187 (95%)	10 (5%)	-	-
Clothes	192 (97.4%)	4 (2%)	-	1
Health	181 (92%)	15 (7.6%)	1	
Education	185 (94%)	9 (4.5%)	2	-
Others	182 (92%)	11 (5.5%)	4	-

10.2 Personal Expenditure

	Below 500	500-1000	1000-1500	Above1500
Men	172	22	3	4
Women	73	-	-	-

10.3 Items of Personal Expenditure

Men		Women	
Item	No.of persons	Item	No.of persons
Liquor,Cigarettes	61	Cinema& other Entertaintments	35
Lottery,cards,gambling	2	Sanitary napkin,umbrella,slippers,cosmetics etc	102
Cinema&other entertaintmants	28	Travel	57
Others	79	Hotel food	1
Travel	80		
Hotel food	51		

Table 11.1 Savings and Debts

Savings	No.of Households	%
Households having regular savings	63	32
Households having separate savings for women	59	30
Having valuables like gold	15	8
Households having any type of debt	170	86
Having shot term loans	20	10
Having long term loans	72	37

Table 11.2 Source to avail credit

Source	No.of Hseholds
Co-operative bank	86
Housing society	3
Schedule bank	7
Blade Bank(Private finance)	23
Personal borrowing	7

Table 12 Influence of media & preferences

Preference	Men	Women
Influenced by advts.	68	75
Preference to brand items	54	71
Preference to installment schemes	34	58

Table 13 Preference to PDS, open market...

Preference	No. of Hseholds
PDS	109 (55%)
Open Market	87 (44%)
Ordinary stitching	135 (69%)
Readymade	46 (23%)

Table 14 Income- Expenditure Pattern in Households

Income - Expenditure	No.of households	%
Expenditure > income	167	85
Income > expenditure	27	14
Income = Expenditure	2	1

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